



CARAVAN/
HOLIDAY PARK

SIMPLIFY YOUR RISK

WITH A RISK MANAGEMENT PLAN



in
collaboration
with



An effective Risk Management & Business Operations Plan in a caravan holiday park is essential to operating a safe business for your employees and guests and to ensure a good risk mitigation culture which in turn makes your business more insurable.

Caravan Industry Association of Australia in collaboration with Ryan Kellen from Simplifyrisk have created a comprehensive Risk Management & Business Operations Plan templated system that is now available to assist businesses meet their legal obligations and put processes in place to make their businesses more risk adverse.

ABOUT

Simplifyrisk is a risk management specialist business which is based in Brisbane and primarily services the insurance sector including insurance companies, underwriters, insurance brokers and businesses directly.

Simplifyrisk specialises in property and liability risk surveys / inspections and risk management plans to assess and address a broad range of risk exposures relating to people, property and liability.

Ryan Kellen, director of Simplifyrisk has assessed numerous Caravan Holiday Parks across Queensland, New South Wales and Victoria and has worked closely with industry associations and underwriters to develop risk management plans which address underwriters and insurers expectations for managing risk.

THE PLAN

Simplifyrisk has been working with Caravan Industry Association of Australia to develop a comprehensive Caravan Holiday Park industry specific risk management plan.

The plan has been designed to incorporate / address:

- Broad areas of risk that underwriters and insurers expect park operators to be aware of and manage
- Areas of risk and recommended controls which relate to parks property and liability risk surveys
- Industry standards / guidelines, Australian Standards and industry practices
- Feedback from industry businesses through the Caravan Industry Association of Australia
- Provide park operators with a structured plan to identify, manage and monitor park risks

The first iteration of the Caravan Holiday Parks Risk Management & Operations plan is now available to park operators.

The plan includes but is not limited to:

- **Park asset and operations overview**
- **Suite of policies**
- **Risk management structure**
- **Annual planning guidance**
- **Suite of risk management guidelines for people and asset risks**
- **Park operational procedures**
- **Inspection and maintenance**
- **Incident and emergency management**
- **Weather monitoring and management**
- **Park risk assessment**
- **Suite of templates and inspection tools**

HOW IT WORKS

Once the plan has been purchased (for the set fee), Ryan Kellen from Simplifyrisk will work directly with the park to tailor the plan to the park's assets and operations.

This will involve the following steps:

- Initial discussion via phone covering the plan and the process (10–15-minute initial discussion)
- Request for information about the park and its operations (email request format)
- The master plan is then modified to the park's assets / facilities and operations (timeline 2-4 weeks)
- The plan is provided to the park for review (emailed, review timeline 1 week)
- Finalisation meeting / video call to make any adjustments and walk through the plan (1-2 hours)

Once the plan is finalised, the park will be responsible for communicating, implementing and maintaining the plan. The plan will be provided in an editable format which can be modified and enhanced by the park.

A copy of the plan should also be provided to your insurance underwriter / insurer to make them aware of your risk management plan and practices for the park.

"I realised when I looked at trying to get insurance that I needed to improve the risk management within my businesses or risk not getting insurance. After reaching out to the Caravan Industry Association of Australia I was put onto Ryan from Simplifyrisk and have worked with him to implement the caravan holiday park Risk Management & Business Operations Plan within my business. The process was straight forward, and Ryan supported me through the journey, and I now feel our park is safer and we were able to secure insurance."

Jason Stevens, Lake Boga Caravan Park

"While I have been heavily involved in the insurance and risk management discussion and believe I have a high level of documentation and procedures within the park, there were still some gaps in my systems. Purchasing the plan was an important health check in giving me peace of mind that I continue to operate under best practice risk principles."

Chris Johnson, Horsham Holiday Park (and Caravan Industry Association of Australia)

PRICING

This partnership between Caravan Industry Association of Australia and Simplifyrisk provides a comprehensive solution to caravan holiday parks who are yet to have a robust risk management plan in place or feel they need to build on their current risk mitigation processes.

Pricing for this package as follows:

- **\$2,500 + GST**; or
- **\$2,250 + GST** for members of a State Caravanning Association or a contributor to the National Advocacy and Marketing Fund; or
- **\$1,900 + GST** for caravan holiday park accredited businesses

To register your interest please go to <https://fs23.formsite.com/CRVA1/9ndf0zlmz4/index>

ADDITIONAL SERVICES

Simplifyrisk is available at an additional fee (\$150 plus GST per hour) to assist with:

- The implementation of the **Risk Management & Business Operations Plan**.
- Creating bespoke digital checklists or creating a digital version of those checklists provided in the **Risk Management & Business Operations Plan**.
- Amending the **Risk Management & Business Operations Plan** when new features are added to the park (e.g. Pillow or boat hire). Generally, an update and new park activity addition to the Risk Management Plan would cost \$450 plus GST but would be assessed on a case-by-case basis.

Additionally, onsite caravan holiday park inspections are available (property and liability risk survey - insurance based inspection) subject to availability. Contact Ryan at Simplifyrisk for availability and pricing.



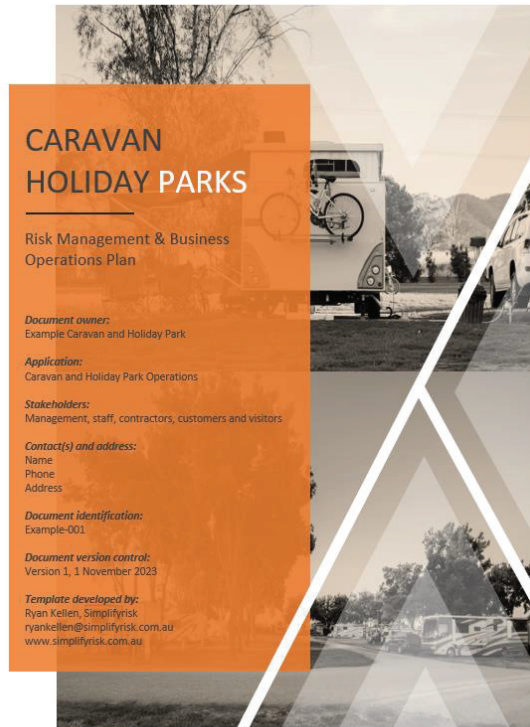
Working collaboratively with other caravanning associations to benefit the caravan and camping industry



SAMPLE OF THE PLAN.

To provide you with an example of what the plan looks like and what is included, a sample of the contents has been included below.

Cover and contents sample:



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Park risk management guidelines sample:

5.2 Contractor management

All contractors will be required to address the following requirements prior to being engaged:

- Only reputable and competent contractors are to be used
- Contractors to complete relevant contracts / service agreements and agree to terms and conditions
- Provide copies of insurance certificates for public liability, indemnity and others as applicable
- Provide risk assessments and safe systems of work for high risk work
- Provide appropriately trained and qualified staff
- Provide and use the required personal protective equipment
- Contractors must be qualified and competent to perform their work activities
- Contractors are required to sign in on arrival
- Contractors provide / use fit for purpose and compliant plant and equipment (when used)
- Engineering documentation is provided when relevant (such as construction and fit outs)
- Contractor insurances must cover / indemnify the work they are conducting onsite

A contractor sign in book / register will be available in reception. All contractors and visitors will be required to sign in on arrival and sign out on departure.

Refer to the forms section for the contractor sign-in register, contractor documents to be returned template and contractor register.

5.3 Terms and conditions

General terms and conditions (including indemnities) will be formally established for the park in consultation with a competent legal practitioner, the general terms and conditions will address:

- Conditions of entry
- Booking conditions and rates
- Use of park accommodation and facilities
- Hire agreements and use of equipment
- Conduct and behaviour including quiet time
- Park rules and safety requirements
- Australian consumer laws in respect to waiver of injury

Terms, conditions and indemnities will be communicated to customers and agreed to as a part of the booking process. The booking process will require that customers acknowledge that they have read, understood and agree to abide by the general terms and conditions.

Terms, conditions and indemnities will also be made available / published / reiterated through a number of channels including but not limited to:

- Park website
- Park site map
- Signage installed at the entrance
- Signage installed in facilities and common areas
- Customer service communications and briefings

Conditions of entry / terms and conditions should be distributed to all adult members of any group and relevant information communicated to minors.

Refer to the forms section for the parks general terms and conditions.

5.4 Pets and conditions

Guests will be advised if the park is pet friendly or not. Guest information on the parks stance on pets will primarily be provided on the park website.

5.15 Laundry

Laundry facilities will be provided including wash troughs, washing machines, dryers, clothes lines, ironing boards and power outlets will be provided.

Laundry facilities will include but are not limited to:

- Fire extinguisher and emergency diagram
- Operational instructions installed on laundry equipment (washer, dryer and iron)
- Instructions to clean lint from the dryer lint trap / filter
- Instructions not to leave clothes and personal items unattended
- Information for guests to wear shoes and that floors may be slippery when wet
- Instructions on what to do if a spill occurs

Washing, drying and ironing equipment will be in working order and regularly inspected and maintained in accordance with the manufacturers requirements and park maintenance schedule. All dryers will be fitted with an exhaust duct and vent which runs / vents externally.

Ironing equipment will be fitted with a timer system such as a switch or button to ensure that power is cut after the set time period and to prevent irons from being left on.

Laundry areas will be regularly inspected and cleaned by staff. Inspections will occur as a part of the park open and close procedures and cleaned in accordance with the park cleaning schedule. The facility, equipment condition and dryer lint traps / filters will be captured in these periods.

Refer to the forms section for the laundry inspection checklist and park cleaning schedule.

5.16 BBQ area and camp kitchen

The park will provide guest cooking facilities including a BBQ area and a camp kitchen.

BBQ areas will be fitted with electric hot plates with an inbuilt timer to prevent the BBQ from being left on after use. Camp kitchens will be fitted with a stove, oven, microwave and toaster.

All cooking facilities and equipment will be in working order and regularly inspected and maintained in accordance with the manufacturers requirements and park maintenance schedule.

Cooking facilities will include but are not limited to:

- Fire extinguisher and emergency diagram
- Operational instructions installed on BBQ, stove and oven
- Instructions to clean cooking equipment and areas after use
- Instructions not to leave food cooking unattended
- Instructions to remove rubbish from the area after use

BBQ and camp kitchen areas will be regularly inspected and cleaned by staff. Inspections will occur as a part of the park open and close procedures and cleaned in accordance with the park cleaning schedule.

Refer to the forms section for the park open and close checklist and cleaning schedule.

Caravan and camping sites:

The placement including location, separation and setback from boundaries, other structures and internal roads will be in accordance BCA / NCC, relevant Australian Standards and Local Laws / council requirements.

Requirements may vary between States and Territories, it is important to ensure the appropriate sizes and separating distances are identified and established for:

- Size of caravan and camping sites and associated structure or carport
- Caravan and camping site setback distance from the property boundary
- Caravan and camping site setback distance from public roads
- Caravan and camping site setback distance from internal roads
- Caravan and camping site setback distance from other sites, structures and buildings
- Caravan site hard stand edges are line marked or have improved visibility installed
- Caravan and capping site away from greywater / irrigation areas

Management will ensure that general provisions / performance criteria is in accordance with the BCA / NCC, relevant Australian Standards and Local Laws / council requirements. The above is a guide only on what should be considered.

5.9 Bunk beds in cabin accommodation

Design and construction:

Bunk beds and other elevated beds will be designed and constructed in accordance with AS/NZS 4220.

Guardrails:

Any bunk beds in which the upper surface of the mattress base is 700mm or more above the floor will have guardrails that form a roll-out protection on all sides of the bed.

Bunk beds will have permanently fixed guardrails to all four sides and ends, with a minimum vertical distance between the upper surface of the guardrail and the upper surface of the mattress base of 360 mm.

Access and openings:

An access device will be provided for any bunk bed. The access device will lead to the opening in the guardrails. Access ladders will meet the requirements set out in AS/NZS 4220 (section 5.8 climbing access).

Climbing access opening will have a minimum width of 300mm and a maximum width of 400mm, at all heights up to 350mm above the mattress base.

To aid safe access to and egress from the elevated bed climbing access openings will have hand holds of cross-sectional dimension in the range of 19-39mm on both sides. These hand holds may also be in the form of transition grip aides on both sides.

No dangerous gaps:

Bunk beds will not have any dangerous gaps that can trap a child's head or limbs. Gaps on guardrails will not exceed 95mm.

No sharp points or protrusions:

Exposed edges and protruding parts will be chamfered and free of burrs, sharp points and sharp edges. Bunk beds will have no sharp edges or sharp points within the bunk.

Protrusions will not be more than 5mm unless they are designed so that they cannot snag onto clothing. Snag points including non-protruding features such as bonded spaces with diminishing dimensions that start wide and finish narrow will be avoided.

This is intended to ensure that protrusions and snag points on a bunk bed do not present a means which the users clothing could catch and present a possible strangulation hazard.

5.18 Playgrounds

Playgrounds will be designed and constructed in accordance with Australian Standards 4685.1-6.

The following will be considered in the selection of the playground site:

- Safe pedestrian access to the play area
- Accessibility for ongoing maintenance
- Situated away from roads, rivers, creeks, lakes and other bodies of water
- Situated away from overhead hazards such as powerlines and tree branches
- Free from air and ground contaminants (soil toxicity)
- Clear line of sight for supervision
- Surface levels and gradients
- Proximity of trees, sewer connection points and stormwater drains

The playground should be designed so that people with disabilities and those using mobility aids can enter the playground and participate in a choice of activities. Playgrounds should offer a diverse range of play activities, experiences and settings to users.

Equipment with components that swing or move vigorously such as swings, spinning equipment, rocking equipment and cableways can pose a serious hazard to others crossing their path. These items will be located out of the main travel paths within the playground and where they do not conflict with more sedentary activities or users.

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Playgrounds should be designed with areas of effective shade protection from either natural elements such as trees or structures such as shade sails.

Playground surfacing will be impact attenuating and free from the following hazards:

- Trip hazards
- Protrusion hazards (sharp edges, pins, pegs or hard objects)
- Toxicity hazards (fill / soft fall is not treated with hazardous chemicals)
- Inhalation hazards (sawdust and shredded / finely granulated rubber)
- Loose fill is free from sharp materials
- Furniture and seating should not be within 3m of the playground

Impact testing of playground surfaces will be conducted as a part of the installation process and periodically thereafter.

Loose-fill materials will be regularly monitored and topped up as necessary to ensure that the correct material depth is maintained. Ther minimum depth for loose-fill is 300mm and not allowed to drop below 200mm.

Additional padding requirements will be assessed and installed on posts and poles within the playground areas which are identified as a potential impact risk such as shade sale posts. Any hard objects within 3m of the

Weather plan and risk assessment sample:

9.3 Caravan park weather management plan

Wind management plan:

Weather Element	Monitoring Method	Wind Gust Response Triggers	Actions
Wind limitations	- Bureau of Meteorology (BOM) to monitor weather and warnings; - WillyWeather mobile app to monitor weather and warnings; and - Portable anemometer to measure and monitor local winds speeds.	Wind speed up to 25 km/h	- Safe to operate park / use of facilities / use of hire equipment - Normal park operation activity with 2hr weather checks
		Wind speed between 25 km/h and 40 km/h	- Caution, increase weather observation to 1hr weather checks. - Secure table umbrellas and other loose items likely to be impacted. - Close / remove from service all fire places. - Conduct periodic sweeps of the grounds for debris.
		Wind speed between 40 km/h and 50 km/h	- Extreme caution, increase weather observation to 15-30 minute weather checks. - Close inflatable pillow and playground areas. - Check sites are not directly under large / high risk trees. - Increase periodic sweeps of the grounds for debris.
		Wind speed between 50 km/h and 80 km/h	- Warning, appoint nominated person to constantly monitor weather. - Close all park facilities and tie down all loose structures. - Notify guests of conditions and encourage to stay indoors.
		Wind speed greater than 80 km/hr	- Warning, constantly monitor weather. - Review emergency management plan. - Relocate guests from open areas and tents to nominated evacuation building. - Enact emergency management plan.

Lightning / electrical storm management plan:

Weather Element	Monitoring Method	Electrical / Storm	Radiu From Location Response Triggers	Actions
Electrical / lightning and hail limitations	- Bureau of Meteorology (BOM) to monitor weather and warnings; - WillyWeather mobile app to monitor weather and warnings; - Portable anemometer to measure and monitor local winds speeds; and - My Lightning Tracker App.	No Lighting or Storm	30-35 km +	- Safe to operate park / use of facilities / use of hire equipment - Normal park operation activity with 2hr weather checks
		Stormy Conditions	15 – 30 km	- Caution, appoint nominated person to constantly monitor weather. - Close inflatable pillow, swimming pool, water activities and play areas. - Notify guests of conditions and encourage to stay indoors.
		Visible Lighting / Storm	15 km	- Warning, constantly monitor weather. - Review emergency management plan. - Relocate guests from open areas and tents to nominated evacuation building. - Enact emergency management plan (if required).

