



Risk Management & Safety in School Policy

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RISK MANAGEMENT POLICY AND PROCEDURE

1.1 Purpose

The purpose of this document is to ensure a safe workplace for all employees, contractors and clients of Australian Islamic College through effective and systematic risk management processes to ensure that all hazards are controlled or eliminated.

The School Board and the principal have a responsibility to minimise risks to students, staff and visitors by identifying potential risks and hazards and by implementing appropriate risk identification and management processes. The following requirements and guidelines need to be noted when identifying such risks and management procedures.

1.2 Scope

This policy and procedure applies to all employees, contractors and clients of the Australian Islamic College.

1.3 Risk Management Policy

This procedure looks at the risk management legislative requirements and obligations under the relevant jurisdiction OHS Legislation.

The two cornerstones of health and safety legislation are:

- Risk management; and
- Workplace consultation.

Risk management is implemented through effective consultation with employees as defined under the Act, the Regulation and the Code of Practice. It is an essential part of managing health and safety at work and should be viewed not just as a legal requirement, but as a valuable means of improving decision-making about health and safety matters.

The successful development of a proactive risk management culture in workplaces requires:

- Commitment, accountability and leadership
- Consultation and active participation at all levels
- An understanding of responsibilities
- Documented procedures
- Allocation of appropriate resources, and
- Ongoing monitoring and evaluation of risk environments.

1.3.1 Responsibilities

All management of the college have a responsibility for ensuring that foreseeable workplace hazards are identified and that the risks of those hazards are assessed and eliminated. If the elimination of risk is not reasonably practicable, then the risk must be controlled.

Senior Management is responsible for:

- Ensuring the development of risk management programs within the College
- Allocating resources to implement risk management programs and activities
- Ensuring that, where practicable, employees receive training in risk management.

Each **Manager** within the college is responsible for:

- Facilitating the implementation of the risk management program for their area of responsibility through effective consultation with all employees.
- Participating in risk assessment and control activities
- Identifying employees to participate, where appropriate, in risk management
- Monitoring the ongoing effectiveness of risk control strategies
- Ensuring that risks to health and safety are eliminated or controlled when planning the design of new projects, purchasing new equipment; and prior to introducing new work.

Employees are responsible for:

- Participating in hazard identification and risk assessment and control activities
- Using the risk control strategies and procedures at all times
- Informing management of any risks to health and safety including the effectiveness of risk control systems.
- Taking reasonable care for the health and safety of themselves and others at the workplace
- not misusing or interfering with anything provided in the interests of health, safety and welfare
- Co-operating with their employer to meet any requirement under legislation.

1.3.2 Risk Management Model

The overarching emphasis of risk management is preventing workplace incidents, injuries and disease.

Legislation requires employers to assess the risks caused by hazards in their workplace and to determine how best to modify their work processes to effectively eliminate or control risks.

In health and safety terms, risk management is the process of recognising situations which have the potential to cause harm to people or property, and taking action to prevent the occurrence of a hazardous situation.

The Act also requires employers to consult with employees to enable them to contribute to the making of decisions affecting their health, safety and welfare at work. This requires consultation when risks to health and safety arising from work are identified and assessed and when decisions are made about the measures to be taken to eliminate or control risks.

Risk management places obligations on the employer to:

1. Identify foreseeable hazards (or problems) in the workplace
2. Assess the risks (or harm) that these hazards may cause to the health and safety of people, determining how dangerous they are and ranking them in priority order

3. Decide what needs to be done to solve the problem by developing control measures to eliminate the risk, or if this is not reasonably practicable, to minimise the risk to an acceptable level

1.3.3 *Identify hazards at your workplace*

A hazard is anything (including work practices or procedures) that has the potential to harm the health or safety of a person.

The Regulation identifies a number of factors from which hazards must be identified. These include the work premises, work practices and systems, plant, hazardous substances, manual handling, the layout and condition of a place of work, biological organisms, the physical working environment and the potential for violence.

It is essential that persons undertaking risk management activities have an understanding of the system of work.

Hazards can be classified as:

- Physical – such as inadequate lighting on stairs or slippery floors
- Chemical – such as insecticides or petroleum
- Biological – such as fungi or Infections
- Mechanical or electrical – such as bared electrical wires
- Psychological – such as violence and interpersonal conflict.

