

RISK ASSESSMENT DOCUMENT

ST GEORGE’S SAILING CLUB CIC

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POLICY DATE:	12/04/2026
REVIEW DATE:	12/04/2027

1 Introduction

The St George's Sailing Club Risk Assessments document is owned by the SGSC company directors who are responsible for reviewing and updating Risk Assessments as needs arise. This may include changes to guidelines from the relevant Government / Local / Licensing or RYA Authorities or following lessons learned from accidents or near misses where it is determined that Risk Assessments and Mitigations need updating.

Primary approval for updates to Risk Assessments is done collectively by the company directors. Email approval is permitted if circumstances require a quick approval due to circumstances, for example COVID-19 Risk Assessments required to keep the operations running.

1.1 What is St George's Sailing Club (SGSC)?

St George's Sailing Club is a Community Interest Company serving the St George's school, Harpenden students and wider community.

The main site used by the club is - Bury Lake Young Mariners (BLYM), Rickmansworth Aquadrome, Frogmoor Lane, Hertfordshire, WD3 1NB. SGSC runs as a self-managed group at BLYM, with BLYM Group membership.

SGSC is run entirely by volunteers. Our aim is to enable school children (and adults) to get out on the water and experience sailing in a safe and enjoyable way.

1.2 Insurance

SGSC has Public Liability and Employer's Liability insurance which cover members of SGSC. Members are encouraged to seek further information if required.

SGSC does not provide personal accident cover for its members, volunteers or Instructors. Members, volunteers and Instructors are encouraged to take out their own personal accident cover if they so wish.

SGSC leadership Team, including directors, officers, instructors, safety boat crew and other volunteers, do not accept responsibility for any loss, damage or injury suffered by persons and/or their property arising out of or during their activities with SGSC.

2 Policy Statement

St George's Sailing Club acknowledges that the activities offered contain a degree of inherent risk and whilst the processes within this document endeavour to ensure that all reasonable and practicable steps are taken to ensure all significant and likely risks are managed and reduced effectively it is impossible to eliminate risk entirely.

When putting a balanced approach to risk into practice it is vital that, for any of the activities offered, the benefits of taking part outweigh the inherent risks of doing so.

St George's Sailing Club currently only sails at the site of and using the facilities of Bury Lake Young Mariners. As such SGSC have reviewed and adopted the BLYM Risk assessment (latest version 1.5; January 2025).

Bury Lake Young Mariners (BLYM) uses a Risk, Benefit, Analysis approach to Risk assessment. Through this process both the advantages and the hazards associated with an activity are assessed. The aim is to find a position in which the benefits balance and therefore justify the risks, as managed by the organisation.

If a balance cannot be achieved (i.e., the risks outweigh the benefits) it is unlikely that the activity will be offered.

Equally if an activity provides considerable benefits, and risks, then risk, benefit, analysis can provide a method for justifying the delivery of the activity and therefore allowing people to experience the considerable benefits the process has identified.

Each activity offered has its own associated risk, benefit, analysis documented in BLYM Risk assessment document which can be found at <https://blym.org.uk/club-documents/operating-procedures>.

3 Safety Procedures

First Aid

- All first aid should be carried out where possible by a qualified First Aider.
- A First Aider will be on base at all times that activities are taking place.
- First aiders will be present in Safety Boats during sailing activities.
- First Aid equipment is stored in the club house 'Green Room' and kits are present on each safety boat.
- An Automatic External Defibrillator (AED) is located at the entrance to BLYM base.
- All accidents should be recorded after appropriate treatment has been delivered.

Safety Boats

- Will be launched prior to any activities on the water.
- Will be and manned by qualified driver (minimum RYA Power Boat level 2) and someone prepared to enter the water should a safety situation require such action.
- Will carry all required equipment which will be checked prior to launch.
- Adhere to the ratios specified by BLYM.

General Recall Procedure

- 6 blasts of a whistle and displaying the Red Ball so that it can be seen from all parts of the lake.
- All water-based activities must cease immediately, and all craft must return to the shore or jetty.

Emergency Action Plan

- Group Leader to co-ordinate proceedings.
- Refer to separate document found at: <https://blym.org.uk/club-documents/operating-procedures>.

Accident / Incident / Near Miss Reporting

- Completed online direct to BLYM (QR codes around base), also need to be reported to SGSC leaders.
- Identify potential gaps in Best Practice which can be addressed.

