

Making risk management simple

A guide for non-profit organisations

We want to support you in managing the everyday risks you face. Risk management doesn't have to be complicated. Here we share some simple but effective risk management actions you can take.



Why manage your risks?

Organisations face a wide range of risks relating to the potential hazards which could cause personal injury, death or property damage. These risks can affect everyone who is employed by, who volunteers for, or comes into contact with the work of the organisation, e.g. employees, volunteers, members of the public, contractors and trespassers.

It's important to be aware of the different risks involved and the controls you can put in place to minimise the chance of an accident happening. In our experience it's relatively easy and inexpensive to get your risks under control in most cases.

Managing your risks can help to create a safer and more efficient working environment within your organisation. It will also help you to comply with the law.

What is risk management?

Put simply, managing risk means developing a practical plan to identify, deal with and minimise the adverse effects of the unexpected on your organisation, if or when it happens.

Health and Safety

One of the main risk areas you must manage is health and safety. The Management of Health and Safety at Work Regulations require that all organisations assess the risks involved in their work activities and implement appropriate controls.

If you have any questions or if you would like to talk to one of our team please contact us at lcashelp@uk.zurich.com or call us on **0800 302 9052**

How to manage your risks

Here's a simple four-step process that you can use to identify, measure and manage all types of risk (not just health and safety). If your organisation is small and its activities are limited, this four step process is reasonably simple and could be carried out by one or two people. If it's larger, you may need to ask section or department heads to undertake the task.



Identify all the activities you undertake or facilitate and list them.

Assess whether any of the activities you've identified could result in someone being injured and how serious that injury could be. Whilst not ignoring those activities that are less 'risky', undertake a more in depth assessment of those that are higher risk.

Prioritise and record your findings. Make sure you keep your records in a safe place as you might be required to provide details if an incident occurs.

Decide on the steps you are going to take to minimise risks, and implement any changes as soon as possible.

Remember: as you go about your daily activities, if it doesn't feel right then it probably isn't! Stop the activity and **assess** the risks. Additional assistance and further guidance can be found on the HSE's website: <http://www.hse.gov.uk/risk>

Customer story

Here's an example of how an accident could have been avoided through simple, but effective, risk management

In a recent public liability claim, a man stepped on a manhole cover that gave way causing him to fall into a drain and suffer a serious laceration to his leg. The manhole was on the forecourt of a charity shop, to which the man was heading, and the forecourt area was owned and maintained by the shop.

As occupiers of the site, the charity shop has a duty of care to ensure that visitors were reasonably safe when using the premises for normal purposes. One of the main ways to do this is to have an effective system of inspection (risk assessment) in place to consider aspects of the building that could be hazardous, backed up by prompt remedial action.

In this case, no inspection system was in place. This reduced the charity's chances of demonstrating that it was taking reasonable safety measures and, therefore, its likelihood of successfully defending the claim.

The charity has now implemented a risk based asset inspection system and this will undoubtedly improve the situation.



How can we help you?

If you have any questions or if you would like to talk to one of our team please contact us at lcashelpline@uk.zurich.com or call us on **0800 302 9052**

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