



County Officer – Development Conference 2016

De Sathairn, 9ú Eanáir, 2016.

Health & Safety in our Grounds

Chairman – Pat Teehan

Contribution - Kieran McGann

National Health & Safety / Facilities Committee

Learning Outcomes

- The Need for Safety in our Grounds
- The Cost of Incidents to the Organisation.
- What is the Safety, Health and Welfare at Work Act, 2005
- Completion of a Health & Safety Statement.
- The need for Continuous Review / Inspections.

Safety Policies & Statement

So Important for GAA Clubs.

Financial reasons for ensuring Safety : -

- Effective safety and health Management in the Workplace.
- Lowers Accident and ill health Rate.
- These Costs hidden and underestimated.

Legal Reasons -Health, Safety and Welfare Policy in our Grounds: -

- Risk Assessment & Safety Statements required by law.
- Safety Officers will examine the procedures & work practices in use.
- Make sure that these stand up to scrutiny.
- If it is not written it did not happen.

Moral and Ethical reasons for making our Grounds Safe.

- Implementation helps prevention of injuries and ill health at work.
- We are ethically bound to do all we can.
- That illness, a serious accident or death does not occur.

Don't forget we are required by Law.

CLCG/ Each County/ Each Club

- ***Duty of care & Responsible for the following: -***
 - Employees /CES Workers / Volunteers.
 - Contractors
 - Players / Officials.
 - Patrons / Guests / Visitors.
 - Neighbours.

**Planning, Physical Development
Health & Safety**

Committee



Official Guide Part 1. 3.20

(V)Sub Committees/Functions.

Planning, Physical Development & Safety Committee

It shall be responsible for Grounds and Physical Development, Club Development, Grounds Health and Safety and Planning.

It shall also, in conjunction with the Provincial Council, be responsible for the training of Club Officers

County - Responsibilities

- County Secretaries responsible for safety all games / events within county including appointing Event Controllers and Safety Officers as appropriate
- Must appoint Safety Officer under rule
- Each County to appoint a Planning, Physical Development & Health & Safety Committee

Insurance Placement – Key Facts

Sheer Cost of “Ordinary” Claims

5 Year Liability Claims

- 322 Claims at 30 Sept 2014 (43 new claims reported for 2014)
- €8.68 million (€5million Slip/Trip/Fall) – Serious but preventable
- Liability excess €1,000 increased to €1,500 non GAA use. Further increases may be applied

5 Year Property Claims

- 401 Claims
- €6.86million (2014 claims preliminary reserves only)
- Excess €4,000 standard €25,000 flood, €15,000 escape of water (burst pipes)

Central Council Contribution 2015/2014/2013

- Premium increase of €800,000 have been absorbed by Central Funding
- Injury Fund reward rebate of €2.2m distributed over 3 years

Liability Insurance

- **Public Liability**
- **Products Liability**
- **Employers Liability**
- **GAA retains the first €1.6m of all Liability Claims Annually**
- **Central insurance covers all affiliated units of the GAA – Ladies Gaelic Football Association /Rounders Association / The Camogie Association and Handball Association**
- **Core Activity - Currently set out in the policy as Sports and Cultural Organisation responsible for the organisation and promotion of Gaelic games, sports, fund-raising, social, recreational and other activities associated with a major sporting organisation whose core objective is advancement of Gaelic Sports.**

Grounds & Physical Development

Policy Exclusions: -

Development works on club property to be undertaken on a 'direct labour basis'

Development works on club property to be undertaken by a 'contractor'

- Before any club undertakes development works they must contact county Board
- Further Guidance and assistance is available from GAA Risk & Insurance Manager and / or Willis
- Legal requirements for Clubs who undertake development works to appoint competent persons
- All works must involve the appoint of statutory roles of PSDS and PSCS
- Valid insurance should be requested and can be submitted for review to GAA Risk & Insurance Manager and / or Croke Park. Full details of the nature of the works will be required to review covers

