



RISK MANAGEMENT POLICY

1. Introduction

Risk is the potential for harm to an individual, group of individuals or to an organisation arising from a situation, or set of circumstances or behaviours. The gravity of the risk will vary according to the seriousness of the potential harm, the predictability of the harm and the information those involved have about the circumstances.

As a charity working with older people Age UK Surrey will face both general risks to the successful carrying on of its business and particular risks to and from individuals or groups of individuals. The assessment and management of these risks is necessary for the protection and welfare of Age UK Surrey's Trustees, staff, volunteers and service users.

This policy should be read in conjunction with other relevant policies, in particular the Health and Safety, Confidentiality, Lone Working and Guide to Safe Lone Working, Service User Involvement, Financial policies (for information see Finance) and Business Continuity Plan. Age UK Surrey must also stay aware of its responsibilities under relevant legislation.

Risk management is everyone's responsibility. Trustees, staff, volunteers and users should all be made aware of risks to Age UK Surrey as a whole and to individuals and how to reduce those risks.

2. Areas of Risk

Age UK Surrey is particularly subject to risk in the following areas:

- 2.1 **Personal Safety:** Violence perpetrated against staff, volunteers, service users or members of the public; racial or sexual abuse; exploitation; accidental harm through negligence or lack of care; deterioration in physical or mental health of an individual.
- 2.2 **Crisis or Emergency:** Flood and fire; storm damage to premises, virus threat; the withdrawal of substantial funding; the death or serious illness of a key employee or volunteer.
- 2.3 **Finance:** Including withdrawal or reduction of funding; fraud or theft; uncontrolled expenditure; unforeseen contingencies e.g. litigation. Mismanagement, including that of investments, is another risk where,

paradoxically, the refusal to take any risk can itself pose a risk to Age UK Surrey's financial health.

- 2.4 **Premises and facilities:** including health and safety issues; maintenance; security.
- 2.5 **Public Relations:** Threats to Age UK Surrey's reputation through the acts or omissions of staff, trustees, volunteers or service users; bad publicity; misrepresentation; poor quality service.
- 2.6 **Litigation:** Employment disputes; negligence towards staff or volunteers or in the provision of services; breach of law/regulations etc.
- 2.7 **Information Technology:** Cyber threat. Systems failing and staff unable to access their work or make phone calls. Password breaches.
- 2.8 **Data :** Loss, contamination or misuse of data. Data breaches/incidents. Cyber threat.

3. Management of Risk

- 3.1 **Assessment/Information Gathering:** The following should be considered:

- Is there a risk involved in the situation or proposed action?
- What is the nature of the risk?
- How likely is it that it will happen?
- If it does how serious will it be?
- What are the positive reasons for taking the risk?
- What can be done to reduce or eliminate the risk?
- What is the number and level of experience of staff available?
- How many people are needed to deal with the situation and are they available?
- What are the contingency plans if things go wrong?
- Who in Age UK Surrey needs to know about the situation and when?
- Do any Age UK Surrey policies or procedures warn against or prohibit the proposed course of action?
- What is the cost of mitigating the risk? Is it prohibitive?

Advice and information may be sought from professional advisers, senior managers and Trustees and, in the case of service users, from people involved in their care and treatment, including family or other carers.

- 3.2 **Judgement:** Once the above has been considered the Chief Executive Officer (CEO) should be in a position to make a judgement about how to proceed. A balance should be sought between the benefits of incurring the risk and any harmful consequences that may occur. Warnings or

prohibitions in Age UK Surrey policies and procedures are paramount and should override individual judgement.

3.3 **Decision:** Once the decision is taken, others who need to know should be informed and any contingency plans should be shared with them. For decisions concerning service users this will generally include the service user. A decision not to take a particular risk should also be shared with and explained to those who need to be informed.

3.4 **Evaluation:** Even when all has gone well it is important to look at how things turned out and what factors may have affected the successful outcome. Information gained should be recorded and shared. When something has gone wrong it is essential to examine in detail what happened, to make recommendations for action to avoid something similar happening in future and to share these widely throughout the organisation.