Systematic procedures must be in place to identify hazards:

- When planning work processes ie. Job Safety Analysis
- Before purchasing chemicals or equipment
- Before and during the installation, erection or commissioning of plant
- Before changes to work practices and systems of work are introduced
- Before changes are made to the workplace, the system or method of work, the plant used, and the chemicals used
- While work is being carried out
- Whenever new or additional information regarding work processes becomes available.

Potential and actual hazards can be identified through:

<i>Investigating accidents and injuries</i>	Examine the causes of accidents and injuries in the workplace to determine hazards.
<i>Analysing Data</i>	Examining data on near-hits and misses, injuries, illnesses, complaints, accidents and employees' compensation claims to identify trends and forecasts.
<i>Inspecting Workplaces</i>	Conduct regular walk-through surveys of the workplace to identify obvious and potential hazards. Walk around the work areas to see and hear what is happening. Observe how people actually work; how plant and equipment is used; what chemicals are being used and what they are used for; what safe or unsafe practices exist; as well as the state of the general housekeeping.

Consulting with staff	Communicate with employees, clients, contractors and others to find out what they consider are safety issues.
Analysing tasks	Analyse and list the critical steps involved in a workplace activity and identify hazards associated with these steps
Reporting for Employees	Establish processes for identifying and reporting hazards to managers.
Using Information:	Seek out information on particular pieces of equipment such as manufacturer's manuals or Material Safety Data Sheets (MSDS) to see what it says about safety precautions.
Conducting Audits	Inspect the workplace systematically to evaluate the effectiveness of health and safety systems and document in a written report to management and the health and safety representative.

1.3.4 Assess the risk of each hazard

Risk assessment is the process of determining the level of risk a hazard poses to health and safety and assigning a priority level for dealing with the risk. All available information should be considered when undertaking a risk assessment.

Hazards should be assessed according to:

- The **likelihood** that the hazard will cause an injury and
- The **severity** of injury likely to be caused by a particular hazard.

Likelihood

Likelihood is defined as the potential that an incident will happen that may cause injury or harm to a person. When making an assessment of likelihood, you must establish which of the following categories most closely describes the probability of the hazardous incident occurring.

Severity

Severity is a measure of an injury, illness, accident or disease occurring. When assessing severity, the most severe category that would be most reasonably expected should be selected.

1.3.5 Eliminate or control the risks

All risks must be eliminated, or if this is not reasonably practicable, controlled to the fullest extent possible. Decisions about the most practicable and cost effective solutions are imperative.

Hierarchy of Controls

The following hierarchy of controls must be applied in sequence, working from the most effective (elimination) to the least effective (using personal protective equipment). If no

single measure is sufficient to control the risk to the lowest level reasonably practicable, then a combination of measures should be used.

- **Eliminate** - Remove the hazard altogether e.g. cease using a hazardous chemical or piece of equipment.
- **Substitute** - Replace the material, process, chemical or machine with a less hazardous one
- **Isolate** - Isolate the hazard from the person at risk or place a barrier around the hazard.
- **Use engineering controls** - Engineering controls include enclosure, containment and designing and installing equipment to counteract the hazard e.g. install lifting equipment to prevent manual handling injuries.
- **Use administrative controls** - Establish and document work procedures and safe work practices e.g. effectively supervise employees; develop; provide instruction and training in safe work methods; implement job rotation systems and document safety procedures.
- **Use personal protective equipment** - Use appropriately designed and properly fitted equipment in conjunction with other control measures identified from above e.g. use safety goggles, Gloves and Aprons.

Note that using personal protective equipment (PPE) does not change the existence of the hazard and should only be used to minimise risks if there are no other practicable ways to control the hazard. PPE should be used in conjunction with other control measures.

It is always safer to eliminate or control the hazard rather than relying on people to change their behavior.

The elimination or control of hazards is often relatively simple, such as:

- Repairing slippery surfaces, broken paving or exposed electrical wiring
- Improving techniques in the use of ladders and manual handling
- Developing effective systems for the design and purchase of office equipment and furniture
- Ensuring the safe storage and handling of chemicals
- Ensuring use of personal protective equipment where necessary (e.g. eye, skin, respiratory protective equipment)
- Ensuring that employees are not exposed to cigarette smoke, UV radiation and chemical fumes
- Reviewing the location and storage of frequently used materials.

1.3.6 Monitor and review the risk control measures

It is essential to monitor the effectiveness of the elimination or control measures and make sure that they are being implemented effectively. It is necessary to monitor and review the risks to determine whether:

- There have been any changes
- The elimination or control measures are working successfully
- New employees are aware of the measures and
- Any new hazards are being identified.

A cycle to monitor and review each risk environment needs to be a key part of department risk management systems.

When there are changes to work environments, work practices or equipment or machinery, a new risk assessment must be conducted to ensure health and safety in the new environment.

A regular program of hazard identification should be undertaken and included in the workplace calendar through undertaking the Workplace Inspection.

1.3.7 Risk Management records

Each stage of the risk management process should be documented.

Good documentation demonstrates that risk management has been conducted properly and systematically. It provides a register that can be added to the college's knowledge database and facilitates ongoing communication and review. Risk management records provide information for accountability for audit purposes and provide a record of decisions made and actions taken.

Records that assist the delivery of effective risk management include some or all of the following:

- Injury Register
- Safety and Health Risk Register
- WorkCover incident reporting
- Inspections or safety audits
- Risk management records
- Safe work procedures
- Hazard reports
- Serious incident reports
- Accident/incident investigation reports
- Standard operating procedures for equipment and machinery
- Material safety data sheets and the hazardous substances register
- Information on buildings, the physical layout and plant
- Maintenance records and contracts
- Waste disposal procedures and contracts
- Induction training and information provided for employees
- Health and Safety consultation records.

These records are all part of the broader Health and Safety record management system.

1.4 Personal Protective Equipment

The Australian Islamic College is committed to protecting the health and safety of all employees by a systematic process of risk management. Where better methods of controlling risks are not feasible, this college is committed to the effective selection, use, care and maintenance of suitable PPE. The college shall ensure that all employees have full

access to the appropriate personal protective equipment needed to safely undertake their work.

All personal protective equipment used by employees of the college shall comply with the relevant Australian Standards.

1.4.1 What is PPE?

Personal Protective Equipment (and clothing) is used by workers to limit their exposure to hazards. Areas where it is necessary to use personal Protective equipment shall be designated by means of sign posting. The type of PPE likely to be required in designated areas is listed below:

 <p>HEAD PROTECTION MUST BE WORN IN THIS AREA</p>	<p>Headwear is used to protect the head from bumps, the sun, heat or falling objects. For example, hardhats should be worn whenever you are in a designated Safety Helmet Area.</p>
 <p>FOOT PROTECTION MUST BE WORN IN THIS AREA</p>	<p>Safety footwear is worn to protect feet from hazards such as blows caused by falling objects, slips and trips and chemical splashes. Examples are steel capped boots and rubber boots.</p>
 <p>HAND PROTECTION MUST BE WORN IN THIS AREA</p>	<p>Various types of gloves are available to protect hands From cuts and abrasions, heat or chemical splashes</p>
 <p>HEARING PROTECTION MUST BE WORN IN THIS AREA</p>	<p>Hearing protection is used to limit exposure to damaging levels of noise in areas where the noise level is high or when using grinding or other high noise equipment. Eg ear muffs or ear plugs.</p>
 <p>EYE PROTECTION MUST BE WORN IN THIS AREA</p>	<p>Eye and face protection should be worn in areas where dust is common and for jobs that involve grinding drilling, chipping, using air hoses, welding or handling dangerous substances. They include safety glasses, safety shields, goggles and sun glasses.</p>
 <p>RESPIRATOR MUST BE WORN IN THIS AREA</p>	<p>Respiratory protection should be used to prevent inhalation of hazardous substances and dangerous goods. It should be used in areas where there is a risk from harmful dust, fumes vapors or gases. The correct respiratory protective device and filter should be chosen to suit the area. For example air purifying respirators (filter out hazardous substances and dangerous goods), supplied air respirator (supplies clean air)</p>

	Protective clothing such as overalls and aprons are required in areas where loose clothing may be caught in machinery or where heat or chemical splashes may occur.
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Areas which require personal protective equipment to be worn shall be clearly signposted indicating the equipment that must be worn. Every employee, contractor, or visitor must obey these signs.

All persons who do not wear their safety equipment in designated areas will be subject to the normal performance management procedures, which mean ultimate termination for repeat offenders.