Templates and checklists sample:

Park open and close checklist (daily)

This checklist has been developed to assist park operators with identifying and addressing park open and close requirements, this checklist is a generic guide and does not cover all possible hazards, risks and compliance requirements.

Inspection details:

Location:		Date:	
Completed by:			

Reception:

Unlock access doors and deactivate security alarms (if installed).	Open ☐ Na ☐
Turn lights on and ensure lights are in working order.	Open ☐ Na ☐
Turn computers on and open booking applications and emails.	Open ☐ Na ☐
Check phone and email messages / enquires and respond to the.	Open ☐ Na ☐
Shut down computers, turn lights off, arm alarms (if installed) and lock all doors.	Close ☐ Na ☐

General grounds:

Visual inspection of access paths and internal roads and removed of any debris / hazards.	Open ☐ Close ☐ Na ☐
Visual inspection of camping and caravan sites and removed of any debris / hazards.	Open ☐ Close ☐ Na ☐
Visual inspection of common areas and removed of any debris / hazards.	Open ☐ Close ☐ Na ☐
Identify any maintenance hazards and record them on the maintenance log.	Open ☐ Close ☐ Na ☐
Isolate any hazards that may cause harm using hats, bollards, signage or equivalent.	Open ☐ Close ☐ Na ☐

BBQ area:

Check general information / signage is installed correctly and legible.	Open ☐ Na ☐
Check the BBQ is in working order and free from damage.	Open ☐ Close ☐ Na ☐
Clean the BBQ cooking plates and preparation areas.	Open ☐ Close ☐ Na ☐
Remove any rubbish in the area.	Open ☐ Close ☐ Na ☐
Identify any maintenance requirements and record them on the maintenance log.	Open ☐ Close ☐ Na ☐
Isolate any hazards that may cause harm, this may include removing BBQ from service.	Open ☐ Close ☐ Na ☐

Inflatable pillow operational inspection checklist (monthly)

This checklist has been developed to assist park operators with identifying and addressing common inflatable pillow safety requirements, this checklist is a generic guide and does not cover all possible hazards, risks and compliance requirements.

Inspection details:

Location:		Date:	
Completed by:			

Inspection checklist:

Is the inflatable pillow free from debris that may be hazardous (branches, glass, needles or animal fouling).	Yes ☐ No ☐ Na ☐
Is soft fall depth at an adequate level (300mm but no less than 200mm).	Yes ☐ No ☐ Na ☐
Are pillow surfaces free from damage and deterioration.	Yes ☐ No ☐ Na ☐
Is the blower unit secure / isolated so that guests cannot access it.	Yes ☐ No ☐ Na ☐
Is the blower and general areas clean and free from debris.	Yes ☐ No ☐ Na ☐
Is the blower and electrical leads RCD protected, weather protected and free from damage.	Yes ☐ No ☐ Na ☐
Is the blower and electrical leads RCD protected, weather protected and free from damage.	Yes ☐ No ☐ Na ☐
Are electrical leads tested and tagged (with tag in date) and adequately protected / covered.	Yes ☐ No ☐ Na ☐
Is inflatable pillow area fencing and access gate in good working order and free from damage.	Yes ☐ No ☐ Na ☐
Is inflatable pillow signage in place and legible.	Yes ☐ No ☐ Na ☐
Is inflatable pillow sun protection structure such as shade sales secure and free from damage.	Yes ☐ No ☐ Na ☐
Have maintenance requirements been reported and recorded on the maintenance log.	Yes ☐ No ☐ Na ☐
Have any safety issues been identified which requires the playground to be removed from service.	Yes ☐ No ☐ Na ☐
Has a final check been conducted to ensure the playground is clean and in good condition.	Yes ☐ No ☐ Na ☐

Actions:

Actions:	Responsibility:	Timeline:	Completion: