

Health and Safety Guidance for University of Cambridge Sports Clubs

2nd Edition, 2007

**Helping Clubs to provide a safe environment for
Sport**

UNIVERSITY OF CAMBRIDGE
 **SPORT**

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1. INTRODUCTION

Health and Safety and the Assessment of Risk are an increasingly important aspect of everyday life. Each of us has a duty of care. We have a legal responsibility to be accountable for understanding the activities that we participate in and for taking appropriate precautions when such activities might put others and ourselves at risk of injury. Those who have qualifications or specialist knowledge and those who lead projects/teams or associations/departments are deemed to have a greater responsibility to understand risk and, as far as is practically possible, ensure the safety of those in their charge.

There is a substantial body of health and safety legislation that applies to University Clubs and Societies (Clubs) and it is likely that this will increase. It is essential that Clubs take a positive attitude to Health and Safety and that Club Officers build this attitude into the everyday life of the Club. Many Clubs already take Health and Safety very seriously and have taken appropriate action. There are many examples of good practice in the University and we should draw on these in meeting our responsibilities. The University itself has a duty of care and attaches the highest priority to the execution of its responsibilities in this area. Its' Policy Statement is attached as Appendix 1 and should be read by those holding Office or responsibility in University Clubs. The Health and Safety Executive view the activities of the University as one and therefore those Clubs registered with the University are required to comply within the University's Policy Statement and meet legislative requirements.

The Physical Education Department, in consultation with the University Safety Division, has developed this document for the Sports Syndicate. It aims to provide basic guidance to University Sports Clubs regarding Health and Safety provision. Due to the diverse nature of sports undertaken at the University it is not possible to give a full account of all duties or responsibilities. Clubs **must** ensure that they adequately assess all health and safety issues relating to their specific sport and have suitable risk management procedures in place. Clubs should ensure that they seek further advice from the National Governing Body (NGB). **Every single club member has a responsibility for health and safety. Failure to implement codes of conduct, rules and regulations may be construed as negligence. Clubs may find themselves facing fines, or even disciplinary procedures.**

The information provided in this document is correct at the time of print. Future updates will be available on the web at <http://www.sport.cam.ac.uk/pe/healthandsafety.html> when revisions are necessary.

Safety Policies

All University Sports Clubs should be familiar with the University's Safety Policy <http://www.admin.cam.ac.uk/cam-only/offices/safety/publications/hsd016m/> and the Physical Education Department's Safety Policy and Management Systems (<http://www.sport.cam.ac.uk/pe/healthandsafety.html>).

Clubs must ensure that their Club Safety Policy does not contradict the principles set out by the University or the Department.

2. REGISTERING AS A CLUB

Registering with the Proctors Office

University Sports Clubs are required to register with the Proctors Office. Registration ensures a Club has a recorded constitution, annually audited accounts and a current list of Officers. Registration is one of the conditions of receiving funding and for University Insurance. *Notes for the Guidance of University Clubs and Societies* provides detailed information on registering and running your Club. This essential document can be found at <http://www.cam.ac.uk/societies/socinfo/jpo/notes.pdf>

National Governing Body Affiliations

University Sports Clubs **MUST** affiliate to their respective NGB. Affiliation may carry the benefits of public liability insurance cover, guidance on health and safety procedures, advice on suitable equipment and rule changes, access to officials, coaching resources and training. The level and scope of the benefits received as part of affiliation should never be assumed. Clubs must check what is and isn't included with their NGB affiliation on an annual basis and make sure that they make appropriate arrangements when necessary, particularly in terms of insurance.

www.sportengland.org has links to most Governing Body Web Sites.

3. UNIVERSITY SPORTS CLUBS – DUTY OF CARE

Individuals, Clubs and Governing Bodies have a general legal duty to avoid carelessly causing injury. It is relevant to all, regardless of the size of the organisation, its income or whether it has paid staff.

A duty of care can arise in many ways, some of which may not always be immediately obvious, such as:

- Loaning equipment to others
- Fundraising walks, events and sponsored runs
- Hosting fixtures, tournaments and competitions
- Selling food at events
- Having spectators at matches and your tournaments

The Club Committee

Club Committees should provide a safe environment for all Club activities from the normal training and match day programs to social events and tours. The Committee should ensure that their safety policy, procedures and codes of practice are up to date and that this information is disseminated effectively to its members. They should also ensure that the risks associated with all Club activities have been considered, reported and are reviewed annually. The Committee and activity leaders should ensure that they are aware of the University Safety Policy, Emergency procedures for the facilities used by the Club, the issues of Duty of Care within their club's structure and the relevant codes of conduct and safety recommendations from the appropriate National Governing Body.

Club Member

Club members must take reasonable care to avoid acts or omissions, that can be reasonably foreseen and which would be likely to injure their neighbour. The term 'neighbour' in this context includes other Club members and those with whom they may come into contact with as a result of membership of the Club. This might include facility staff, coaches, umpires, opposition teams and individual competitors and the general public.