Grounds Health & Physical Development

Claims Examples

- Unit undertook refurbishment works and did not put in place contracts with the contractor and failed to appoint competent persons to role of PSDS and PSCS. GAA assume these roles in default. In the course of works wall collapsed at the property. Luckily with no injury to persons only property damage. Property damage is not covered by Property Insurance and as no statutory appointments in place. GAA unit held partially responsible for 30% of claim cost. Current estimates €120,000 which is not Insured
- Unit undertook redevelopment works and did not appoint competent persons with sufficient insurance to the role of contractor / PSDS / PSCS. Works alleged to have caused flooding to neighbouring property. Reserve in respect Claim for solicitors costs alone €100,000. Club had to complete remedial works at costs of €50,000 plus
- Unit undertook refurbishment works on grounds to replace barriers. Old items were not disposed of and left on site. Children access area where items for disposal were left and child suffered injury to head. A fatality or more serious injury was avoided. Reserve €60,000

Grounds Health & Physical Development Controls

- **GAA Willis H&S Template must be in place at all units**
- **Ground maintenance Guidelines must be in place and circulated for workers**
- **Records of all persons on schemes engaged at properties must be in place**
- **Only contractors with adequate Insurance who provide proof of same to be engaged**
- **Maintenance and upkeep records maintained**
- **No work to be undertaken on direct labour basis**
- **All major development work at grounds to be notified so that appointments can be reviewed to ensure units are protected**

Grounds Health & Physical Development Controls

- All GAA units owe all Users of our facilities a duty of care
- Legal / Moral / Financial reasons to ensure Duty of care is upheld
- €5m of current open claims arise from Slips/Trips/ Falls
- Over 80% were avoidable
- Huge increased risk of incidents and claims arising when facilities are provided for Non GAA Use
- Provision of Facilities is key component of the role of the GAA In communities
- Provision of facilities for use cannot be continued unless controls are in place
- Claims experience continues to deteriorate and costs increase year on year

- Mentor from visiting team injured knee when fell club car park. Lighting had been turned off before all persons had left the property. Serious knee injury with ongoing issues 2 years post incident. **Reserve €90,000**
- Person suffered soft tissue injury after fall in pothole on club property. **€21,529** as settled without pre PIAB assessment
- Patron in clubs premises suffered head injury when wall panel in toilet cubicle fell onto them. Moderate bruising and concussion. Reserve **€40,000**
- User of club gym suffered soft tissue injury when using weight machine that was unsecured. Manufacturers guidelines advise machine must be secured. **Reserve €20,000**
- Minor claimant attending family fun day was struck by hurl as walked across the playing field. Access to field for activity was not restricted. **€25,000 reserve**
- Patron at club match suffered significant ankle fracture when slipped on grassy bank. Attempting full defence reserve **€25,000**

Grounds Health & Physical Development

Claims Examples (Work around Grounds)

- Unit participating in shared community scheme. Scheme worker used the club ladder (with alleged permission) to cut overhanging branches. Ladder placed on uneven surface over stream while working unaccompanied. Worker fell off ladder and suffered severe debilitating injuries. Full value reserve €2 million, liability disputed reserve €500,000.
- Unit with scheme workers engaged issued instruction for area of ground to be cleared. Scheme worker used his own chainsaw to cut vegetation that could not be dealt with by tools provided for the task. Worker suffered cut injury – full value of claim €225,000. Contributory negligence arguments reduce reserve held to €150,000
- Item of Hire in plant to be used by club for minor drainage works. Plant item not secured or protected. Youths entered GAA property & were able to operate plant item which they crashed resulting in the damage to the item beyond economic repair. €20,000 claim cost

Grounds Health and Safety

Claims Examples – Non GAA use of Grounds

- Members of local community group permitted use of Club for Christening. Persons were provided with keys to access unsupervised. The fee of €30 was paid to the club. There is no bar in the club. Users decided to erect bunting and paid a person with no insurance to undertake this task for cash fee. The club ladder (unfit for purpose) was used to access height. Injured party fell from ladder and suffered severe injuries. Claim reserve €360,000
- Injured Party attending 21st at Club Property. Alleges slip on dance floor due to wet surface. No booking form in place, no incident book, no cleaning rota, no club members present - No Records. Alleged dental injuries €40,000

