

Brisbane Schoolgirls' Rowing Association

Risk Management Plan (including Risk Register)

1.0 Purpose

This Risk Management Plan sets out how the Brisbane Schoolgirls' Rowing Association (BSRA) identifies, assesses, treats, monitors and reviews risk across its activities. It supports the BSRA Child Safe Framework, the Child Safety and Wellbeing Policy and the Child Safe Code of Conduct.

The BSRA By-Laws are a related instrument. Several By-Laws operate as risk controls in their own right, including the Regatta Committee's authority to cancel, postpone or vary the program (By-Law 6), the ability to vary racing format where conditions or safety limitations dictate (By-Law 13), the insurance obligations of member schools and the Association (General By-Laws 3 and 4), and the prohibition on drones at regattas without Board approval (Appendix B). Where a By-Law is the control, this Plan cites it rather than restating it.

BSRA is a coordinating association. Member schools retain the primary duty of care for their students and manage risks arising from their own programs, and Rowing Queensland maintains risk management resources for the sport, including on-water competition safety. This Plan is deliberately broad. It addresses the risks that sit with BSRA as the organiser of interschool events, including regattas and the Indoor Rowing Championships, and as an employer and coordinator of volunteers.

2.0 Scope

This Plan applies to:

- the BSRA Board, committees and working parties
- the BSRA Executive Officer and any other BSRA employees or contractors
- volunteers acting for BSRA at BSRA events, including parking assistants and event helpers
- registered photographers and other approved third parties at BSRA events
- all BSRA events, including regattas, the Indoor Rowing Championships, presentations and meetings

It does not replace member school risk assessments for their own students, staff and equipment, nor Rowing Queensland or venue risk assessments. Where those documents apply, BSRA relies on them and manages the interfaces between them, which are identified in section 6.0.

3.0 Risk Management Approach

BSRA applies the process described in AS/NZS ISO 31000 Risk Management, consistent with the Rowing Queensland Risk Management Resource: establish the context, identify risks, analyse risks, evaluate risks, treat risks, and monitor and review, with communication and consultation throughout.

A hazard is anything with the potential to harm life, health or property. A risk is the potential outcome of a hazard. Each risk is assessed by asking two questions in order: how likely this is to occur, and what would the consequence be if it did. Ratings are kept proportionate. A serious consequence does not of itself make a risk high if it is

genuinely unlikely, and effective controls that have worked over many seasons are given their proper weight.

Risks are rated inherently (before controls) and residually (after controls) using the matrix in section 4.0, which produces a rating of Extreme, Major, Medium or Minor. Risks rated Extreme or Major after treatment must be escalated to the Board. Risks rated Medium are managed by the Executive Officer with Board visibility through regular reporting. Risks rated Minor are managed through routine procedures.

4.0 Risk Rating Matrix

Likelihood and consequence definitions follow the Rowing Queensland Risk Management Resource. Likelihood ranges from Almost certain (could occur several times per season) through Likely, Possible and Unlikely to Rare (unlikely over a ten year period). Consequence ranges from Catastrophic through Major, Moderate and Minor to Negligible.

Likelihood / Consequence	Catastrophic	Major	Moderate	Minor	Negligible
Almost certain	Extreme	Extreme	Major	Major	Medium
Likely	Extreme	Extreme	Major	Medium	Minor
Possible	Extreme	Major	Major	Medium	Minor
Unlikely	Major	Major	Medium	Minor	Minor
Rare	Medium	Medium	Minor	Minor	Minor

Treatments follow the hierarchy of controls: elimination, substitution, isolation, engineering, administration, then personal protective equipment, recognising that most BSRA controls are administrative because BSRA does not own venues or equipment.