Coaches

Coaches play a crucial role in the development of any sport and in the lives of the athletes they coach. Good coaches ensure that individuals in sport have positive experiences and are therefore more likely to continue in their sport and achieve their potential. Anyone involved in the coaching or training of Club members has a responsibility to ensure that safe and proper practice is followed. This is especially important when novices are involved. Clubs must ensure that anyone given responsibility for coaching students is suitable for this role.

It is advisable for Clubs to have a code of practice that they expect their coaches to adhere to. Many Governing Bodies already have Codes of Practices for Coaches. The English Hockey Association has a good example online at:

<http://www.englishhockey.co.uk/downloads.asp?section=000100010018&downloadsCode=000100120001>

Clubs should ask coaches to supply photocopies of all relevant qualifications, NGB Membership, insurance details and first aid certificates. They should also be required to provide personal contact details on an annual basis.

Activity Leader Responsibilities

Due to the nature of University Sport it is not always possible to have a qualified coach present for all club training and matches. In such circumstances a captain, squad leader or session leader should be appointed to oversee the management of activities, including Health and Safety. It is essential that those appointed to such a role have suitable experience, and where possible must be put through a basic coaching qualification.

An activity leader (or club/team captain) must accept the responsibility of leading others. They are owed a duty to ensure that they are not exposed to a foreseeable risk of injury as far as you reasonably can. If a group leader has not been appointed, an experienced and/or qualified person present should reasonably intervene and at least advise if a foreseeable risk of injury arises.

Clubs should set criteria for appointing Activity Leaders and provide the appropriate training and guidance notes, where necessary, to ensure that they are able to effectively discharge their duties. The Activity Leader's responsibilities might include:

- Familiarising themselves with the Risk Assessment of the Activity to be undertaken and ensuring all advised safety precautions are in place.
- Visually inspecting the facility or equipment to be used prior to commencing the activity to insure it is safe.
- Ensuring all those in the group are aware of the risks associated with the activity and take due care when participating.
- Encouraging all participants to respect the Club's Code of Practice, Facility Safety Guidelines, and any local agreements of wildlife restrictions where relevant and not to bring the Club into disrepute.
- Providing as high a standard of leadership and instruction as is reasonably practicable at all times.
- Ensuring that participants use all relevant safety equipment.
- Instigating the Club's Emergency procedures if necessary and reporting all incidents and near misses within 24 hours to the appropriate Committee Member who will forward the information to the PE Department.

Funding for Coaching Qualifications

The Eric Evans Fund

The Managers of the Eric Evans Fund consider applications from students who seek support, in connection with their participation in sport either to improve their personal performance beyond University level or to enable them to undertake courses in connection with officiating, coaching or administration of sport.

The deadline for applications is normally mid-way through the Lent Term and will be advertised at www.sport.cam.ac.uk

Sport England/ National Governing Body Schemes

Your Club may also apply for some additional funding through 'Awards for All', 'Sports Match' and similar Sport England and National Governing Body schemes. The Sport England web site, www.sportengland.org should provide information on available funding opportunities.

Community Activities Funding

The PE Department provides some funding for students to become qualified coaches to work on Community projects as volunteers as part of the Universities Commitment to Community Activities. Further information is available at www.sport.cam.ac.uk.

4. CLUB OFFICERS - SAFETY MANAGEMENT

Certain positions within the Club Committee should have a designated responsibility for safety. These should be identified within the Club's Constitution and Code of Conduct. The Committee and Club members should ensure that those holding such positions have the appropriate knowledge and experience to discharge their health and safety responsibilities. In taking up a position of a Club Officer an individual must understand that they are accepting responsibility and they must fulfil those duties to the best of their ability without negligence. The President or equivalent should take the lead in promoting a positive safety culture. Club Committees vary in their composition, some even have specific Safety Officers, but all should consider allocating the following tasks when assigning responsibilities to Committee posts within their constitution and/or Code of Practice: -

Safety Policy

- Club Procedures are compliant with University Policy and the Statutes and Ordinances concerned with University Sports Clubs and Societies.
- Safety Policy is up to date.
- Liaison with Physical Education Department Safety Officer and University Safety Office.
- Sustained contact with National Governing Body and adherence to rules implemented to ensure safe practice.

Documentation

- Current Club's safety Policy and Procedures displayed on Club Web Site.
- Risk assessment up to date, new equipment assessed as purchased.
- Current Code of Conduct displayed on the Club's web site.
- Submitting Accident Report Forms to the Physical Education Department.
- Storing detachable slips from Accident Books (BI510) in accordance with the Data Protection Act.

Training

- The provision of adequate training or accreditation of Club members.
- The dissemination of safety information.
- The promotion of appropriate training for Club members at all levels, including first aid training, with particular attention paid to novices and inexperienced participants.

Management of Activities

- Coaches and Group/session Leaders have adequate knowledge or qualifications for the role that they undertake.
- Coaches and Group/session Leaders are fully aware of the Club's Safety Policy and Procedures.