Grounds Health and Safety

Claims Examples – Non GAA use of Grounds (Contd)

- Attending a 40th Birthday Party at Club injured party fell down stairwell. Suffer deep laceration resulting in permanent scarring. Settled €17,500 plus costs. Total claim cost €40,000
- Infant Claimant at Club Property suffered laceration when caused to slip on wet surface. Injuries board assessed the claim €14,100 which was ruled by Judge.
- User of Club All Weather Facility suffered amputation of finger when retrieving ball lodged in fencing. Liability investigations ongoing – Full value reserve €100,000

Matters that should be addressed



Liability Insurance

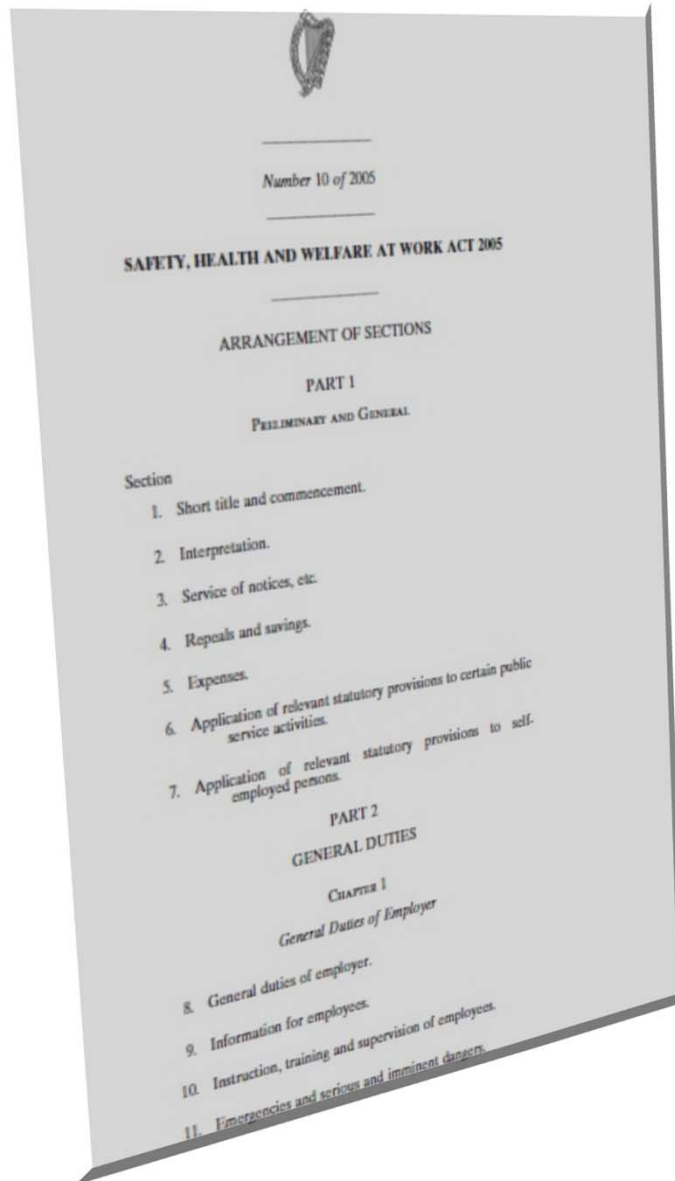
Updated Broker declarations have issued to clubs and list the key exclusions