Provision of personal protective equipment shall only be made after an assessment of the risk has been conducted, in consultation with the employee, and it is agreed no alternative solution is available to protect the workers, such as engineering controls.

- Professional advice shall be obtained, where necessary, to identify the most suitable types of PPE required.
- Training and information shall be provided to all managers and employees in the fitting, use and maintenance of PPE.
- Managers shall be responsible for supervising and enforcing the PPE policy.
- The effectiveness of the PPE policy shall be evaluated on a regular basis.

1.5 Safety Signs

Safety signs draw attention to objects and situations affecting health and safety. Employees and students should be instructed in the functions and meanings of signs during their induction.

The signs used can contain symbols, words or a combination of both. To decide which is most effective, ask the following questions:

- Will the sign need to be interpreted by a person not familiar with the English language?
- Can a symbol adequately convey the intended meaning?
- If text is necessary, can it be an addition to the sign or must it form the sole content?
- Symbol designs should be as simple as possible and should only contain details essential for understanding.

1.5.1 Classification of Signs

Safety signs can be classified into four groups

Regulatory Signs:

<p style="text-align: center;"><i>Prohibition Signs</i></p> 	<p>Indicate that an action or activity is not permitted</p>
<p style="text-align: center;"><i>Mandatory Signs</i></p> 	<p>Indicate that an instruction must be carried out</p>
<p style="text-align: center;"><i>Limitation or Restriction Signs</i></p> 	<p>Place a defined limit on an activity</p>

Caution (Warning) Signs

<p style="text-align: center;"><i>Danger Signs</i></p> 	<p>Advice of a particular hazard that is likely to be life-threatening.</p>
<p style="text-align: center;"><i>Warning Signs</i></p> 	<p>Advise of a particular hazard that is not likely to be life-threatening</p>

Emergency Signs

		These indicate the location of, or directions to, emergency related facilities such as exits, safety equipment or first aid facilities.
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Fire Signs

		Signs advising the location of fire alarms and fire-fighting facilities.
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1.6 Safe Work Procedures

A system of safe work procedure shall be documented and maintained by management.

Every safe work practice will be written in consultation with employees performing the task, and must be authorised and signed off by the responsible Manager before being considered complete.

All employees of the college shall be trained in every safe work practice relevant to the work they undertake.

It is the responsibility of each Manager to ensure relevant training has been performed and documented.

1.6.1 Why Have Safe Work Procedures?

Safe Work Procedures are designed to provide operators with detailed procedures for tasks involving significant risks and therefore enable them to perform their specified job accurately, efficiently and safely.

Safe Work Procedures should be used to:

- Provide individuals with training in safe, efficient procedures
- Instruct new employees on a job as part of their induction
- Ensure safety procedures comply with relevant OH&S Acts, regulations, standards and codes of practice.
- Study jobs for possible improvements in work methods and thereby improve productivity.

1.6.4 Review of legislation and standards for Safe Work Procedures

The Responsible Manager shall ensure that safe work procedures where applicable, include a check of relevant legislation. Where necessary relevant legislation shall be referenced in the safe work procedure documents.

1.7 Risk Areas

1.7.1: *Electrical equipment*

Electrical equipment is potentially lethal if mishandled or tampered with by unqualified persons. The removal of protective covers may cause safety hazards and should only be done by qualified technicians. Teachers are to ensure that all mains-operated equipment (240 V, 50 Hz) is properly connected and correctly operated. Malfunctions must be promptly corrected by a qualified electrician. Radiant heaters with exposed elements (whether oil, gas or electric) should not generally be used in the school. Where there is some compelling reason for using this type of equipment, it must be mounted out of reach, permanently connected to services, and in areas where a heat source will not ignite nearby materials or gases.

Electrical Safety Standard: AS/NZS 3760:2003 requires that all electrical equipment is tested prior to initial use as well as after servicing and repairs, and periodically from then on. When new equipment is initially purchased, the supplier is deemed responsible for the initial electrical safety of the new equipment and thus, it does not have to be tested. Fixed items not subject to constant flexing, such as desktop computer equipment, are to be tested every five years after initial testing. Movable objects (non-cordless), e.g. drills and leads, are to be tested every twelve months. Notebook computers that are used at home by teachers also need to be tested after servicing and maintenance and then every twelve months. This can be done at school when other testing is occurring.

A recording system with dates and results of testing should be developed. Items are to be tagged at time of testing. Tags are to be made of a non-metallic and durable material and be non-reusable. They should contain the date of testing and the name of the person or company that did the testing. Tags are readily available from safety equipment suppliers. The standard does not require the employment of an electrician to test all electrical equipment. WorkSafe considers that electrical items, apart from safety switches, also called residual current devices (RCDs) can be tested by a competent person. Given that the testing of safety switches requires considerable electrical knowledge, this procedure must be carried out by an 'A' grade electrician. A competent person is one who 'the person in charge of the premises ensures that he or she has acquired through training, qualification, experience or a combination of these, the knowledge and skill enabling that person to perform the task that is required correctly'. Consequently, this person can be an 'A' grade electrician or a person trained specifically for the task of electrical safety testing.

1.7.2 *Poisons*

A Poisons Information Centre exists at the Sir Charles Gardner Hospital on telephone 13 11 26. The service is available twenty-four hours a day. The centre can advise on poisons and poisoning by all types of medicines, household, gardening and home maintenance products as well as agricultural, industrial and swimming pool chemicals. Advice is also available on food poisoning, toxic and non-toxic plants, stings and bites from winged, crawling and swimming creatures. Further information is available at:

<http://www.scgh.health.wa.gov.au/clinicians/services/poisoninformationcentre.html>

1.7.3 *Insecticides and herbicides*

These preparations are formulated to control/kill living things and because of this they represent a risk if applied carelessly or misused. They are classified as hazardous substances under the Occupational Health and Safety Regulations 2007. Part 4.1 of the OHS Regulations 2007 aims to protect people at work against risks to their health associated with the use of

hazardous substances. Identified hazards need to be documented, risk controls recorded and containers need to be clearly labeled.

-Label directions

The label on any scheduled substance, including pesticides, is a legal document that must be followed. Label information includes the uses to which the preparation may be put, restrictions on use, safety directions and first aid information.

-Material safety data sheets

A material safety data sheet is a supplementary information source that must be supplied with all hazardous substances. This provides information about a substance's properties, ingredients, hazards, precautions for use, first aid advice and contacts for further information. The material safety data sheet must always be available and the information used to supplement the label. The College should obtain a current material safety data sheet (i.e. issued within the last 5 years) for all insecticides and herbicides.

-Insecticides, plants and pest control

It is usually impossible to achieve a natural balance between pests and their natural controls (predators, diseases) in a disturbed environment such as a school. Therefore, it will at times be necessary to use pesticides when other measures (hand removal or water jets) fail. However, some insecticides can be harmful to the environment if they are misused. If this occurs these pesticides can affect other animals such as spiders and birds and may even be responsible for the appearance of pests not previously considered a problem. Therefore, insecticides should only be used in accordance with the label and the pest to be controlled should be clearly identified to ensure correct control measures.

Where considered necessary, the following insecticides may be used in schools:

- pyrethroids—these are obtained from the dried flowers of some chrysanthemum species and are effective against a wide range of insects, including aphids, caterpillars and bugs. Pyrethroids are plant products and may cause allergic reactions
- synthetic pyrethroids are man-made analogs of natural pyrethroids and are designed for longer life or improved control. All registered synthetic pyrethroids are safe if used according to the label
- garlic spray—this may be applied with a mild detergent and may be effective against caterpillars and sucking insects
- white oil—this is useful against scale, mealy bugs and aphids. It can sometimes be mixed with pyrethroids and synthetic pyrethroids to increase its effectiveness against a wide range of pests. Check the labels on the formulations to determine whether this can be done
- derris (Rotenone)—this is an insecticide extracted from the roots of derris. As it is a stomach poison, it is effective against chewing pests
- soap flakes spray—this is occasionally useful in the control of some caterpillars and other larvae.

Any pesticides registered for use in domestic premises can be safely used in schools provided the label directions are adhered to. Some pesticides are best left to licenced pest control technicians, e.g. termiticides. The School council should arrange to have any necessary pest control works undertaken during weekends or school vacations.

-Herbicides and weed control

Herbicides should be selected to give appropriate control for particular situations, for example, to completely clear all ground cover with or without sterilising the soil (that is, to prevent or allow new plant growth) or to control weeds in cultivated areas such as playing fields. Herbicides are safe to use providing the label directions are followed and precautions taken. Schools should only use registered herbicides appropriate for the weeds requiring control.