Equipment

- The production of an annual inventory of Club equipment.
- The appropriate and safe storage of equipment.
- The correct maintenance, using contractors where appropriate, in accordance with manufacturer's guidelines
- Maintaining records of safety checks, including electrical equipment.
- The immediate removal of damaged and unsafe equipment.
- Club equipment is suitable for the level of participation.
- Equipment is not used unsupervised by those unskilled in its usage
- Loaned equipment is returned in safe working order.
- The provision of the appropriate level of first aid equipment and Accident Books.
- Advise the Club Committee on new equipment items required by the Club.

Travelling / Tours

- Providing a safe means of transport and following hirers' regulations/ policies.
- Records of Club members on tours/ overnight trips are registered with a Senior Member, a Committee member not involved in the trip or the Physical Education Department.
- Ensuring that all safety matters are considered when arranging tours, from the suitability of the opposition to the appropriate level of insurance.

Monitoring Health and Safety

- Ensure that Safety Procedures are implemented, reviewed annually and amended where necessary.
- Disciplinary procedures for Club members disregarding safety policy.
- Inspection of Equipment, maintenance logs, safety record and Accident Report Forms.
- Monitoring Coach and group leader compliance with Safety Policies.

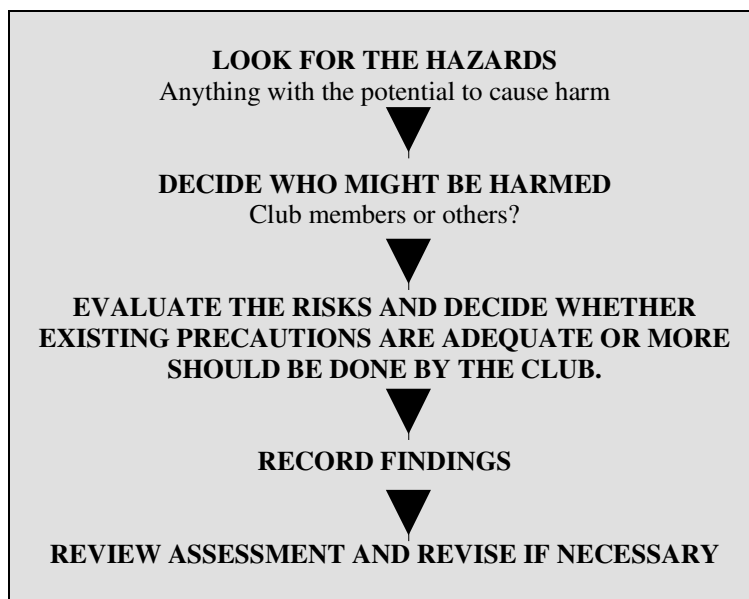
Please note that this is by no means an exhaustive list and Clubs should consider whether there are sports/ activity specific duties that should be included when allocating roles and responsibilities.

5. RISK ASSESSMENT

Risk Assessment might seem a daunting prospect but it is nothing more than a careful examination of what, in the Club context, could cause harm to people (or property or equipment etc.). This Assessment allows the Club to determine whether it has taken enough precautions or should do more to protect its members. An effective way to do this in a Club setting is to work as a group. This might involve a range of Committee members as well as coaches, Senior Treasurers and officials where appropriate.

Some National Governing Bodies, like UK Athletics, have detailed generic Risk Assessments that can be easily adapted to suit Club activities.

Basic Principles of Risk Assessment



Hazard

A hazard is anything with the *potential* to cause harm. A hazardous event occurs when something or someone interacts with the hazard and allows it to cause harm.

Common potential hazards within sport include aspects of the venue (playing surface, space for spectators etc...), the environment (time, temperature, light), the equipment (damaged, unsuitable) and the nature of the sport (physical contact).

Guidance Notes

The University Health and Safety Division have published a Risk Assessment Handbook, which can be found at: <http://www.admin.cam.ac.uk/cam-only/offices/safety/publications/hsd044m/index.html>

The Risk Assessment Form used by the P.E. Department, which was developed from the handbook can be found in Appendix 1.

Although focused on the work environment, the Health and Safety Executive have some useful free leaflets that can be downloaded in PDF format to give you further information on how to carry out risk assessments: -

Safety Guidance for University Sports Clubs

Five Steps to Risk Assessment: - <http://www.hse.gov.uk/pubns/indg163.pdf>

A Guide to Risk Assessment Requirements: - <http://www.hse.gov.uk/pubns/indg218.pdf>

Outside Venues

It is not possible to control external facilities and perform risk assessments in advance. However, it is just as important to identify the risks of an external facility before beginning an activity. Before an event or a match, it is crucial that a competent person makes a thorough assessment of the scene to ensure that it is suitable and safe for use by the Club. This person might be a qualified official or referee, qualified coach, or suitably experienced member of your Club/team.

If the venue is considered unsuitable then the activity should not commence until it has been made safe, or an alternative venue has been found, even if this means postponing the event. Never jeopardise the safety of Club/team members.

6. WRITING A CODE OF CONDUCT

Having completed a thorough risk assessment of the clubs activities, you should have identified the main risks to club members. You can now establish a list of guidelines for members during activities and determine how this will be disseminated. All clubs must have a Health & Safety statement in their constitution. Clubs should obtain best practice guidelines from their National Governing Bodies before establishing their own guidelines.

Publicising the Code of Conduct

MEMBERS: Clubs should consider providing all new members with a copy of their Code of Conduct with an acknowledgement that they have signed, read and understood it.

WEB: All Codes of Conduct **MUST** be displayed on the Club's Web Site. If a Club does not have a Web Site then arrangements can be made with the Department Webmaster to set up a page to display the Code of Conduct. To contact the webmaster e-mail: webmaster@sport.cam.ac.uk

PE DEPARTMENT: MUST be provided with an up to date copy of the Clubs Code of Conduct.

PROCTORS OFFICE: MUST be provided with a copy of the Code of Conduct when clubs register.

What should be included in a Code of Conduct?

A Code of Conduct does not replace the constitution, moreover it offers practical information of what the Club provides to its members and what is expected of Club Members. It should be reviewed annually. Examples of what should be highlighted in the Code of Conduct include: -

1. Full Name of the Club
2. Confirmation that the Club is affiliated to the National Governing Body and the contact details of that Governing Body.
3. Club Health and Safety Policy
4. Health and Safety Policy, Procedures and guidelines for safe practice in all areas from equipment use to organising tours.
5. Details of Insurance and Liability Cover.
 - Whether the Club has Public Liability Insurance, Property Insurance, Facility Insurance, Personal Injury Cover, and Employer's Liability etc.
 - Whether the Club or National Governing Body Affiliation includes this cover.
 - Whether the Club or National Governing Body recommend additional cover that member's must/ or should consider getting themselves before participating.
6. Guidelines for Behaviour
These can be formal University, Facility or Club rules and regulations as well as guidance notes and etiquette rules.
7. Competency Tests
This could be in the form of an induction, accreditation, course or test. Anyone taking part in a water-based sport for example, should undertake a swim test before they can take part in the relevant sport.
8. Disciplinary Procedures
How the Club will deal with breaches of the code of conduct.
9. Complaints Procedure
How Club members can identify concerns regarding Health and Safety during Club Activities.
10. Club Officers
Summary of Officers roles and responsibilities, highlighting those specifically relating to health and safety. Who Club members should contact.

7. CLUB SAFETY PROCEDURES

Accident and Emergency Procedures

Despite taking all possible precautions, accidents may still happen. All Clubs should have their own emergency procedures, specific to the nature of the Club and addressing all activities and locations used. Most University or public sports facilities will have emergency procedures for their sites, which may be adopted by a Club for some of its activities. Clubs should consider the following when setting Emergency Procedures: -

- Ensure that Club members are safe.
- Information on how to summon:
 - A qualified Club First Aider
 - The duty facility First Aider when on private/ public facilities
 - A University First Aider when on University Premises
- When and how to call the emergency services if necessary.
- How to evacuate the building that you are using.

First Aid Provision

Each Sports Club should have the appropriate level of First Aid Cover for their activities. For sports clubs with multiple teams, it is strongly advised that each team has at least one qualified first aider, who should then attend every match.

It is the duty of the Club Committee to ensure that the teams / club have the appropriate level of first aid cover for matches, training sessions and trips to deal with the nature of injuries that might occur in their sport. The National Governing Body of your sport should be able to give you specific recommendations for First Aid provision for your sport.

First Aid Kits

University Sports Clubs should have their own First Aid Kits that are available at training and match days and appropriate for the activities that are being undertaken. It is essential that First Aid supplies are replaced when used and that somebody within the club is assigned responsibility for this task. An Accident Book should be part of every Club First Aid Kit.

PE Department Sites

The items kept in Departmental First Aid Boxes are restricted to those materials used in first aid only. First Aid provision is as follows:

Site	Materials
PE Centre Reception (Ground Floor)	First aid box, list of First Aiders, cold compress
Fenner's Cricket and Tennis Ground: Cricket Pavilion Kitchen (first floor) Grounds man Store Tennis Pavilion Kitchen	First aid box, list of First Aiders First aid box, eye wash station First aid box, list of First Aiders
Wilberforce Road Sports Ground: First Aid Room (Ground Floor) Ground mans Store	First aid box, list of First Aiders, Ice, running water, blankets Eye wash station

First Aid Courses

The Physical Education Department are hoping to run subsidised First Aid and Emergency Aid Courses during the year. Clubs should consult with their National Governing Body to determine the appropriate level of training recommended for their sport. Courses will be advertised at www.sport.cam.ac.uk/pe/healthandsafety.html and via e-mail.

The University Health and Safety Division may also provide club officers with spaces on Emergency Life Support Courses. These courses will be advertised through the Physical Education Department.

Treating Injuries

It is important to remember that only a qualified first aider should treat another person's injuries. However, any person can apply first aid on himself or herself. When treating an injury the first aider should always be careful to protect him or herself. It is important to wear the gloves provided in the first aid kit, especially when treating open wounds. Gloves should then be disposed of appropriately.

Accident Book (BI510)

In case there are any repercussions from either the injury or the treatment, it is essential that you record the following in the accident book:

- Date and time of the injury
- Patient's name and address
- The injury
- The treatment given
- Date and time of treatment
- Advice given to the patient
- Name of first aider

This should be treated as part of the process when dealing with an accident, and should be done immediately after first aid has been administered. The new version of the Accident Book (BI510) has a detachable section for Personal details that must be removed and stored in accordance with the Data Protection Act. The responsibility for storing this information securely should be considered carefully, in particular the management of handover to new Committee Members.

Accident Report Forms

Clubs should have an Accident book and all first aid treatment should be recorded irrespective of how minor it is. Any accident where there is cause for concern, when an ambulance is called, or when the injured party is advised to seek further medical attention, should be recorded on an Accident Form. If in doubt, it is always wise to complete an Accident Form as well. Any form of head injury must always be reported on an Accident Form. Near misses or incidents should also be recorded on an Accident Report Form.

The distinction between the two is as follows:

- An accident is an injury to a party who then requires first aid, which could be anything from a cut to a broken limb.
- An incident (or near miss) is an event or occurrence, which could have led to injury, or unsafe activity. For example, a rope breaking as it takes the weight of a climber where the climber was unharmed would be an incident.

The University Accident Report Form is available at <http://www.admin.cam.ac.uk/cam-only/offices/safety/accidents/forms.html> and should be taken with the first aid kits. The team first-aider should be responsible for these forms. Signed Accident Forms should be returned as soon as possible to:

The Safety Officer
Physical Education Department
Fenner's
Gresham Road
Cambridge
CB1 2ES

The PE Department will log all accidents and incidents before forwarding the forms to the University Safety Division. Dependent on the nature of the accident or incident the Club may be contacted by the Health and Safety Division for further information.

First Aid at Matches / Events

If a player from a visiting team is injured during a match, the home team has a responsibility to record the accident. Although many University Sports Sites do have First Aiders available most of the time, Clubs should ensure that they provide their own First Aid Cover. For Athletics Matches, tournaments and matches with large numbers of spectators, Clubs should ensure that there is adequate first aid provision in place for the number of competitors and spectators expected and should not rely on Site Staff being available when needed.

Public sports facilities and Colleges may have their own procedures for First Aid provision and Clubs should ensure they are aware of what they are expected to provide when using these facilities.

Did you know?

Cambridge University has a First Aid Society, which is a student group in St. John Ambulance. They provide first aid cover at community and sports events as well as train members of the University in First Aid. They are also committed to developing our member's skills as professional trainers and first aiders representing the largest first aid organisation in the country. For further information visit:

<http://www.cam.ac.uk/societies/cufas/index.htm>

8. CHILD PROTECTION

All University Sports Clubs that work with children or vulnerable adults should have a child protection policy in place. The Child Protection in Sport Unit (CPSU) provides detailed guidance on developing good practice for safeguarding children, including a sample child protection policy.

To create a positive and safe environment for children, it is vital to have clear guidelines for all those involved: staff, coaches, volunteers, participants and parents/carers. The Child Protection in Sport Unit (CPSU) also provides some practical ways for Clubs to help safeguard the children and young people who take part in their activities including advice on: -staff ratios, changing rooms, transporting children, injuries and illness, collection by parents/carers, discipline, physical contact, participants with disabilities.

Further Information:

<http://www.thecpsu.org.uk/Scripts/content/Default.asp?Page=Organisations&MenuPos=Left&Menu=23&Sel=03>

Governing Bodies of sport will also have a child protection policy and will be able to give detailed guidance about how to respond to reports of suspected abuse.

Club Coaches, Volunteers and Officials

Clubs that work with children or vulnerable adults should have a Policy of Good Practice that states that children have a right to be in a safe environment and that the club endeavours to provide that security.

The policy should include the name of an appointed adult who has specific responsibility for the safety of children. This person will need awareness training and of course, must be vetted (Enhanced Criminal Records Bureau check).

All club members, including children, should be able to make contact with this person if they are concerned about child protection and be sure that confidentiality and support are available and that appropriate action will be taken.

All volunteers, coaches and officials should have specific roles/job descriptions, which are clearly identified. This might include reference to the principles contained within the Sportscoach UK Coaches Charter.

Complaints Procedure

Clubs should put in place a procedure to deal with complaints. Parents and all members should be made aware of the procedures for raising a complaint or concern. Provision should be made in the rules or constitution to allow complaints and disciplinary procedures to be implemented.

9. MAINTAINING SAFE EQUIPMENT

Inventory

All Clubs must maintain an up to date equipment Log. Equipment should be audited and the Log completed on an annual basis in order for the equipment to be insured. New equipment purchased during the year should be added and any equipment considered obsolete be removed from the inventory.

Maintaining Equipment

The Club should ensure that Club equipment is stored, managed and maintained in a safe manner. Consideration should be given to the following areas: -

Storage

- Clubs should ensure that Equipment is stored in the appropriate conditions to reduce wear and tear. Care guidelines for equipment should be available to those responsible for storing equipment.