- Any event excluding official match fixtures - anticipated attendance exceeds 500
- Development works on club property - undertaken on a direct labour basis
- Development works on club property - undertaken by a contractor
- Use of Facilities - Third Parties must provide Proof of Valid Insurance
- Scrap Metal Collecting
- Activities on Public Highways & Any Race Event such as Race / Walks / Cycles
- Charity Fundraising activities where the beneficiary is not the GAA
- Gymnasia with more than 10 pieces of equipment
- Bouncy Castles/Bungee Jumping/Inflatables &/or Any Hired Amusement/ Trampolines / Bubble Football
- Animal Shows / Show jumping / Horseracing / Donkey Derbies
- Commercial Discos / Rock / Pop Concerts / Music Festivals
- Motorised Sports or Racing/ Parachute Jumping/Abseiling or Rock Climbing or other dangerous activities
- Fireworks Displays / Foam Parties
- The Policy does not apply to Liability in respect of bodily injury to any participant caused by or arising out of the engagement in any sporting event

The Safety, Health & Welfare at Work Act, 2005

- Prevention and Protection
- Must Be Complied With
- Consultation With Stakeholders
- *“Real World” Common Sense*
- Integrated Into Systems of Work @ your Grounds
- It's A Journey To A Safer Workplace, Grounds, & for all including Patrons

Health, Safety and Welfare at Work Act, 2005



- **Manage Health & Safety at Work**
- **Preventing Accidents & Ill Health.**
- **Controlling Dangers**
- **Recognising Problems /Deciding Action**
- **Putting Solutions in Place**
- **Identifying Hazards**
- **Carrying out a Risk Assessment.**
- **Preparing a Written Safety Statement.**
- **This has a Practical Purpose.**
- **It Helps Employers / Employees.**
- **It is Risk Based Proportionate to Risk**
- **Consultation in preparation - Vital**

The reasons for a Club Safety Statement.

- *Law – every Club must have one.*
- *GAA National Policy*
- *Highlights vital Requirements.*
- *Employees/ Volunteers/ Contractors.*
- *Must co-operate with H & S Practices.*
- *In Changing Circumstances.*
- *Update Regularly.*

Willis Template

Safety Statement

[Club Name]

[Club Logo]

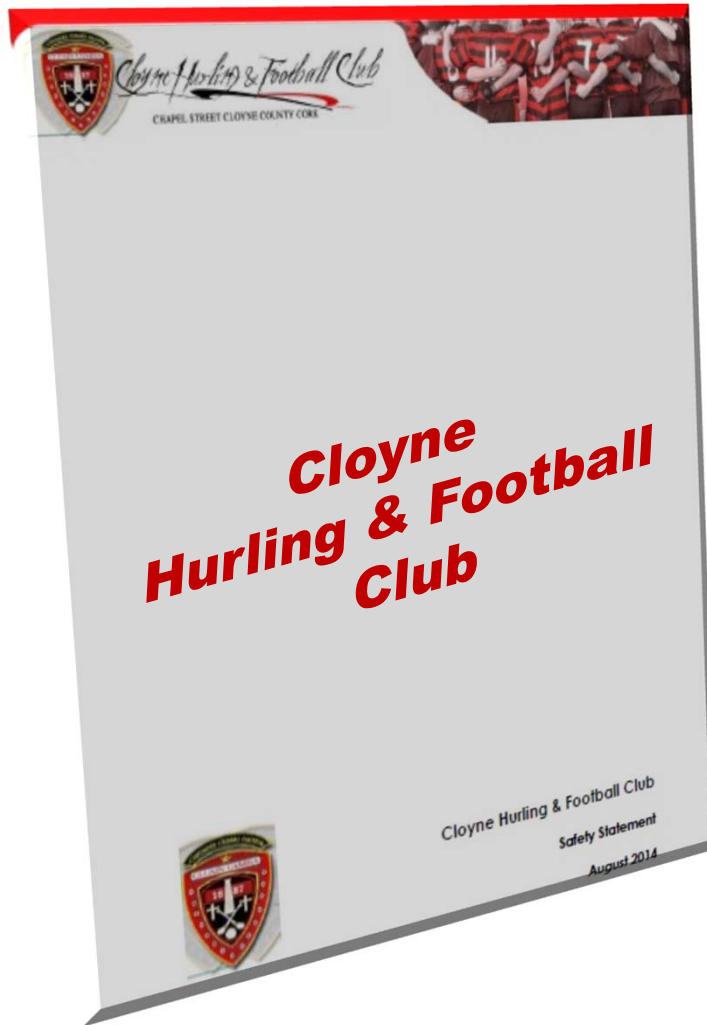
[Month and Year]

