



Agritourism Risk Management Plan Template

Use the following template to identify the risks of your agritourism offering, and plan how you will reduce them.

Having a risk management plan will help you reduce risks, and secure more affordable insurance

The following is a guide that you can adapt for your own needs.

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[YOUR AGRITOURISM BUSINESS] RISK MANAGEMENT PLAN

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INSTRUCTIONS

The importance of a Risk Management Plan

Your Risk Management Plan identifies all the risks that could arise at your agritourism business and how you will avoid, reduce or mitigate these risks to avoid serious consequences for your business such as financial loss, loss of reputation, or legal action.

Do not put off filling out this risk template and creating an incidence response plan! The cost of not doing this is too high. While this template will help you consider your risks, you should not treat risk management as a tick and flick process. We recommend working with a risk expert to look closely at their agritourism offering to determine the best way to mitigate and manage risk.

Step 1: Identify risks

The main risks to consider are things that could:

- Cause injury to a visitor or employee (health and safety)
- Cause damage to equipment, infrastructure, livestock or the property
- Harm the business or business owners (including financial and legal risks)

The underlying legal issue of safety is duty-of-care, which means taking all possible steps to avoid potential injury to everyone involved.

Remember to consider risks involving people, machinery and equipment, animals, children, making enough sales, income streams, your property's terrain, bodies of water, weather, evacuation, bushfire, fireplaces, temporary structures such as marquees, lighting, power, conductive wet environments, extension cords, traffic management, food handling, signage, chemicals, accessibility, emergency services access, first aid, sunburn, shade, noise, trip hazards, ergonomic safety (e.g. lifting), alcohol and drugs, aggression, security, competitors, negative reviews, key staff being unavailable, and so on.

Consider every part of your farm that visitors will have access to (and how to keep them out of other areas), and everything guests will do as part of your experience when brainstorming what risks might exist.

Write your notes on identified risks here.

Think about the worst things that could happen to help you deal with smaller risks. The worst-case scenario could be the result of several risks happening at once, such as power loss leading to food spoilage leading to food poisoning leading to loss of reputation, legal consequences and financial losses. Take notes on worst case scenarios here.

Brainstorm with a variety of stakeholders, such as your accountant, suppliers and Council’s tourism officer to get different perspectives on risks at your agritourism experience. Make notes based on your stakeholders’ feedback here.

Add all of your identified risks into the plan template at the end of this document, filling out the first five columns for each risk.

Step 2: Evaluate risks

Once you have identified the risks, work out the likelihood of each risk happening (its frequency or probability) and the consequences it would have (the impact) if it happened. This will help you determine the level of risk, calculated using this formula: level of risk = consequence x likelihood

| | Consequence | | | |
|---------------|---------------|----------|---------|---------|
| Likelihood | Insignificant | Moderate | High | Severe |
| Very unlikely | Low | Low | Low | Medium |
| Unlikely | Low | Low | Medium | Medium |
| Likely | Low | Medium | High | Extreme |
| Very likely | Medium | Medium | Extreme | Extreme |

For example, a fire may be unlikely but could have severe consequences, so it's level of risk is unlikely x severe = medium. Each risk level requires a different level of actions in order to mitigate them:

| Risk Level | Actions Required |
|--------------|---|
| Low Risk | <ul style="list-style-type: none"> • Manage with routine procedures. • Monitor with normal internal reporting. |
| Medium Risk | <ul style="list-style-type: none"> • Develop and implement an action plan for mitigating these risks. • Monitor implantation of plan. • Develop an incident response plan for how to respond if these risks occur. |
| High Risk | <ul style="list-style-type: none"> • Develop and implement an action plan for mitigating these risks. • Monitor implementation of plan. • Report to Executive Committee. • Consider alternate activity unless appropriate controls are implemented. • Develop an incident response plan for how to respond if these risks occur. |
| Extreme Risk | <ul style="list-style-type: none"> • This rating level is not acceptable. • Extreme risks require detailed research and management planning by Executive Committee. • Organise an alternate activity unless appropriate controls are implemented. |

Fill out the next three columns of the plan template for each risk.

Step 3: Mitigate risks

Decide the steps you will take to reduce and avoid medium and high risks. Extreme risks are unacceptable, and you will have to find ways to completely avoid these.

Plan to reduce risks by

- reducing the likelihood of the risk happening, for example with compliance with legislation, staff training, regular maintenance, or a change in procedures.
- reducing the impact if the risk occurs, for example with emergency procedures, off site data backup, or a public relations plan.

You may be able to transfer some or all of the responsibility for a risk to another party through insurance, outsourcing, or partnerships.

Find a way to mitigate risks by:

- Elimination: removing the risk entirely through new design or implementing a new process
- Substitution: replacing risky materials or methods with less risky alternatives
- Engineering: isolating the hazard or with design improvements
- Administration: ensuring safe operating procedures are in place, and that effective training and monitoring is undertaken
- Personal protective equipment: making sure that appropriate safety equipment, such as gloves, hats, sunscreen, closed in shoes, etc are available.

Training and guest briefing is a key risk management action. Ensure all workers are fully aware of the need to take reasonable care to avoid situations where anyone could potentially get injured.

Insurance is also a necessary part of risk management. Seek professional advice to ensure your agritourism experience has adequate public liability insurance cover.

To avoid legal risks, document your legal obligations, and implement controls and monitoring to prevent non-compliance.

Fill out the last two columns of the template for all medium and high risks.

Incident Response Plan

For the remaining medium and higher risks that can't be avoided or transferred you need to develop an incident response plan and a recovery plan to help you deal with the consequences of the risk if it does occur. Your incident response plan provides clear instructions for what to do if any risks eventuate.

The way an incident is handled can significantly reduce negative publicity and reputational damage, and even help reduce the risk of legal action. Mobile video and social media commentary from guests can quickly be used by mainstream media so include in your incident plan how to deal with media and how to communicate on social media if a serious incident occurs. In your plan, identify who will respond to the incident and who will communicate with media and on social media. Include in your communications the facts of what happened, and what is being done for the people involved and to right the situation.

Include in your incident response plan:

- plan activation details, including a clear statement of the circumstances when the plan will be activated and who is authorised to activate it
- incident response team details, including key roles and responsibilities
- an emergency kit
- evacuation procedures
- a communication plan to keep guests safe, including key communication methods and timings needed
- a media communication plan, including who will be spokesperson for communicating to media and on social media
- contact lists for all the people you will need to communicate with during a crisis, including staff and emergency services
- an incident log to record information, decisions and actions that you take during a crisis

Remember:

- physical danger is your first priority
- there may be a lack of clear information about what is happening
- there may be limited time in which to make decisions about what to do
- external support may be needed (e.g. from emergency services)
- key staff may be unavailable
- the management team may suffer from confusion, friction, pressure and stress
- attention from guests, the media and your stakeholders may be intense
- news may travel fast, shaping public perception of the crisis and how it is being handled

Risk Action Plan Template

Use the following template as needed to plan in detail how to mitigate specific risks. Include these action plans in your Risk Management Plan. An example is provided.

| | |
|-----------------------------|--|
| Risk | Being stepped on, pushed over, pinned, kicked, scratched or bitten by an animal. |
| Recommended action | Keep a fence between guests and animals |
| Proposed actions | Construct suitable fences with locks on gates and doors to keep guests (and guests' hands) separated from animals. Remove animals with a history of negative interactions with humans. Talk with guests about how to interact with animals safely. Supervise guests' interactions with animals. |
| Responsible person | |
| Reporting/Monitoring | Regularly inspect and maintain fencing/barriers. |

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| Risk | |
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