5.0 Governance and Responsibilities

BSRA Board

- sets the risk culture and approves this Plan and the Risk Appetite
- reviews the Risk Register, incidents and trends at least annually and after any significant incident
- approves treatments for risks rated Major or Extreme
- ensures adequate resourcing for risk controls, including insurance

Executive Officer

- maintains this Plan and the Risk Register
- completes the event readiness check for each BSRA event, including the Child Safety Event Checklist
- briefs coordinators, volunteers and officials on their responsibilities before each event
- engages and coordinates external providers, including the traffic management contractor
- manages incident reporting, records and insurer notifications
- reports risk matters to the Board

Regatta Committee

- is constituted under By-Law 6 and is responsible for the orderly conduct of each regatta
- decides the cancellation, postponement or variation of the published program, including for weather and course safety; where Board members are present at the regatta, they decide cancellation on the Regatta Committee's recommendation
- adjudicates disputes and protests and communicates decisions to member schools

School coordinators and officials at BSRA events

- implement event day controls in their area of responsibility
- report hazards, incidents and near misses to the Executive Officer on the day
- comply with the BSRA Child Safe Code of Conduct

Member schools

- retain the duty of care for their students, staff and volunteers, including supervision, medical information and emergency contacts
- ensure their personnel attending BSRA events hold the required screening (Blue Card or exemption) and comply with BSRA expectations
- manage their own equipment, trailers and towing risks

6.0 Interfaces with Other Risk Documents

BSRA does not duplicate risk assessments that sit with other parties. The table below records who owns what, so gaps and overlaps are visible.

Risk area	Primary owner	BSRA role
Student supervision, medical and consent	Member schools	Set event expectations; verify coordinator coverage
On-water race safety and conduct of racing, boat driver licensing, rescue, on-water volunteers (Boat Race Officials)	Rowing Queensland at sanctioned regattas (By-Law 34)	Confirm coverage in event planning; escalate concerns
Traffic control on public roads	Engaged traffic management contractor	Engage the contractor; confirm scope covers all points where traffic is directed or stopped
Venue condition, facilities, capacity	Venue owner or operator	Venue check as part of the event readiness check
School equipment, trailers and towing	Member schools	Coordinate unloading areas and timing at events
Volunteers acting in a school capacity around the regatta site	Member schools (school volunteer insurance)	Brief and coordinate on the day
Event coordination, child safety at events, photography, parking assistance, BSRA-directed volunteers, BSRA employee	BSRA	This Plan and the Risk Register in section 8.0

7.0 Insurance and Employment Arrangements

The following arrangements underpin the treatments in the Risk Register and are verified annually before the season commences:

- BSRA holds liability cover as an affiliated club under the Rowing Australia and Rowing Queensland national insurance program arranged by V-Insurance Group, satisfying General By-Law 4. The current Certificate of Currency (Combined Liability Insurance, York Underwriting, policy YRK-200000119, 31 May 2026 to 31 May 2027) confirms Public Liability of \$20 million each and every occurrence, Products Liability of \$20 million, Professional Liability of \$20 million and Professional Indemnity of \$1 million, worldwide excluding USA and Canada. The Certificate of Currency is held by the Executive Officer and renewed cover is confirmed each 31 May.
- The Executive Officer is a BSRA employee. BSRA maintains a current WorkCover Queensland policy covering the employee, including attendance and duties performed at regattas and other events. Event attendance is work; incidents involving the employee are managed as workplace incidents and reported to WorkCover where required.
- Volunteer cover operates in layers. The national program's Personal Accident insurance covers members, officials, coaches and volunteers at sanctioned regattas, competitions, training and fundraising activities, including travel to and from them, and the program summary confirms it extends to unpaid club volunteers who are not themselves members. Rowing Queensland arrangements cover on-water volunteers, including volunteer Boat Race Officials. School insurance, which each member school is required to effect under General By-Law 3, covers school volunteers acting in a volunteer capacity around the regatta site. The Executive Officer maintains a register of BSRA-directed volunteers recording name, school, role and dates worked, and confirms the coverage position, including benefit levels for the current policy period, with V-Insurance at the start of each season.
- The Personal Accident benefits under the national program, per the current published V-Insurance summary of cover, include a maximum lump sum of \$100,000 for death and permanent disabilities, reimbursement of 85% of non-Medicare medical expenses up to \$5,000 per injury, and loss of income cover of 85% of income up to \$1,000 per week for up to 52 weeks. These figures are confirmed against the published summary for each new policy period as part of the annual insurance verification.
- For any liability incident, liability is never admitted. V-Insurance Group is notified immediately of any incident that could give rise to a claim.
- Traffic control on public roads is performed by an engaged traffic management contractor, not by volunteers. The contractor holds its own insurances and accreditations, verified on engagement.
- Registered photographers operate under the BSRA Media Policy and the photographer registration process. Commercial photographers must hold their own public liability insurance and provide evidence on registration.