Address: Willis Risk Management (Ireland) Ltd
Grange Mill Quay,
Barnes St,
Dublin 4

Telephone: 00 353 (0)1 869 4495
Fax: 00 353 (0)1 869 4492
Email: wrm@willis.com

Willis

Contents of Club Safety Statement



Document should include:

- *Declaration signatures – Club Management.*
- *Hazards identified & Risks assessed.*
- *The Protective & Preventive Measures & the Safeguards taken.*
- *Plans & Procedures to deal with emergencies / serious or imminent dangers.*
- *Highlights the Duties of Employees / Volunteers / Contractors to co-Operate with H & S Practices.*
- *The names of persons required to perform tasks pursuant to the safety statement – Club Structure.*

Risk Assessment

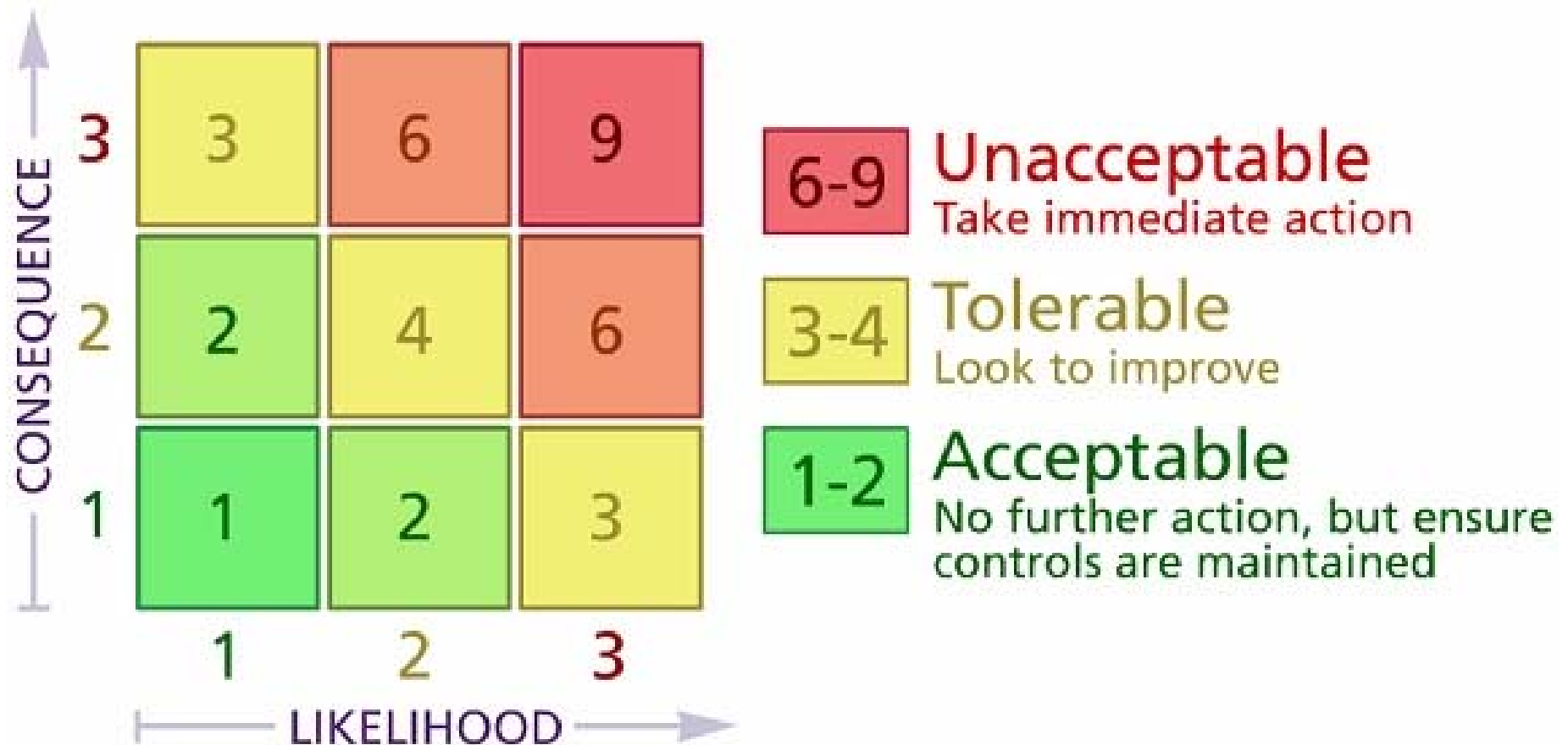
- **Hazard:** - is anything that may cause harm.
- **Risk:** - The likelihood and potential severity of harm occurring and the numbers who might be exposed

