

JLT Sport's Online Risk Management Questionnaire

Please read each of the paragraphs below and answer the related questions. You need to pass each question before being able to access your club's Certificate of Currency.

All clubs are required to complete this Questionnaire at least once per season

The following scenarios are based on the Torpy Football Club – an average community football club with a volunteer committee and a loyal bunch of people that come together through football and have a good time

Question 1: General Risk Management

What should the Torpy Football Club committee do during the pre-season?

- a. They don't really have to do anything. As far back as anybody can remember, nothing has happened at Torpy Football Club and everybody is like family anyway.
- b. Get the members of the committee to find out about risk management from the JLT Sport website and then communicate this knowledge to other stakeholders at the club
- c. Get the secretary to find out about the JLT Sport Match Day Checklists – as long as one person knows what they are then that's OK.

Question 2: Club Management Liability

Jimmy has been the Treasurer at the Torpy Football Club for years and knows exactly what he's doing with the money side of things. As such nobody bothers to take much interest and Jimmy is the only signatory to the Club's account. By chance it is discovered that Jimmy has been stealing from the accounts dating back 3 years.

Which of the following is correct?

- a. It's OK – the Club Management Liability insurance policy will cover the loss.
- b. Poor risk management including only one signatory on accounts may void the Club Management Liability policy, leaving the club to take the loss.
- c. The committee decides to sit on the issue and wait until the end of the season to sort it out.

Question 3: Public Liability (Checklist)

The secretary forgets the Match Day Checklist, leaving it at home. A quick scan around doesn't reveal anything out of the ordinary. Play commences and Johnno badly cuts his leg on some broken glass on the far side of the ground.

Which of the following is correct?

- a. As the checklist wasn't completed properly and signed by both teams, the clubs are placed in a very poor position to demonstrate they took any duty of care
- b. As there didn't appear to be anything out of the ordinary the Checklist didn't really need to be completed.
- c. The secretary was content that if something happened it was OK because his signature wasn't on the Checklist.

Question 4: Personal Injury

Jack lines up at full forward and rolls his ankle in his first contest. A doctor informs him he needs an operation. The club can help Jack by:

- a. Advising him that he's totally covered through the clubs' insurance.
- b. Advising him that he will be able to claim non-medicare medical expenses, explaining what this means and directing him to the claim form located on the JLT Sport website.
- c. Advising him there is nothing the club can do.

Question 5: Assets

In the clubrooms after a match Gary leans back on his stool and falls, knocking over and smashing the brand new \$4,000 plasma TV. What can the club do?

- a. Put in a claim to the local council.
- b. Claim the damages under the public liability policy and get a new TV.
- c. Submit a claim through the Clubs new JLT Sport Asset Protect policy.

Question 6: Public Liability

The dance floor is packed for the Torpy Football Club annual dinner dance. Nicky is having a great time dancing until she slips on a spilt drink and crashes to the floor breaking her leg. What could the club have done to try and prevent the injury and to ensure it displayed a duty of care to members and guests?

- a. When a lot of people attend a function, there's not much the committee can do.
- b. The club committee can sit down prior to the function and make a simple risk management checklist that they carry out on the night. This includes basic things like ensuring the responsible serving of alcohol, having the DJ make regular announcements to keep drinks off the dance floor and inspecting the flooring to make sure no cracks, holes or tripping points are present
- c. Banning anybody from dancing

Question 7: Club Management Liability

In the weekly club newsletter, Alf (the President of the Torpy Football Club) innocently mentions a funny incident that happened during the week. Unfortunately his words deeply embarrass the person involved who is now considering legal action for defamation.

Which of the following is correct?

- a. Alf wrote the article so he is out on his own and must try and defend himself. The Club is best to distance themselves from Alf as much as possible.
- b. It is best to act dumb and pretend nothing happened as insurance won't cover the expenses.
- c. The Club Management Liability (CML) policy covering the club is designed to assist Alf and the club

Question 8: Club Management Liability

After following the correct process Alf has come to the conclusion that they must terminate the services of the senior coach. Alf and the committee communicate the news to the coach and his reaction is to claim unfair dismissal and he seeks legal action.

Which of the following is correct?

- a. The club should contact JLT Sport as soon they get an indication that the coach could seek legal action. JLT Sport will support the club with the Club Management Liability policy used to cover expenses
- b. The club should reinstate the coach because they can't afford to cover the legal costs involved in an unfair dismissal claim
- c. The club should notify JLT Sport a week before they go to court to get some advice