8.0 Risk Register

The Register below is the working record of BSRA-owned risks. It is reviewed before each season, after each major event and after any incident. Ratings use the matrix in section 4.0 and reflect BSRA's operating history: where controls have been in place and effective over many seasons, the residual rating reflects that. Categories are not exhaustive; the event readiness check in section 9.0 captures venue-specific risks. In the Owner column, EO refers to the Executive Officer. Where a control references a policy, the current adopted version of that policy applies.

A. Child safety and safeguarding

Adults and students share event environments including boat areas, marshalling, spectator areas, change rooms and online channels. Applies at regattas and the Indoor Rowing Championships. Read with the Child Safe Framework, Child Safety and Wellbeing Policy, Child Safe Code of Conduct and, on adoption by reference, the Rowing Australia Safeguarding Children and Young People Policy under the National Integrity Framework.

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
Adult and student interactions at events	Inappropriate conduct, grooming behaviour or boundary breaches by an adult present in a BSRA capacity	Major	Child Safe Code of Conduct applies to all adults in BSRA roles and is acknowledged at induction Blue Card or exemption verified for BSRA personnel; schools verify their own staff Open and observable environments; one-to-one situations avoided; change rooms managed under event procedures Clear reporting pathway to the Executive Officer and school representative; escalation to police or child protection authorities where required Child Safety Event Checklist completed for every event	Medium	EO
Change rooms and private areas	Access by unauthorised adults; misuse of phones or cameras	Medium	Change room protocols in event procedures; no photography in change rooms or private areas Signage and coordinator awareness; areas checked during the event Concerns reported immediately and recorded	Minor	EO
Failure to report a concern	Harm to a student continues because a concern is not raised or escalated	Major	Reporting obligations in the Child Safe Code of Conduct; failure to report is itself a breach Reporting pathway briefed to coordinators and volunteers before each event Records kept securely; confidentiality maintained	Medium	Board
Online and digital contact	Private online communication between adults in BSRA roles and students	Medium	Approved channels only; no private messaging or friending on personal accounts Digital communication expectations in the Child Safe Code of Conduct Breaches managed under the Child Safe Framework breach process	Minor	EO

B. Photography and media

BSRA verifies and registers all official photographers and keeps a record of registrations. Read with the BSRA Media Policy.

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
Unverified or unauthorised photography	Images of students taken by unknown persons; misuse of images; privacy breach	Medium	All official photographers register with BSRA, are identity-verified and are recorded in the photographer register Registered photographers wear identification at events; conditions of registration include the Media Policy and Child Safe Code of Conduct Commercial photographers provide evidence of public liability insurance Coordinators and volunteers report unidentified persons photographing students to the Executive Officer No photography in change rooms or private areas Drones prohibited at BSRA regattas without Board approval (By-Laws, Appendix B)	Minor	EO
Publication of student images	Image published without consent; identifying information disclosed	Medium	Image consent managed through schools and the Media Policy BSRA channels reviewed before publication; takedown process for any concern raised Photographer register records who took and supplied images	Minor	EO

C. Event operations - regattas (land-based) and Indoor Rowing Championships

On-water competition safety at sanctioned regattas is owned by Rowing Queensland and the Boat Race Officials. This category covers the land-based and indoor risks BSRA owns as event coordinator.

