



Help Sheet 7

Case Study - An Event Risk Management Plan - Triathlon Race

Zoom Promotions, a triathlon promotions company, is planning a triathlon race on the Gold Coast over the holiday period. The race will host some of the best triathletes from both Australia and around the world competing for prize money and competition points in a summer type carnival. The organising committee from Zoom Promotions is aware that certain legal risks result from running such an event. To protect themselves from legal action from involved parties the organising committee wants to develop an event risk management plan.

The event risk management plan is designed to identify, evaluate the likelihood, plan and deal with potential risks in conducting a triathlon event. The main areas of risk include that of risk to spectators, athletes, staff, volunteers and the general public.

Each potential risk will receive a rating according to the probability of occurrence, severity of damages both physical and financially to the organising committee. The risks will be grouped into three categories:

- High Risk - High priority for Zoom Promotion management to deal with. Risks likely to contain a high probability of occurrence and substantial financial impact on the organising committee.
- Moderate Risk - Some impact on Zoom Promotions. Likelihood of occurrence is probable. Special attention from management may be necessary to alleviate risk.
- Low Risk - Minimal likelihood of occurrence and minimal impact on the organising committee of Zoom Promotions.

Each risk will also receive an action plan under the following headings:

- Avoidance - Management will choose not to conduct activities with the potential of associated risks.
- Control - The organising committee will develop policies and procedures to minimise risk.
- Finance - Self-funding to provide compensation to personnel involved in the event of a potential risk occurring.
- Transfer - Purchase insurance policies in order to transfer the risk of a particular risk occurring.





The following scenarios outline some of the areas of risk that are evident in running a triathlon and the resultant actions that can be taken to protect the organising committee from legal action.

Weather Risks

Risk	Rating	Action
Lightning	Low	Transfer/Avoid
Extreme Heat	Moderate	Control/Avoid (ie. If temperature reaches 38 degrees Celsius cancel event)
Extreme Cold	Low	Control
High Wind	Moderate	Control
Large Surf	Moderate	Control

Medical Risks

Risk	Rating	Action
Needle-stick injury	Moderate	Control/Transfer (ie. Grade the relevant strip of beach each day prior to competition).
Fall of personnel, spectators	Moderate	Transfer
Slip on wet surface	Moderate	Transfer
Marine Animal Attack	Low	Transfer
Dehydration	Moderate	Control (ie. Provide numerous drink stations for competitors)
Person being hit by motor vehicle	Moderate	Transfer
Medical emergencies - heart attack	Low	Control
Sunburn	Moderate	Control (ie. Provide sunscreen purchase stalls for spectators)





Security Risks

Risk	Rating	Action
Crowd crush	Moderate	Transfer
Spectator conflict	High	Control/Transfer (ie. Limit sales of alcoholic beverages to reduce intoxication of spectators)
Athlete protection	High	Control/Transfer
Terrorist threats	Low	Avoid
Bomb scare	Low	Avoid
Monetary or physical loss of property	Moderate	Control

Miscellaneous Risks

Risk	Rating	Action
Food poisoning	Low	Control (ie. Make sure catering meets industry standards)
Drowning	Moderate	Transfer/Control
Fire	Low	Transfer
Cancellation of event	Moderate	Transfer

To transfer the risk associated with some of the above elements the committee of Zoom Promotions may decide take out some or all of the following types of insurance:

1. Comprehensive General Liability - This policy covers fire, theft and injury, however, the organising committee should also take steps to minimise the chances of these risks occurring.
2. Cancellation or Contingency Insurance - This policy provides coverage for the cancellation of events due to such occurrences as inclement weather conditions or non-appearance of athletes.
3. Worker's Compensation Insurance - This policy provides for reimbursement and coverage of all staff, volunteers and officials should these people incur an injury during the event.





4. Participant Accident Insurance - To transfer the risk associated with injury and loss of income for athletes competing in the triathlon participant accident insurance needs to be taken out. This will remove the risk associated with Zoom Promotions directly contributing to the injury or illness sustained by an athlete while competing.

Note: The previous text is not intended to be a comprehensive event risk management plan. It simply outlines some of the areas that need to be addressed when developing an event risk management plan.