Checking Equipment

- Informing members that Equipment should always be checked thoroughly before use to ensure that it is in good condition and that it is still suitable for use.
- Giving guidelines as to what they should look for.

Providing Clear Guidance for Loan Schemes

- Written loan guidelines and equipment care requirements.

Damaged Equipment Procedure

- E.g. If a piece of equipment is damaged it is separated from all other equipment, and marked or tagged so that it cannot be used.

Regular Maintenance of Equipment

- Committee Officer with responsibility for Equipment
- Preventative Maintenance
- Regular Safety Checks

Disposal of Old Equipment

- If equipment is considered too old to use or unsuitable for use then it should be disposed of. When doing this it is important to ensure that the equipment is destroyed in a way that ensures another party cannot find it and subsequently used, as this may lead to an accident or incident for which the Club may be found negligent and responsible. The Club must keep a record of how equipment was destroyed, or when and to whom equipment was passed.

Unwanted Equipment

- Items of equipment that are still suitable for use, but the club no longer has a use for, cannot simply be passed on to other groups for use. The club that passes on the equipment will be held liable if the equipment is found to be unsuitable and an accident occurs. Equipment can only be passed on if it can be proved to still be suitable and safe to use. In a number of cases records of use may be required. In most cases it is advisable to destroy equipment rather than pass it on.

10. INSURANCE

Guidance on Insurance

Section 9 of the *Notes for Guidance of Clubs and Societies* (Sept 2002) issued by the Junior Proctor provides advice on Buildings Insurance, Contents Insurance, Liability Insurance, Personal Accident and information on the Hiring of Mini-buses. The guide is available at <http://www.cam.ac.uk/cambuniv/socinfo/jpo/notes.pdf>

University Insurances Affecting Students is a useful general guide for students and makes specific reference to student societies in section 7. This guide can be found online at: <http://www.admin.cam.ac.uk/offices/insurance/guidance/students.html>

Public Liability Insurance

Public Liability insurance is in place with a £10m Limit of Indemnity (not £25m as stated on the 2004 Insurance Notice) for the events of authorised clubs and societies and the cover applies worldwide.

The insurers are: - Royal & Sun Alliance

The Policy Number is: - RKJ613751

The period of Insurance is 1st August 2007 - 31st July 2008 (with a Long Term Agreement in place for the policy to be renewed in August 2008 for a further 12 months.)

The following general guidance is provided for the information of clubs and societies registered with the Proctor's Office.

Club property stored on University premises with the agreement of the University institution responsible for the premises, is covered under the University's property insurance. Please note this cover does not extend to College Premises; colleges have their own insurance. Claims excesses are currently a minimum of £1000 for usual perils such as fire and flood, rising to £2500 for theft where there has been no forced entry. Claims excesses are payable by the club.

Public Liability insurance is provided for registered (with the Proctors) clubs and societies. This cover protects the University and the club and if either the University or club is sued by a third party for personal injury or property damage. In such circumstances the University's insurance policy can be claimed against; however, if individual club members are sued the insurance policy would not protect them, the claim would need to be against the club. The Insurance Section (Finance Division) will provide letters confirming that Public Liability insurance is in place for specific club/society events – however before providing such letters the Insurance Section will require confirmation that the club's risk assessment and control measures for the event meet with the approval of a 'competent person'* (*as defined by Health and Safety legislation).

Motor Insurance for clubs - this is not provided by the University. The only exception is where a club or society is given permission to use a University vehicle, in these circumstances the guidance provided in the Insurance Notice applies as do any requirements specified by the University owner of the vehicle. (Motor vehicles hired under the CUSU Vehicle Hire Scheme are subject to separate arrangements – details are available from the administrators of the Scheme.)

There is no Personal Accident cover, e.g. for team members. Clubs and societies, especially sports and similar clubs whose activities may result in injury to their members, should seek insurance advice from their national associations and/or independent insurance brokers. It is advisable for clubs to insist that members have their own personal accident cover (with public liability cover for injuries they may cause to other players) as a condition of membership.

Independent coaches, referees and other consultants engaged by clubs and societies are not covered by the University's liability insurances. Clubs should ensure that such advisers have their own Public Liability and Professional Indemnity insurance.

The University's insurance does not cover the following areas; clubs and societies must make their own arrangements:-

- Hire vehicles.
- Travel Insurance.
- Private Medical Insurance.
- Life Insurance.
- Personal possessions of club members.
- Employers Liability Insurance.
- Insurance for commercial ventures.

National Governing Bodies

As an affiliated member of a National Governing Body, you could be provided with insurance for sports related activities. This might include training, competitions and may include meetings and social events as well as other Club activities. It is essential that Clubs determine what level their National Governing Body covers their activities.

Coaches

It is strongly recommended that coaches have their own Professional Indemnity Insurance. Some National Governing Bodies provide this when Coaches affiliate but Clubs should not assume this to be the case.

Travel Insurance

When organising tours it is wise to consider taking out a travel insurance policy, covering medical expenses, personal possessions, cancellation costs etc. Clubs should be aware that it is often cheaper to look at Group travel Insurance.

University Insurance Officer

Further information regarding Insurance is available online at <http://www.admin.cam.ac.uk/offices/insurance/>

If you have any questions regarding University Public Liability or require advice on other areas of Insurance you should contact the Insurance Officer: -

Bernadette McLellan
Insurance Manager
University of Cambridge
Finance Division
Tel: (01223) 339659

11. MEMBERSHIP RECORDS

Data Protection Act 1998: Data Protection and Student Societies

All users of personal information, including students involved in organising clubs and societies, are obliged to comply with the 1998 Data Protection Act (DPA).

Under the previous data protection legislation, most societies were exempt from the Act provided certain conditions were met. This exemption has not been carried forward to the 1998 DPA.

Therefore, students are themselves responsible for the protection of any data that they process outside the control and responsibility of the University. This includes data processed for Student Societies, including CUSU.

Clubs should make sure they are familiar with the Data Protection Act and requirements for University Sports Clubs. This information can be found at <http://www.admin.cam.ac.uk/cam-only/univ/dpa/students.html>

Medical Forms / Doctors Notes

Due to the nature of certain activities, Clubs may wish to issue participants with a basic medical questionnaire. If the Club has any concerns over the information that a Club member has provided on a medical form, or feel that their medical history makes them unsuitable to take part in an activity then the individual might be asked to produce a Doctor's Note, confirming that they are able to take part in the relevant club activity. **In this situation it is essential to be mindful of the person involved, and keep information confidential.**

12. ORGANISING CUPPERS AND/OR INTER-COLLEGE TOURNAMENTS

Some Guidance for Organisation College Competition

Where Colleges compete against each other in sporting activity it is part of the activities of a University Sports Club to manage that competition. As has already been discussed, all activities undertaken by a Club should be managed appropriately to ensure that the Health and Safety of all those who may be affected by it is not compromised. In order that organisation of College competition be covered by the University's insurance, the Club must be able to demonstrate that it has appropriate Assessment of Risk and Safety Management procedures in place. It is therefore important that the individual(s) responsible for managing the College Competition are members of the club and that their roles are clearly defined and included in the Club's Constitution.

When assessing the necessary safety control measures **some** of the things should be considered are:

Potential Hazard	Possible Risk Factors
Safety Policy	Do the College competitions adhere to the Club's Health and Safety Policy?
Officials and Referees	Are the officials appointed by the Club or the Colleges involved? Are the officials competent (ideally qualified) to officiate and ensure the safety of the players? Are there disciplinary procedures in place and manageable?
Grounds/Location	Are the locations safe and for purpose and how is this assessed? Are the teams/competitors aware of any Safety issues that may exist at competition locations? Are appropriate emergency procedures in place at locations? Do the locations have liability insurance in place? (certificates of liability insurance should be displayed in a prominent area in public buildings)
Equipment	Is the equipment used safe and fit for purpose? Can this be proven by inspection records?
First Aid	Are matches/competitions appropriately manned by trained first aiders? Are first aid kits available at the location/ground? Are accidents reported appropriately?
Scheduling	Are matches/competitions scheduled appropriately to avoid unnecessary risks (e.g. lack of light) and allowing for appropriate recovery times?

The above table outlines some of the more main considerations and is by no means an exhaustive list. There are likely to be sport-specific considerations that will also need to be considered. In many cases, it may be possible to transfer policies and control measures directly from other areas of the Club's activities and apply them to College competition.

13. ORGANISING A TRIP OR TOUR

Clubs must ensure that they have appropriate guidance in place for: -

- a) Any activity that is off campus, and involves an overnight stay.
- b) An activity which is not the mainstay of the Club's Practice e.g. Paintballing
- c) A tour or overseas trip

Trip details may change due to alterations in the weather, or simply by someone failing to turn up. The Club should amend the details accordingly.

Planning a Trip

Should provide their Senior Treasurer, President or designated Committee member who will not be travelling with an information sheet, which includes: -

- A full itinerary
- Full travel details
- A list of all students travelling and next of kin information.
- A copy of all information given out to students taking part.
- Details of any group travel insurance policy.
- Proof that you have collected medical history forms from all participants where necessary.
- A risk assessment for all of the trips activities.
- Any other health and safety information relevant to the particular activity.

There are a number of generic areas that Clubs should consider when planning a trip, we have identified some common areas that should be considered, however this is by no means a definitive list and Clubs should ensure that all safety issues relevant to the activity are addressed.