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
Crowds, spectators and public areas	Injury to spectators or students from crowding, trip hazards or interference with boat movement	Medium	Event layout separates boat handling routes from spectator areas where practicable Coordinators briefed on their zones; hazards reported and corrected on the day Venue check before the event as part of the event readiness check	Minor	EO
Boat and trailer	Person struck or equipment	Medium	Designated unloading areas and arrival windows	Minor	EO

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
unloading areas	damaged where trailers, cyclists, scooters and pedestrians mix		communicated to schools Unloading areas separated from public paths where the venue allows; cones and signage used Schools responsible for safe handling of their own boats and trailers		
Ergometer use at Indoor Rowing Championships	Musculoskeletal injury, collapse or medical event during maximal efforts	Medium	Schools warm up and supervise their own athletes; school staff present at all times First aid provision confirmed in event planning; defibrillator location known and communicated Equipment set up and checked before racing; adequate spacing between machines	Minor	EO
First aid and medical response	Delayed or inadequate response to injury or illness at a BSRA event	Major	First aid coverage confirmed for every event and recorded in the event readiness check Emergency access route kept clear; venue address and access details in the event brief Incidents recorded in the BSRA incident register; parents and schools notified through the school representative	Minor	EO
Food allergies at catered activities	Allergic reaction or anaphylaxis	Medium	Catering managed by schools or venue operators with their own food safety controls First aid response includes anaphylaxis awareness; emergency procedures briefed	Minor	EO

D. Weather and environment

Outdoor events on and beside the water are exposed to Queensland weather.

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
Lightning and electrical storms	Lightning strike; exposure of students, volunteers and spectators to severe weather	Major	Weather monitored before and during events; suspension and evacuation criteria agreed with Boat Race Officials before racing starts Cancellation, postponement or variation of the program decided by the Regatta Committee under By-Law 6; where Board members are present, they decide cancellation on the Regatta Committee's recommendation	Medium	EO

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
			Racing format varied where conditions or safety limitations dictate, under By-Law 13 Shelter arrangements identified in event planning; announcements via PA and coordinators If in doubt, do not go out principle applies		
Heat, sun and dehydration	Heat illness, sunburn and dehydration affecting students, volunteers and officials, including parking assistants and umpires exposed for long periods	Medium	Water available; shade identified; rotation of volunteers in exposed roles Sun protection expectations in event briefings; caps or visors during racing recommended under By-Law 33(d) RQ Heat Policy (WBGT-based, proposed for adoption in full in place of the BSRA Heat Policy) and RA Extreme Heat Recommendations applied to scheduling decisions	Minor	EO
Strong wind	Unsafe rowing conditions on the course; wind loading on temporary infrastructure (marquees, staging, big screen) causing collapse or airborne debris	Major	Wind monitored before and during events alongside the general weather watch Racing format varied, or the program postponed, varied or cancelled, by the Regatta Committee under By-Laws 6 and 13 Marquees and structures weighted or anchored per supplier requirements	Medium	EO

E. Traffic and parking operations

Traffic control on public roads is performed by an engaged traffic management contractor. BSRA volunteer parking assistants check permits and direct drivers to the correct car parks. They work from verges, wear high visibility vests, carry traffic wands, and do not step into the carriageway or interfere with moving traffic. Approach roads are single lane and slow moving; drivers can occasionally be impatient or aggressive.

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
Parking assistants working beside live traffic	Volunteer struck by a vehicle while working on the verge beside a public road or in a car park	Major	Traffic control performed only by the engaged traffic management contractor; volunteers never direct or stop traffic Volunteers work from the verge or footpath, checking permits and indicating the correct car park only High visibility vests and traffic wands used at all times; roads marked with high visibility cones consistent with the parking permit and any council or police conditions	Minor	EO

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
			Minimum age for the role is 18; written role brief provided before the event Low light periods avoided or additional lighting and visibility measures used		
Aggressive or non-compliant drivers	Verbal abuse or intimidation of a volunteer; a vehicle driven carelessly near a volunteer	Medium	Volunteers instructed never to argue, block a vehicle or pursue a non-compliant driver; disengage and report Escalation path: note registration details if safe to do so, report to the Executive Officer, contact police if there is any threat to safety Incidents recorded in the incident register and reviewed after the event Debrief and support offered to any volunteer subjected to abuse	Minor	EO
Congestion and pedestrian conflict at drop-off areas	Pedestrian struck or near miss where families, buses and trailers converge	Medium	Parking and drop-off plan published before major events; permit system for restricted areas Traffic management contractor scope covers peak arrival and departure points Pedestrian routes separated from vehicle movements where the venue allows	Minor	EO

F. Volunteers

Volunteer cover operates in layers: the national program's Personal Accident insurance extends to volunteers (including unpaid non-member volunteers) at sanctioned activities, Rowing Queensland arrangements cover on-water volunteers, and school insurance covers school volunteers around the regatta site. Section 7.0 records the detail.

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
Uncertainty over which insurance applies to a volunteer role	A volunteer is injured in a role that falls between the three layers of cover, or a role changes on the day without the coverage position being checked	Medium	Coverage position in section 7.0 maintained and confirmed with V-Insurance and the schools at the start of each season, including current benefit levels Register of BSRA-directed volunteers maintained: name, school, role, dates worked Volunteers act only within their briefed role; tasks outside the brief are not undertaken without Executive Officer approval	Minor	Board

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
Untrained or unbriefed volunteers	Injury or poor incident response because a volunteer does not know the procedure	Medium	Written role briefs for each volunteer role; induction covers child safety, incident reporting and emergency contacts Coordinators supervise volunteers on the day Volunteer feedback gathered after major events to improve briefs	Minor	EO

G. BSRA employee

One BSRA employee, the Executive Officer, attends events, frequently as the sole BSRA employee on site. A current WorkCover Queensland policy is in place.

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
Employee injury at events	Injury while working at a regatta or event, including manual handling, slips and long days	Medium	WorkCover Queensland policy current and covering event attendance; incidents managed as workplace incidents Manual handling limited; equipment moved with assistance or aids Reasonable hours planned across event days; fatigue considered in scheduling First aid access confirmed at every event	Minor	Board
Lone worker exposure	Employee working alone during setup, pack-down or early mornings without immediate support	Medium	Check-in arrangement with a Board member or coordinator during solo setup and pack-down Phone charged and carried; venue emergency details known Aggressive or threatening behaviour toward the employee reported and managed with the same escalation path as for volunteers	Minor	Board
Workload concentration on a single employee	Key controls fail because one person is unavailable through illness or leave	Medium	Event procedures, contact lists and checklists documented and stored in SharePoint, not held only in one person's knowledge Board members identified to act in the Executive Officer's absence for events Coordinator induction framework spreads event day responsibilities	Medium	Board

H. Emergency management and communication

Applies to all BSRA events.

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
Confused or delayed evacuation	Injury or delayed response in a fire, severe weather or medical emergency	Major	Emergency procedures for each venue included in the event brief; assembly areas identified PA or other announcement method available; coordinators relay instructions in their zones 000 called for any immediate danger; venue access	Minor	EO

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
			details ready for emergency services		
Communication failure on event day	Unable to coordinate response because phones or radios fail	Medium	Contact list distributed before the event; more than one communication method available for major events Key roles physically located at known points so runners can be used if needed	Minor	EO

I. Governance, compliance and records

Risks to BSRA as an association.