Herbicides containing glyphosphate as the active ingredient (e.g. Roundup and Zero) tend to be biodegradable and non-persistent but toxicity varies with the formulation.

The following precautions are to be observed when handling insecticides or herbicides:

- The operator should ensure that herbicide sprays do not drift onto non-target areas and cause unwanted defoliation or health problems.
- All herbicides and insecticides must be stored in a secure place and made inaccessible to students and all other unauthorised persons.
- Spraying should only take place outside school hours, preferably after school on Fridays, to protect students and staff from unnecessary exposure.
- Trained operators should always be used. The operator should always wear the safety equipment recommended on the label of the container and should use well-maintained equipment appropriate to the particular situation.
- Generally, insecticides and herbicides should not be applied from the same spray unit unless it is thoroughly rinsed between applications to avoid contamination.
- Spraying should be avoided on windy days. If a light breeze develops, the spray operators should ensure that spraying is performed in a direction such that any drift is carried away from them or any neighbouring properties.
- Special care must be taken when spraying near ponds, fish tanks and so on as fish are particularly susceptible to many pesticides.
- If there is accidental contamination, clothing should be changed promptly and the skin washed (without scrubbing) with soap and water. The directions on the label should be followed. This might include getting to a doctor or hospital quickly.
- In case of accidental poisoning, telephone the Poisons Information on 13 11 26 (all areas, all hours). Information should be provided on the poison, the length of time of the exposure plus any signs and symptoms.

For information on termiticides, see *Protocol for Use of Termiticides in Schools 2001*, available on the Human Resources website at:

<http://www.public.health.wa.gov.au/3/1156/2/termites.pm>

The Occupational Health and Safety Regulations are available from the Dept of Commerce. Help Centre 1300 307 877 or from their website at

<http://commerce.wa.gov.au/WorkSafe/>

The associated Code of Practice for Hazardous Substances is available at no cost from your local WA WorkCover Authority Office or can be downloaded from their website at:

<http://www.workcover.wa.gov.au>

1.7.4 Dangerous goods

Immediate contact should be made with the police if any of the following substances are found on school premises: explosives, detonators, cords & fuses, blasting cartridges, fog signals, incendiary devices, marine distress signals, gun powder and propellant powders.

Unless it is unavoidable, explosives should not be handled but left where found. If it is necessary to remove explosives from a student's possession, this should be done in such a way as to avoid bumping, striking or dropping the object that should then be placed gently in an isolated position to await the arrival of the police. Explosives should never be exposed to heat or any other form of ignition.

In the event of a bomb threat, there must be no attempt to initiate or permit a search by students or staff. The police should be called immediately and the school's emergency management plan implemented (Refer to Emergency Management Procedure and Lockdown Policy)

Note: Explosives inspectors are not to be impeded, prevented or obstructed from entering school premises. Students may be interviewed at school by an inspector of explosives on the same basis as police interviews are permitted.

1.7.5 Amusement rides and structures

School councils need to be aware that the use of amusement structures and rides in schools for fetes, picnics or other similar activities is covered by the following relevant legislation:

- Equipment (Public Safety) Act 1994
- Equipment (Public Safety) Regulations 2007
- Occupational Health and Safety Act 2004
- Occupational Health and Safety Regulations 2007, Part 3.5 - Plant.

The school council, in hiring such amusement rides and structures, should obtain the following information from the supplier:

- the class and the plant registration number of the amusement structure. (Note: Amusement structure classes arise from AS 3533— Amusement Rides and Devices Code. Class 1 is not registrable and hence has no registration, whereas Class 2 must have registration.)
- the hazard identification, risk assessment and control of risks measures that have been carried out in relation to the design and manufacture of the plant under the control of the supplier. (Note: If it is not practicable for the supplier to provide the above information, the supplier must be able to ensure that the risk arising from the use of the plant is either eliminated or reduced so far as is practicable.)
- the inspections and maintenance that have occurred on the plant between hirings and leasings, and the records of inspections and maintenance that exist
- any other information regarding the safe use of the plant that can be provided by the supplier.
- the supplier must produce evidence prior to the supply, of Public Liability Insurance in an amount of not less than \$10 million for any one event. The evidence must show that the insurance is current, that the insurance covers the ride or activity being supplied and note the School.

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