Radio Communication

- Team Leaders and Safety Boats will carry VHF radio during SGSC activities.
- The club operates on channel **P4/M2/P01**.
- In urgent or emergency situations the following message format should be used:
 - **"Indigo, Indigo, Indigo, call sign (craft or person name), nature of emergency, location"**
- On hearing this, radio silence should be maintained to enable The Designated Group Leader to make contact.

Fuel Store / Handling Fuel

- The fuel store must be kept locked when not in use.
- The handling of fuel is to be supervised by a person holding a Powerboat Level 2 certificate.
- Fuel is Highly Flammable, no naked flames near the store or fuels containers.
- Fuel Spillages must be reported to the Warden and washed down.
- Air vents on tanks should remain open at all times.
- Powerboat fuel tanks must not be filled on the water.

Workshop

- The workshop area is strictly out of bounds to unauthorised persons.

Handling Boats On Shore

- Care must be taken when lifting boats off the racking and returning them.
- Students must not lift boats off the racks.
- A minimum of 2 people are required to lift boats on and off the racks to prevent accidents or injuries.
- Correct lifting techniques involving bending the knees and keeping a straight back should be used.

To minimize the risk of injuries from masts:

- Dinghies should be removed from the water with masts in place.
- Boats should only be de-masted (minimum of 2 people) in non-congested areas away from the water's edge.
- Masts must be carried by 2 people (1 at either end) when young people are present.

Galley

- Wet or dirty clothing must not be worn – no buoyancy aids – in the Galley.
- Individuals must wash their hands on entering the Galley.
- Servers, tongs or gloves must be used to handle unwrapped food.
- Waterproof plasters must be used to cover open cuts.
- All work surfaces must be kept tidy and any spillages cleaned up immediately.

Safeguarding

Safety of all our members is our top priority. Please refer to the separate SGSC Safeguarding Policy.

No Digging (Asbestos Risk)

At the start of 2024, Three Rivers District Council (TRDC) implemented an Asbestos Management Plan for the Rickmansworth Aquadrome (which BLYM is a part of). As stated in the TRDC Asbestos Management Plan for the Aquadrome, BLYM will be observing a 'no dig' policy across the site, prohibiting breaking ground of any type (including hand-pitting or pegging down temporary structures).

The TRDC Management Plan states that the risk of asbestos fibres in the lake is considered negligible for recreational users. All lake users should ensure that anything coming into contact with the bottom of the lake (i.e. anchors, mud-weights) be fully rinsed off in the lake before being taken out.

Base Safety Rules

- Always follow directions given by leaders / instructors.
- Always wear appropriate clothing for the weather conditions.
- Buoyancy aids to be worn within 1m of water's edge and always when on the water.
- Closed toe shoes (no crocs or sandals) to be worn during activities including rigging boats on shore.
- Long hair must be tied up.
- No Running anywhere within the BLYM base.
- No jumping off the shore or jetty.
- No recreational swimming.
- Avoid boat collisions.
- Keep limbs within the boat.

4 Definitions

Definition	Description
Accident	An occurrence that results in an injury
BLYM (Organisation / Base)	Bury Lake Young Mariners
BLT	BLYM Leadership Team. Volunteers appointed by the Board of Trustees to run and manage the day-to-day affairs of the organisation
General Sailing	An activity that does not come under the banner of a group or course
Group	An independent organisation affiliated to BLYM running activities under its own auspices
Group Members of BLYM	Members of an independent organisation affiliated to BLYM
Incident	A negative occurrence that does not necessarily result in an injury, but could result in damage
Individual BLYM Member	Individuals who are current members of BLYM through Individual, Family or Student membership
Member of SGSC	Individuals who are current (paid or honorary) members of SGSC through Individual membership (having completed application and consent form)
Near Miss	An occurrence that has not caused harm or damage to anyone or anything but which could have resulted in any kind of accident or injury, or which could be considered dangerous
Responsible Adult	An adult who can take responsibility for approved BLYM / SGSC activities. They must be approved by the BLT / SGSC for each period of duty
RYA	Royal Yachting Association
SGSC	St George's Sailing Club CIC
SGSC Group leader	The person overseeing / co-ordinating SGSC activities at that time
SGSC Leadership Team	Volunteers appointed by the Directors to run and manage the day-to-day affairs of the organisation
Young Person	Person under the age of 18

5 BLYM Risk Assessments

(those most relevant to SGSC)

The following Risk assessments are direct copies from the Bury Lake Young Mariners risk assessment document version 1.5; completed January 2025.