Risk Assessment

- Identify the hazards
- Decide who might be harmed and how?
- Evaluate the risks and decide on precautions
- Record your findings and implement them
- Review your assessment and update if necessary

A Method of Estimating and Evaluating Risk .

'Risk Matrix' Approach - A Commonly Used Tool



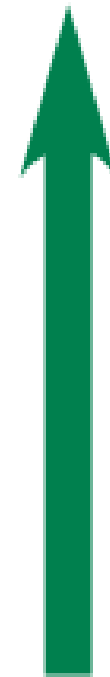
Risk Assessment Example

Identified Hazard	L	S	R	Risk Rating	Control Measures
Pest Control It is in the interest of general health that the premises are kept vermin-free.	1	3	3	Medium	<ul style="list-style-type: none"> Any sighting/signs of vermin should be reported immediately A pest control system should be operated by an outside agency if the need arises (not at present)
Training and Games Injuries are a constant hazard in Gaelic Games and as they cannot be anticipated, the club policy is to be in a position to react swiftly to any minor or major injury.	2	2	4	Medium	<ul style="list-style-type: none"> Training or games must always be supervised. The proper equipment, is in place Under-age players play within their assigned teams. Training is supervised by at least one coach. All coaches have at least the Foundation Coaching course completed Helmets are mandatory for all hurling training and matches. Underage players are encouraged to wear shin-pads. All football players are encouraged to wear gum shields at training and at matches. A First Aid Kit is present at all training sessions/ games <p>However injuries will happen and in such instance there should be sufficient preparation in place to ensure that the injured party is treated immediately and that the injured party suffers no additional pain or trauma through lack of action. This can be enhanced by:</p> <ul style="list-style-type: none"> Having as many coaches and support staff as possible undergoing First Aid courses Having complete First Aid Kits for all sections of the club Contacting the Emergency Services immediately on 112 or 999 where the situation warrants. Ensuring that the ambulance approach is always kept clear

Hierarchy of Risk Control

- ☐ Elimination
- ☐ Substitution
- ☐ Isolation
- ☐ Engineering Controls
- ☐ Procedural Controls
- ☐ PPE

PREFERRED



LAST
RESORT

Site Visits – 2015

☐ Ensure Annual Review or in the event of Incident.

- Risk & Insurance Committee - Site Visits in 2015 to key locations
- First identified - Clubs with poor claims experience
- Second Clubs Facilities – Hall, Meeting Rooms, All weather, Bar & Function room
- Assistance required to identify units for visit or need for improvement in controls

Claims experience Highlights: -

- Development Work Activity is not being managed to protect the Association
- Key Exposure is Employers Liability Risk which is not being managed
- Slips / Trips & Falls – most can be avoided
- Use of Ground for Non GAA Activity – there must be serious control.
- Records of incident must be maintained – room for serious improvement.
- Prevention is Key or cover will no longer be available to units

Major Stadium in your County – All in Order !.



Is your Event Control Room in Order – Facilities !.



Have you good Stewards ready and briefed for Plan B



Outside and Inside – Terrorism and Terrible Night





Thanks

Kieran McGann