Hazard	Potential risk	Inherent	Key controls	Residual	Owner
Screening lapse	Adult in a BSRA role without a current Blue Card or exemption	Major	Blue Card register maintained and checked before each season; schools attest for their own personnel No start without verification for BSRA-engaged roles	Minor	EO
Incident and record keeping failure	Incident not recorded, insurer not notified, or records lost, weakening BSRA's legal and insurance position	Medium	Incident register maintained; all incidents, near misses and concerns recorded promptly Insurer notification requirements known and followed; records stored securely in SharePoint Annual safety audit cycle reviews compliance across member schools	Minor	EO
Policy non-compliance	BSRA policies not followed in practice, exposing students or the association	Medium	Coordinator induction covers key policies; acknowledgement recorded Annual review of this Plan and related policies; lessons from incidents fed back into procedures	Minor	Board

9.0 Event Readiness Check

The Risk Register in section 8.0 is the risk assessment for BSRA events and is not repeated for each event. Before each event the Executive Officer instead completes an event readiness check: a confirmation that the standing controls in the Register are in place for that event, and a capture of anything specific to the venue or the day that the Register does not already cover. The check confirms:

- venue condition, including access, surfaces and emergency access, and any venue-specific hazard not already in the Register
- first aid coverage and emergency procedures for the venue
- the Child Safety Event Checklist is completed
- Rowing Queensland and Boat Race Official coverage for on-water safety at regattas
- the traffic and parking plan, including the traffic management contractor scope, volunteer briefs and any permit conditions
- the weather outlook and suspension criteria
- volunteer roles, briefs and the volunteer register
- the Event Safety Briefing has been distributed to all coordinators and volunteers with event contact details completed

Any venue-specific hazard not covered by the Register is recorded and treated for that event, and considered for inclusion in the Register at the next review. The completed check is stored in SharePoint with the event records.

10.0 Incident Reporting

All incidents, near misses and safety concerns at BSRA events are reported to the Executive Officer on the day and recorded in the BSRA incident register. Child safety concerns follow the Child Safety and Wellbeing Policy and are escalated without delay. Incidents involving the BSRA employee are managed as workplace incidents. For any incident that could give rise to a liability claim, liability is not admitted under any circumstances and V-Insurance Group is notified immediately; Personal Accident claims are lodged promptly using the claim form on the V-Insurance Rowing Australia site, with receipts able to follow under the claim number. Matters that fall under the National Integrity Framework, including member protection, safeguarding, complaints and disputes, and competition manipulation, are directed to the applicable Rowing Australia policy pathway or Sport Integrity Australia once those policies are adopted by reference. Until that adoption occurs, such matters are received by the Executive Officer and managed under the BSRA Complaints and Dispute Resolution Policy and the BSRA Child Safe Framework, with escalation to Rowing Queensland where appropriate. The Board receives a summary of incidents and any significant single incident promptly.

11.0 Monitoring and Review

- this Plan and the Risk Register are reviewed annually before the season and endorsed by the Board, alongside the annual review of the Child Safe Code of Conduct so the two remain aligned
- the Register is also reviewed after each major event and after any incident rated Medium or above
- the annual safety audit across member schools informs the review
- insurance arrangements, including WorkCover, voluntary workers cover and the three-layer volunteer coverage position, are verified each season

12.0 Related Documents

Through its affiliation with Rowing Queensland, BSRA is also bound by the Rowing Australia Whole of Sport Policies and the National Integrity Framework. The policies proposed for adoption by reference, and the location of every document below, are recorded in the BSRA Related Documents Index, which the Executive Officer maintains.

- BSRA Related Documents Index
- BSRA Constitution and BSRA By-Laws
- BSRA Child Safe Framework
- BSRA Child Safety and Wellbeing Policy
- BSRA Child Safe Code of Conduct
- BSRA Complaints and Dispute Resolution Policy
- BSRA Media Policy
- BSRA Privacy Policy
- Child Safety Event Checklist
- BSRA Event Safety Briefing for Coordinators and Volunteers
- BSRA Event Brief template
- BSRA Child Safe Code of Conduct Acknowledgement form
- BSRA Registers workbook (incident, volunteer, photographer and Blue Card registers)
- Rowing Queensland Risk Management Resource

13.0 Version Control

Version	Date effective	Approved by	Amendment
1		BSRA Board	Initial document