The numbers in the headings (in red) are those from the BLYM document.

Where BLYM’s Risk Assessment refers to ‘Duty Warden’ this refers to SGSC ‘Group Leaders’.

2.2 General

Risk	Benefit	Analysis
Generic Hazards: - Drowning - Entrapments - Hypo/Hyperthermia - Injuries from lifting and moving equipment - Injury (e.g. head injury from boom) - Capsize / multiple capsize Specific Hazards:	- Pleasure of getting out on the water and experiencing sailing - Learning new skills - Development of confidence and awareness of being safe - Experience the environment and deal with natural elements (wind, changing weather conditions) - When sailing in a group or in a double hander you improve understanding the needs of others and how to co-operate - Overcoming difficulties: learn through experience - Improving communication and teamwork skills Confidence building - Associated health and fitness benefits	

Risk Assessment

St George's Sailing Club CIC (SGSC)

2.3 On the water

2.3.1 All Watersports

Organisation:	Bury Lake Young Mariners		Date:	March 2025
Location / Area of Activity:	On the water		Review Required:	March 2026
Activity:	All Watersports		Author:	Sam King
Hazard In order of seriousness	Who could be harmed and how	All controls required	How controls will be checked e.g., checklists, monitoring, inspections	Confirmed all in place or further action required
Immersion in Water (Drowning)	All Drowning	All participants to wear a properly fastened, CE-compliant buoyancy aid or life jacket of the correct size. Leg straps must be worn properly or removed from the buoyancy aid. Buoyancy aids or lifejackets to be worn by all near the waters edge within the site or pontoons. All participants attest that that they are 'confident in the water in light clothing'. Participants are instructed to wear suitable clothing including a wetsuit or dry suit if necessary.	Duty Wardens to monitor the water and waters edge to ensure all people are wearing buoyancy aids or lifejackets Participants declare they are 'confident in the water in light clothing' on booking a course, session or membership. Under 18 participants over the ages of 12 are to have a completed their membership profile with correct contact details accessible by the Duty Warden.	
		Safety boat on station whilst water activities are in progress. Regular monitoring of craft on the water to identify if a participant is overboard. A responsible adult must accompany under 12's on site except those on a course or with an organised group where their instructors or leaders are responsible. Under 18's over the age of 12 may get parental permission to be onsite under the supervision of the duty warden	Safety boats to be launched and checked before dinghy's / activities are allowed to launch and are recovered once all dinghies are off / activities complete. Duty Wardens / Safety Crew to know how many sailors are on the water and in what craft and to regularly headcount sailors	
Immersion in / inhalation of lake water	Drowning, lack of oxygen, hypothermia	All participants to wear a properly fastened, CE-compliant buoyancy aid or life jacket of the correct size. Leg straps must be worn properly or removed from the buoyancy aid. All participants attest that that they are 'confident in the water in light clothing'. Participants are instructed to wear suitable clothing including a wetsuit or dry suit if necessary. Safety boat on station whilst water activities are in progress.	Safety boat to regularly visit each boat on the water and visually check all participants including check for signs of hypothermia etc.	
Collision	Concussion, bruising, cuts, fractures	Participants instructed in methods of controlling their craft prior to departure if necessary. Participants are aware that collisions are not permitted.	Safety boat to approach craft which are deemed to be sailing in a dangerous manner according to the conditions and if necessary instruct the craft to return to shore.	
Inhalation of / contamination by water	Leptospirosis or other water-borne diseases	Care taken not to pollute water. Showering recommended after immersion. Participants are aware that washing hands prior to eating or drinking after contact with water is advised. Signage in changing room.		

		Follow RYA Guidance for Blue-Green Algae.		
Exposure to adverse elements	Hypothermia, Hyperthermia, wind chill, sunstroke, sun burn	Participants provided with wetsuits if necessary. Warm showers provided after sessions. Participants advised to wear hats and sun cream if necessary.	Duty Wardens to ensure that participants are appropriately dressed for the conditions. Safety boat to regularly visit each craft and visually check participants for signs of exposure to adverse elements.	
Lightning	Burns, electrocution	Person in charge of session to be aware of prevailing weather conditions. Participants to be aware of Red Emergency Recall Signal.	Duty Warden to provide necessary briefings when signing in participants.	
Presence of dead wild fowl hosting the H5N1 strain of Bird Flu	Contracting bird flu, specifically the H5N1 strain.	All BLYM BLT members and Senior Instructors are aware of the steps to be followed on discovery of a dead bird. If a dead bird is found, the park groundsman is to be contacted as they have the requisite apparatus for dealing with it. If this occurs an assessment of the risk to participants is to be made by the person in charge of BLYM.		
		The result of this assessment will determine if any further action is required.		