Leader / Activity Leaders	It is essential that any person organising a tour, trip or activity within a tour/ trip have the necessary knowledge, experience and qualifications, where appropriate, to do so.
Security of the Region	Is the destination you intend to travel to safe? The Foreign and Commonwealth Office Web Site http://www.fco.gov.uk/ provides up to date information on the safety of particular regions as well as giving general advice about travelling abroad.
Country Specific Considerations	Are there any special requirements/ considerations when travelling to the area such as visas, laws, environmental considerations (e.g. temperature), the transport of large items of kit, recommended immunisations etc
Insurance	Is all appropriate travel insurance for the touring party in place? Considerations should be given as to how the Club might cover medical expenses if incurred.
Risk Assessment and Guidance Notes	Risk Assessments for all activities should be undertaken and all possible control measures put in place by the Club. Guidance notes should be given to participants particularly for medium to high-risk activities and/or when novices are involved.
Contingency Plans	Contingency Plans for reasonably foreseeable emergencies should be made, bearing in mind the likely hazards of the environment and type of work undertaken.
Number of beginners / novices	The ratio of novices to those more experienced will vary depending on the type of activity, level of difficulty, experience of the leader. The Club must ensure that this ratio is appropriate for the trip in question.
Itinerary	Addresses and contact details of all accommodation booked should be recorded. Who the party will be playing, when and where. In case of bad weather, contingency plans should be in place.
Playing Program	Is the appropriate number of fixtures arranged? Clubs should ensure that participants are given adequate recovery time between games.

Travel	Plan how the party will move between the relevant locations and who will be driving the vehicles. If using private vehicles, please list registration numbers for the cars, and give an indication of who is travelling with whom (if known).
First Aiders, First Aid Kits and Reporting Accidents	As an approximate guideline, it is best to have a ratio of approximately one first aider to 8 students. However this may vary depending on the nature of the trip and whether the party will split into smaller groups. Clubs should ensure that the appropriate First Aid equipment is available for the nature of the activity. Clubs should ensure they have an appropriate accident reporting procedure in place.
Club Equipment	This needs to be in proper working order and should be frequently checked throughout the tour.
Medical	Clubs should check whether there are any medical recommendations, such as immunisations, for their proposed destination. It may also be necessary to complete medical questionnaires to ensure that individuals are fit to participate. The University Occupational Health Service can advise the tour leader on potential medical requirements associated with foreign destinations.
Social	Whilst tours can have large social elements to them Clubs they should ensure students are advised: - <ul style="list-style-type: none"> • Where parties can safely go and when • What behaviour is acceptable (remember, behaviour tolerated in this country may result in more serious penalties, such as a prison sentence, in other countries) • A minimum number of people in a group where appropriate. In unfamiliar locations it is strongly advised that individuals not be left alone, particularly at night.
Participants informed of Kit / Trip Requirements	Everyone going on the trip should be informed of what they need to arrange before travelling, what to take with them, health and safety procedures and information, full itinerary and code of conduct in a written format.

Vehicle Hire

Whether hiring mini-buses, people carriers or cars. Student should ensure that they hire from a reputable company and that their vehicles are roadworthy before they sign them out. Students should ensure that they meet all rules and regulations established by the hirer such as age restriction, driving license, insurance etc. The Club should follow all safety guidance provided by the hirer. When using private cars, drivers should also ensure the vehicle is taxed, has a valid MOT, and is roadworthy. The driver should also ensure that they are adequately insured to drive the vehicle for the purpose of transporting others to matches. Risk Assessment should be conducted and reviewed for Club transport.

General Advice for Best Practice

Drivers must: -

- Ensure they are fit to drive and that their vehicle is in a safe condition before every journey.
- Ensure they are well rested before driving and should take a break when tired.
- Ensure the vehicle is secure when left unattended
- All journeys should be properly planned.
- Never drink and drive and should be aware that alcohol remains in the system for 24 hours
- Never drive when ill or affected by medicines.
- Never use mobile phones while driving.
- Never allow unauthorised passengers such as family and friends.

A second driver, appropriately insured, should be available where appropriate, e.g. on long journeys or when injuries are possible.

Passengers must: -

- Wear the seatbelts.
- Not consume alcohol or use drugs prior to or during the journey.
- Be transported in a minibus suitable for their needs. Wheelchair users should be afforded the same level of safety as other passengers.

Equipment and Luggage

- All luggage should be securely stowed, and the driver should be trained in the use of roof racks and trailers, if used.

The CUSU vehicle hire scheme has two 8-passenger MPVs (people-carriers) and one equipment van available for hire by University Societies, University Sports Clubs, College Societies and JCRs, MCRs and Student Unions. Further information can be found at:

<http://www.cusu.cam.ac.uk/societies/facilities/minibus.html>

Further Information

Visit the University Health and Safety Division website and navigate to the Fieldwork Safety section to view *BS 8848 Specification for visits, fieldwork, expeditions, and adventurous activities outside the UK*, which provides a useful benchmark for planning trips.

14. MONITORING HEALTH AND SAFETY PROVISION

Safety Action Plan

Each year, Clubs should complete a Club Safety Action Plan (Appendix 2). This will provide a starting point for assessing the management of Health and Safety within the club and provide direction for making improvements.

Safety Inspections and Audits

Club Committees

Committees should monitor Club practices to ensure that their Health and Safety Procedures are being adhered to. Any inspection should be recorded and a copy sent to the Physical Education Department.

The University

The University will undertake random Health and Safety inspections to check whether Clubs are following their Safety Procedures.

The Health and Safety Executive

The Health and Safety Executive may audit the University at any time. They may also follow up reported accidents and incidents by inspecting safety documentation, equipment, instruction levels etc.

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