

BASINGSTOKE – OLD BASING U3A

RISK ASSESSMENTS

1) Legal and Organisational Requirements

There has been a lively debate amongst committee members about the subject of Risk Assessments.

Risk assessments are a part of the whole Risk Management regime for any organisation. The Charity Commission produces a guidance paper on Risk Management (CC26) and this is the Charity Commission position on the subject:

Charity trustees should regularly review and assess the risks faced by their charity in all areas of its work and plan for the management of those risks. Risk is an everyday part of charitable activity and managing it effectively is essential if the trustees are to achieve their key objectives and safeguard their charity's funds and assets.

One point of view is that, since we don't employ anyone, we don't need to produce Risk Assessments. However, this is the u3a guidance on Risk Assessments:

Risk Assessments are associated with the Health and Safety at Work Act 1974. While this does not apply to u3as as members are not at work, the insurance company expect u3as to take reasonable precautions through risk assessment checklists, and they use these as a basis of any claims made. If a member were injured, our insurance provider would ask for the completed risk assessment to be able to prove how the risk was identified. All groups should complete risk assessments to protect themselves. This is covered in our Insurance FAQs.

2) Current Situation

There is a page dedicated to Risk Assessments on our web-site which basically repeats the Third Age Trust position on the matter and includes all the suggested templates. However, there is virtually no oversight over the situation to ensure that Risk Assessments are properly completed. It would be overstating the situation to say that the situation is anarchic but some leaders have been making it up as they go along, eg we have evidence that one leader gets members to sign a waiver that in the event of an accident they will not take action against our u3a.

Comments have been made that the situation is challenging because a) some Group Leaders simply won't complete Risk Assessments as they consider them an unnecessary impediment to having fun and b) doing Risk Assessments creates a mountain of paperwork that someone will have to manage.

It was shocking to discover that there have been two recent examples of members sustaining broken bones while undertaking Group activities and no report of either incident was made to the Committee. It is important to point out at this juncture that as Trustees of an unincorporated charity we have unlimited personal liability. That means that if the u3a insurers deny a claim then the Trustees are personally liable for defending a claim and paying it should it succeed. The average pay-out in the UK in the cases of a fatality is £100k!

It is also important to point out that Risk Management and Risk Assessments are not about avoiding blame and liability. They are about ensuring that members participate in activities in a safe environment. Experience would suggest that in some instances they don't.

3) The Way Forward

So, if we assume that we do have to produce Risk Assessments what exactly is it that we have to do?

For most activities, a checklist is sufficient. The more hazardous the activity, the more comprehensive the Risk Assessment checklist should be. The Third Age Trust has provided model templates for different kinds of low risk activities which individual u3as can adapt to their particular circumstances.

There was some debate around us having to keep records for 3 years. There is no legal requirement to keep records for any length of time however, anyone who suffers an injury while attending one of our sessions has 3 years to make a claim. So, we actually only have to keep a Risk Assessment for three years if someone suffers an injury which should be logged in an incident report. No one can suddenly conjure up an incident that never happened to try and make a claim.

It is proposed that we adopt the following approach:

- Impress upon the Group Leaders that Risk Assessments need to be done as per Third Age Trust guidance
- Source MS Word versions of the templates, or better still fillable PDF templates. It is ridiculous that Leaders have to print off a template, fill them out by hand, scan or photocopy them to submit them for oversight and that they then have to be stored as hard copies – somewhere!
- When a Leader completes the template they upload a PDF to Microsoft Sharepoint. Using Sharepoint and digital copies it is easy to ensure that Risk Assessments are completed. Additionally there is no problem with having to store mounds of papers for an indeterminate length of time and annual updates would take a just a few minutes. We simply keep Risk Assessments organised by Year and delete them after three years.
- A register is kept of the Risk Assessments and is checked regularly. A suggested format is shown overleaf.
- Risk Assessments are updated annually or when there is a material change to the perceived risk.
- The u3a suggests that new Risk Assessments are completed for each excursion. Using the above approach this should be really easy to do.
- All Group Leaders are asked to complete an Incident Report and submit it to the Business Secretary if anything serious happens.
- The first agenda item on Committee Meetings' agendas should be Health & Safety.

This approach will give the following benefits:

- We can ensure that Members are protected as much as possible
- We can ensure that we are complying with all rules and regulations
- We minimise the work involved for Group Leaders and Committee Members.

David Noble
December 2023

Tony Summers

Basingstoke -Old Basing U3A (Charity No. 1086263)**RISK ASSESSMENT REGISTER**

Group	Leader	Risk Assessment Type	Completed	Completed By	Incident Reports
Group					
Art and craft		Venue Based			
Art history and appreciation		Venue Based			
Art 4 all		Venue Based			
Backgammon		Venue Based			
Badminton		Outdoor Sports			
Ballroom dancing		Venue Based			
BCOT luncheon group		Venue Based			
Biography		Venue Based			
Board games		Venue Based			
Book Club		Venue Based	Sep-23	Elaine Budd	
Bridge		Venue Based			
Calligraphy		Venue Based			
Canasta		Venue Based			
Clay Target Shooting		Outdoor Sports	Sep-23	Christopher Budd	
Creative writing		Venue Based			
Croquet		Venue Based			
Cycling		Outdoor Sports			
Discussion group		Venue Based			
Environment in the News		Venue Based			
Excursions and holidays		Daytrip/Holiday Overnight			
Family History		Venue Based			
Film Group		Venue Based			
Folk and country dancing		Venue Based			
French		Venue Based			
Gardening		Venue Based			
German		Venue Based			
History		Venue Based			
Ladies who lunch		Venue Based			
Latin		Venue Based			
Line dancing		Venue Based			
Literature		Venue Based			
Local history		Venue Based			
MahJong		Venue Based			
Members on their own (MOTO)		Venue Based			
Mindfulness and Meditation		Venue Based			

Motorcycle Club	Outdoor Sports	Sep-23	Christopher Budd
Music and words	Venue Based		
Needles and pins	Venue Based		
Patchwork and quilting	Venue Based		
Photography	Venue Based		
Pickleball	Outdoor Sports		
Poetry appreciation	Venue Based		
Quiz group	Venue Based		
Rounders	Venue Based		
Rummikub	Venue Based		
Science and technology	Venue Based		
Scrabble	Venue Based		
Simply sewing	Venue Based		
Singing for pleasure	Venue Based		
Skittles	Venue Based		
Spanish	Venue Based	Sep-22	Chris Vickers
Table tennis	Venue Based		
Tai Chi	Venue Based		
Transport	Venue Based		
Very relaxed duplicate bridge	Venue Based		
Walkers	Venue Based		
Walking football	Outdoor Sports		
Walking netball	Outdoor Sports		
Walks with your camera	Walk Leaders		