2.3.2 Dinghy Sailing

Organisation:	Bury Lake Young Mariners		Date:	March 2025
Location / Area of Activity:	On the water		Review Required:	March 2026
Activity:	Dinghy Sailing		Author:	Sam King
Hazard <i>In order of seriousness</i>	Who could be harmed and how	All controls required	How controls will be checked <i>e.g., checklists, monitoring, inspections</i>	Confirmed all in place or further action required
Low Boom	Head Injury	Participants to be familiar with dangers of low boom. Crash helmets available if required.	BLYM have some craft with additional cringles in the sail which provides for a high boom. Duty Warden to recommend their use if appropriate.	
Capsize	Entrapment	Boats rigged according to conditions and experience of participants to reduce risk of capsizes. Appropriately crewed rescue craft ready to assist if necessary. Safety boats are all fitted with safety knives to cut sails or rigging lines if needed to rescue from an entrapment situation. Safety crew must be equipped and dressed to enter the water if needed to effect a rescue.	Duty Warden to provide guidance on conditions and rigging to reduce risk of capsize. Masthead floats are available for some craft if deemed appropriate. Safety boats are checked for correct equipment prior to their launch.	
Trapped Fingers Between Boats	Injury to limbs	Inform participants of the dangers of placing fingers over the side of dinghies.		

Risk Assessment

2.3.6 Powerboat / Safety Boat Driving

Organisation:	Bury Lake Young Mariners		Date:	March 2025
Location / Area of Activity:	On the water		Review Required:	March 2026
Activity:	Powerboat / Safety Boat Driving		Author:	Sam King
Hazard In order of seriousness	Who could be harmed and how	All controls required	How controls will be checked e.g., checklists, monitoring, inspections	Confirmed all in place or further action required
Coxwain or crew overboard	Out of control boat, collision with other boats or persons	All participants must wear a kill cord where fitted and be familiar with MOB recovery. Engine must be killed when approaching MOB if conditions allow.		
Presence of petrol, diesel or oil	Fire or explosion	Boats to be refuelled with care to avoid spillage. Recommended fuel cans used. No smoking or naked flames in close proximity to fuel. All persons handling fuel to be familiar with procedures. All powerboats fitted with Fire Extinguisher.	Duty Warden or SI to approve refilling of fuel cans. Fuel cans can only be refilled on land (removed from power boat)	
Mechanical breakdown	Inability to manoeuvre, possibility of being stranded	Engines serviced by owners. Pre-launch checks carried out.		
		Appropriate safety equipment carried for the conditions and environment.		
Poor control of boat	Collision with other boats, persons or objects	All drivers to hold an RYA Powerboat Level 2 qualification or to be under instruction from an RYA Powerboat Instructor. Where persons under the age of 16 are driving, suitable supervision is provided. Age restrictions and approval lists in place for high powered craft. Where necessary, two people to man safety boats.	Duty Warden or SI to approve the use of power boats. Principal / Chief Instructor to approve drivers of high powered craft. If dangerous driving is observed the driver can be instructed to head to the shore and leave the water.	
Propeller and moving engine parts	Laceration	Engine cowling not to be opened when engine is in use. Repairs or adjustment to be carried out by authorised personnel only.		

2.4 On Shore – Inside & Outside

2.4.1 General Site

Organisation:	Bury Lake Young Mariners		Date:	March 2025
Location / Area of Activity:	On Shore – Inside & Outside		Review Required:	March 2026
Activity:	General Site		Author:	Sam King
Hazard In order of seriousness	Who could be harmed and how	All controls required	How controls will be checked e.g., checklists, monitoring, inspections	Confirmed all in place or further action required
Slips, trips and falls	Injury due to falling or slippery surfaces	Verbal and visual warnings as appropriate. No running on site.		
Lifting heavy or cumbersome items	Back or neck injuries, other injury from dropping	Participants instructed to use a suitable number of people and a suitable technique.		