4. Record Keeping

4.1 The importance of making a written or computer record of the above process in all cases of serious risk cannot be over-estimated. It may be necessary to prove later that risk was adequately considered. Records will include the following, depending on the area of Age UK Surrey's work and the type of risk:

- Board and committee minutes and papers
- Health and Safety reports
- Accident reports (Appendix A)
- Incident and Breach reports held by the Compliance Team
- Case notes/records
- Computer records
- Financial records
- Emails

4.2 If the possibility of serious risk has been considered this should always be recorded, even if only in a hand-written note.

4.3 In making and keeping records the requirements of the General Data Protection Regulations and the Data Protection and Freedom of Information Acts must be observed. Service users have the right to request access to their files see our Privacy Notice Policy. Record keeping must also comply with Age UK Surrey's Confidentiality Policy.

5. Information Sharing

This is an essential part of managing and reducing risk. Information may need to be shared with:

- Colleagues involved in the same area of work or with the same client(s).
- Professional colleagues responsible for the care of an individual service user.
- The Senior Management team: Managers are responsible for bringing risk issues and recommendations and serious incidents to the attention of other members of the team.
- The Board of Trustees must be specifically informed of a serious risk to the organisation, or to a major part of it. Lesser risks need not be reported to the Board unless they are numerous in one area of work or form a pattern which could indicate a more general risk.
- Age UK Surrey's insurers: the CEO will advise whether this is necessary.
- Age UK Surrey's auditors, in the case of serious financial risk.
- Legal adviser and solicitors (as required), in the case of risk of litigation or in employment disputes.
- Surveyor (as required), in the case of risk to premises
- Age UK Surrey's funders, when a service funded by them is at serious financial or legal risk or general safety is threatened.

6. Training, Supervision and Support

- 6.1 Risk assessment training appropriate for their area of work may be provided informally or through a specific course.
- 6.2 Line Managers should also cover risk in on-going practical training and in appraisal. Staff members also have a responsibility to bring concerns about risk and how they are dealing with it to the attention of their Line Manager in 1:1 sessions and appraisal. Line Managers are expected to include their concerns and the agreed action in the record of 1:1 sessions and appraisal.

7. Review and Audit

- 7.1 Lessons can be learned both by individuals and the organisation as a whole by reflecting on situations where risk has been dealt with well or not so well. It is important, therefore, that Age UK Surrey has a formal system for review and audit of risk.
- 7.2 In most areas of Age UK Surrey's work risk is not a 'one-off' event but is recurring or changing. In some areas (e.g. Health and Safety) a cyclical approach is needed, with regular reviews built into operational planning. In others (e.g. individual clients who pose a risk to themselves or others) staff and volunteers who work with individuals need to be constantly alert to risk.

- 7.3 If this process is carried out thoroughly in all cases of serious risk familiarity with it should enable staff to go through an equivalent mental process as a matter of course in less serious cases.
- 7.4 Support and debriefing will be provided for staff, service users and volunteers involved in incidents. Age UK Surrey will also provide help and backing to staff where a decision on risk has gone wrong, providing the above guidelines were followed.
- 7.5 Any specific event that raised significant issues about risk should be reported in writing to the CEO.
- 7.6 A Services report is presented to the Board by Service Managers **three times a year**.

Review

This policy will be reviewed every three years.

Issue	Date agreed by Board of Age UK Surrey	Reviewed
1	22 nd July 2011	June 2014
1	17 th July 2014	July 2017
2	2 nd October 2017	Oct 2020
3	24 th March 2021	

ACCIDENT/INCIDENT REPORTING FORM
Where did the accident/incident take place?
When did the accident/incident happen? Date: Time:
Person/s involved: Name: Address: Telephone number:
Was the person involved a member of staff, volunteer, client, visitor, contractor or other (please specify)?
Where there any witnesses? If so, please give details:

Description of accident/incident (please give a full and clear account of the incident giving details of any action taken including any injuries sustained):

What happened following the incident (e.g. carried on with the visit, went home etc.)?

Is there any action which could be taken to prevent this incident happening again?

Details of the person reporting the incident:

Name:

Job title/Volunteer (delete as appropriate):

Signature:

Date: