

Risk Management Policy

Introduction

This document outlines the Risk Management Policy for Wilmslow u3a. It has been adapted from national Third Age Trust guidelines to reflect Wilmslow u3a local requirements and practical operation. The focus of this policy is to embed a common sense approach to identifying, managing, and mitigating risks across all activities organised by Wilmslow u3a.

Risk management is distinct from safeguarding. While safeguarding concerns protecting an individual's fundamental rights to live safely and free from abuse, risk management is about identifying operational hazards and taking proportional steps to prevent accidents, financial loss, or reputational damage. Wilmslow u3a recognises that while activities carry inherent risks, structured and practical risk management enables safe, inclusive, and vibrant learning environments.

Purpose and Scope

This policy applies to all members, group leaders, trustees, and volunteers of Wilmslow u3a. It applies across all authorised activities including Interest Groups, monthly general meetings, outdoor pursuits, educational visits, and special events.

The primary objective is to cultivate a culture of awareness where members take reasonable care of themselves and others. Wilmslow u3a aims to strike a healthy balance between minimising genuine hazards and avoiding unnecessary bureaucracy that might deter volunteers from leading groups.

Risk Assessment Framework

Wilmslow u3a operates a simple, proactive approach to risk assessments. Rather than generating excessive paperwork, the goal is to think ahead and establish practical solutions:

- **Proportionality:** Interest Group Leaders and event organisers are responsible for completing a basic risk assessment before commencing a new activity or utilising a new venue.
- **Low-Risk Activities:** For low-risk, sedentary activities (e.g., standard indoor meetings, book clubs), a simple initial checklist or review of the venue's existing rules is sufficient.
- **Higher-Risk Activities:** Activities involving physical exertion or outdoor elements (e.g., walking groups, industrial visits, travel) require a specific, documented risk assessment using the national u3a templates.

- **Shared Venues:** When using external hired venues, organisers should check and follow the venue's own safety, capacity, and emergency protocols.

Key Areas of Risk Management

To ensure comprehensive coverage, Wilmslow u3a regularly monitors fWilmslow u3a core risk categories:

- **1. Health & Safety:** Ensuring physical environments, equipment, and manual handling tasks are vetted to prevent injury. Members are reminded never to attempt physical tasks or heavy lifting beyond their personal comfort level.
- **2. Financial Integrity:** Protecting charity assets and funds through robust internal controls, formal dual-authorisation on bank accounts, and accurate financial reporting.
- **3. Governance & Legal:** Ensuring all committee members and trustees complete required declarations, maintain an active conflicts of interest log, and align operations with the Charity Commission's expectations.
- **4. Reputation & Media:** Upholding the standard and values of the u3a movement by managing digital communications, media interactions, and public presence appropriately.

Insurance and Incident Reporting

Wilmslow u3a is covered by the standard public liability insurance provided via membership in the Third Age Trust. This insurance protects against third-party liability claims during valid u3a activities. It does not automatically cover extreme sports or high-hazard activities; any group considering high-risk activities must contact the Committee for verification before proceeding.

In the event of an incident or accident during any u3a activity, an formal Incident Report form must be completed by the organiser or witnesses as soon as practically possible. This completed form must be submitted directly to the Secretary and kept on file to support potential insurance queries or regulatory reviews.

Related Documentation

This policy links directly with other Wilmslow u3a governance policies, which should be read in tandem:

- Health and Safety Policy
- Safeguarding Policy
- Conflict of Interest Policy
- Trustee Annual Declaration Forms and National Risk Assessment Templates

Adoption changes to the policy

This Policy is available on the Wilmslow u3a website. This policy may change from time to time. Members will be informed via the Newsletter and the monthly meetings when any material changes are made to Wilmslow u3a's policies and procedures.

Queries regarding this policy

If you have any questions regarding this Policy, please direct your queries to secretary@wilmslowu3a.org.uk

Adoption and Review

This policy was adopted on 14th September 2026 and should be reviewed when there is a change to the national u3a guidance.