



## Event Planning and Risk Assessments

### What is an Event?

An event is any activity organised by the club. It does not refer to the size of the activity. There is no difference between an event and **AN EVENT!**

Lets meet Tuesday for a splash down the river is as much an event as organising a three ring circus to parade through the town while you throw sweets at children from the back of an elephant.

### What is a club event?

A club event is covered by the club insurance, but what makes a club event?

The easy answer is if the event is organised by the club and is within the remit of the club then it's a club event.

Club members privately agreeing to go for a day out even if they use club equipment is not a club event and is not covered by the club's insurance.

How can you spot the difference? A simple way would be the club calendar. If an event is listed in the club calendar, it's a club event. Club members meeting away from the normal pattern could be a club event, for example on water helper training, but it should be recorded/advertised as a club event.

### Insurance

The club is insured to take part in paddling events. Obviously, it would be best not to claim on that insurance. The best way to avoid a claim is to avoid a reason to claim. This means that the event has been planned and can be carried out in a safe manner. This planning starts with a risk assessment.

Taking the two examples above.

"Lets meet for a splash" may need a bit more thought. Weather, equipment and route spring to mind.

The elephant idea doesn't even involve a paddle so can that be covered by paddling insurance? No would be the obvious answer.

### What is a Risk Assessment?

For all club events, there should be a risk assessment. This an attempt to spot potential mishaps and ideally prevent them. A risk assessment is a working document, its not enough to have one and leave it in the draw never to be seen. By referring to the RA the event organiser can see what the common factors are and how to avoid them. For a particular event this may not be enough. If the event has a particular issue, then this needs to be considered.

For example. There is a warning about avoiding nesting swans. This is good advice, but what if a swan takes up home at the end of the slipway? Would the general avoid be enough or is more action needed. The RA is the place to highlight and record this action.

If you feel there is an error or omission from the RA, you should bring this to the attention of the club safety officer.