Risk Checklist – Outdoor Training

This risk checklist is a basic training session inspection tool that helps identify safety concerns and records your actions.

Introduction

Your insurance policy requires you to mitigate the risks involved in your business activities including providing a safe environment for your clients and the public. This document provides some tips on how that can be achieved.

Completing the Risk Checklist

Trainers should complete a risk checklist prior to the first training session of the day and again if a change of location occurs.

The environment trainers provide to conduct their sessions should meet a reasonable level of safety. Every blade of grass doesn’t have to be the same height, but obvious risks need to be reduced to a level where it is safe to conduct training activities.

Trainers can reduce the likelihood and severity of injury and their exposure to any subsequent legal allegations and demands made against them by addressing risk before a session.

A properly completed risk checklist documents the trainer’s attempt to provide a safe environment.

**IMPORTANT**

If safety concerns cannot be addressed to an acceptable level, the risk checklist should not be signed. The training session should not commence until conditions improve to an acceptable level.
What Are You Looking For?

The checklist is a document to assist in identifying risks by visual inspection. It will help you to identify safety concerns including:

- Ground Surfaces: holes, cracks, rocks, slippery or uneven ground.
- Hazards: broken glass, syringes, rubbish, dog poop, broken equipment.
- Extreme Weather: lightning, heat, cold, rain, visibility.

The risk checklist is not exhaustive and does not consider every possible scenario. Different physical environments will present different risks. It is the responsibility of each trainer to assess the risks of each unique location. Trainers are encouraged to record assessments and any actions taken.

Taking Action

Some actions you may need to take to ensure a safe environment include:

- Remove the risk by moving locations, clearing the ground of hazards or cancelling activities.
- Control or reduce the risk by using caution signs, traffic cones or modifying the activity.
- Transfer responsibility by written notice to clients advising of such things as 'bring water' or 'wear a hat'. Write to council and land owners alerting them to a risk and asking for it to be addressed.
- Accept the risk as low, proceed with activities but carefully monitor the session.

For more information and other solutions from Marsh, visit marsh.com, or contact your local Marsh representative.

1300 130 373 OR VISIT US ON WWW.MARSH.COM/AU/FITNESS
Trainer Details

Name

Company Name:

Location:

Date and Time:

Risk

WEATHER CONDITIONS
Are the weather conditions safe to conduct the training session?  

Have you made any modifications to the session based on the weather conditions? (moved indoors or into shade, reduced intensity etc.)

Comments / Actions taken:

GROUND SURFACE CONDITIONS
Has the ground on which clients are expected to sit, kneel or lie down while training been checked and cleared of hazards?  

Has the ground on which clients will move across (run, jump, skip etc) been assessed as safe (even, non-slippery, no tripping hazards etc)?

Comments / Actions taken:

Equipment
If training equipment (mats, balls, weights etc.) is being used, has it been checked for faults?  

If fixed equipment (steps, benches, chin up bars etc) is being used, has it been checked for faults?

Comments / Actions taken:

Other
Have you set up the training area out of the way of the general public?  

Is an appropriately equipped First Aid kit on site?

Comments / Actions taken:

Trainer Signature
Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth) to tell us anything that you know, or could reasonably be expected to know, may affect the insurer’s decision to insure you and on what terms. You have this duty until the contract of insurance is entered into. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer’s decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that: reduces the risk insured, or is common knowledge, or the insurer knows or should know as an insurer; or the insurer waives your duty to tell them about.

If you do not tell us something:

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

If you are in any doubt as to the extent of the duty of disclosure or whether a piece of information ought to be disclosed, just contact your Marsh Client Risk Adviser.

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• You can contact our Privacy Officer by:
  
  Email – privacy.australia@marsh.com
  Phone – (02) 8864 7688
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