



**MOUNTAINEERING
SCOTLAND**
WALKCLIMBSKI



Risk Assessments for Clubs

Guidance and Examples

Contents page	Page number
Purpose	2
What is risk	2
What is a risk assessment	3
Why should a club make risk assessments	3
What should a risk assessment include	4
When and how should a risk assessment be made	4
Who should make a risk assessment	5
Written risk assessments: record keeping and transparency	6
How should a written risk assessment be made	6
Route Cards as risk assessments	9
How to make a verbal risk assessment	9
What are the challenges and pitfalls	9

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Purpose

This guidance is designed to help Mountaineering Scotland affiliated clubs make risk assessments in the most appropriate way for their club and its activities.

Every club is different in nature and purpose, so you should adopt an approach suitable for your club and this guidance offers a range of examples.

This guidance relates only to risk assessments for mountain safety. Your club may require other risk assessments, e.g. for safeguarding of young people participating in club activities.

What is risk?

Risks arise from 'Hazards'.

Hazard

A **hazard** is anything that has the potential to cause harm. It could be a physical object, condition, or situation.

Examples: icy slopes, avalanche terrain, faulty equipment.

Think of it as the danger itself.

Risk

A **risk** is the likelihood that the hazard will actually cause harm. It considers both the probability (likelihood) and severity of the outcome ('consequence').

Examples: the chance of slipping on ice and breaking a leg, or being caught in an avalanche.

Think of it as the chance of the danger happening.

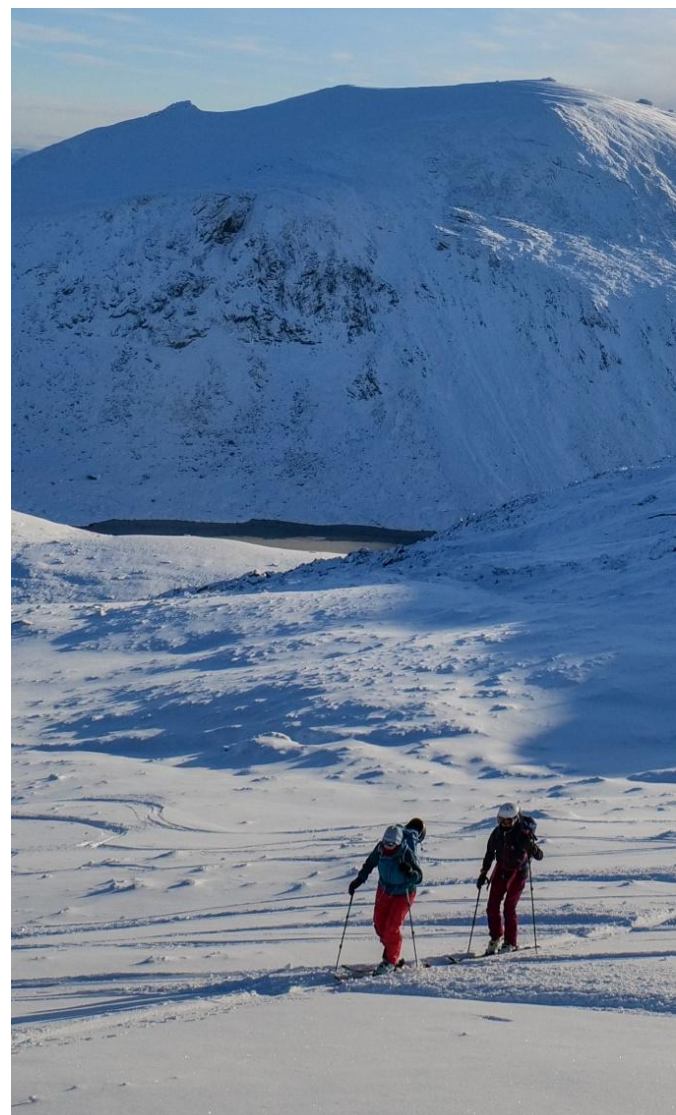


Photo credit: Mountaineering Scotland

Simple Analogy

A cliff edge is a **hazard**.

Standing close to it in high winds is a **risk**.



What is a risk assessment?

A risk assessment is a way of recognising the hazards present during a particular club activity and setting out what steps have or should be taken to reduce ('mitigate' or 'control') those risks. They can be **written** or **verbal**.

Why should a club make risk assessments?

A risk assessment shows that the officers and members of a club have thought about the hazards and taken reasonable and appropriate steps to mitigate them. This shows that you care about the safety of your members.

Making risk assessments, in a constructive, positive way, can help clubs identify points of weakness in how they function and highlight issues that might be causing members concern or deterring new members from participating.

They can improve the overall safety culture in clubs and enable adventure – world famous mountain athletes and adventures often speak about how they use risk assessments to enable them to undertake the most adventurous activities imaginable in the mountains. Well-made risk assessments enable adventure, not inhibit it. They should be seen as 'reasons why we can', not 'reasons why we can't'.

Below is a statement from our insurance provider, Howdens, about why having written risk assessments is important.

"Whilst it is not a requirement to have written risk assessments for all activity in order to be covered under the Mountaineering Scotland Public insurance, insurers do expect clubs to ensure that activity is appropriately managed and carried out as safely as possible. In the event of a claim it is likely that insurers, and their solicitors, will request evidence to show that activity was appropriately managed and a risk assessment is extremely helpful in these

circumstances. Failure to have a risk assessment, or to be able to evidence that risk management was undertaken, could result in the club being held liability for an injury caused, and a successful claim being made against the insurance policy."

HOWDEN INSURANCE - 17 September 2025

What should a risk assessment include?

A risk assessment would typically consider:

- the hazards, (i.e. hill fog)
- the risk arising from that hazard, (i.e. getting lost)
- the likelihood & possible consequences
- the mitigations/controls
- any unmitigated residual risk
- any further mitigating actions planned or required (i.e. a reminder to the club to put in place things that it deems are missing).

When and how should a risk assessment be made?

They can be made at different times and in different ways:

A **general** risk assessment can be made to consider the hazards inherent in a particular type of activity, e.g.: 'summer hillwalking'.

These should typically be written down in a structured way and reviewed periodically to make sure they remain relevant and that any new hazards are considered. These general, written, risk assessments should be used to both inform and evidence wider club safety policy and practice.

A **specific** risk assessment can be made to cover a particular club meet, trip or event. These will consider the specific hazards of the trip, such as the planned route (e.g. scrambling sections on a hill walk), the forecast weather; avalanche hazards in winter; the skills and fitness requirements and the equipment available or required etc (see below for more information on common hazards).

These assessments can be made as part of the planning made just before the activity (i.e. the day before or morning of the trip). They should not be made earlier than that as the mountain conditions are likely to change. Specific risk assessments are often made naturally as part of a well-planned trip to the mountains. They can if necessary be written down, either in a risk assessment form or as part of a 'route card'. They can also be made verbally.

A **dynamic** risk assessment will often be made during a trip or event on this hill in response to hazards that develop (e.g. stronger than expected winds, a member

missing key personal equipment like crampons, or a burn in higher spate than expected). People make 'dynamic' risk assessments all the time in their minds, but when making one in a club trip they should be verbalised – i.e. as part of a group decision-making discussion e.g.: *'The burn is a lot higher than expected. Let's go upstream and look for a safer crossing point that we can see on the map here'*.



Photo Credit: Mountaineering Scotland

Who should make a risk assessment?

General risk assessments should be made by an officer/s of the club, normally a club safety officer. They should be reviewed and endorsed by the club committee or board.

Specific and dynamic risk assessments can be made by the group undertaking the activity. More experienced members of the group will naturally have more to offer to the assessment as they have the experience, but care should be taken to engage all members and not to exclude new or less experienced members from the discussion or from participating by erecting false safety barriers.

If you are using a person as a Leader, guide or instructor, either paid or in a voluntary capacity, then they should make the risk assessment for the activity, or your club risk assessment should be shared with them for review, as they have a greater level of duty of care.

Written risk assessments: record keeping and transparency

A written risk assessment serves as a central reference point:

- Trip leaders and safety officers know which controls to implement
- Participants receive clear, concise briefing notes
- Committees can audit past assessments to ensure lessons are embedded

Well-maintained records strengthen governance and give club members confidence that their welfare is being managed responsibly.

Under UK law, clubs and activity leaders have a **duty of care** to participants. Risk assessments are a key part of fulfilling this duty. There is also a moral duty to ensure that all members of a club are not exposed to unnecessary risks and feel valued.

By creating, maintaining, and acting upon written risk assessments, affiliated clubs will not only meet their legal obligations, but also foster a culture of care, preparedness, and learning that keeps everyone safer on the hills.

How should a written risk assessment be made?

The following six-step process is best practice:

1. Define the Activity

Type: e.g., hill walking, scrambling, winter mountaineering

2. Identify the Hazards

Common hazards include:

- Slips, trips, and falls on uneven terrain
- Weather extremes (heat, cold, lightning)
- Navigation errors
- Water crossings
- Rockfall or loose ground
- Medical emergencies (cardiac events, asthma, etc.)
- Wildlife (e.g., ticks and Lyme disease)

3. Assess the Risks

For each hazard:

Who is at risk? (participants, volunteers, instructors, public)

Likelihood: Likely / Unlikely / Highly Unlikely

Severity: Slightly Harmful / Harmful / Extremely Harmful

Risk = Hazard level x Likelihood

You can use words or numbers (or both) to rate the level of severity and level of probability. The important thing is that you define what is meant by each of the

categories/levels- e.g. Does 'Probable (3)' mean it is forceable that it could happen once or twice a club trip, or once every 10 club trips?

This would also need to be done for severity. Does 'Marginal (2)' mean minor first aid required but the person can continue with the activity? Or would this be a hobble off the hill/self-evacuation?

An example of a risk assessment matrix is shown below, with an example document to define each meaning in the [Club Advice and Resources page](#) on the website.

		Risk Assessment Matrix			
		Severity			
		Catastrophic - 4	Critical - 3	Marginal - 2	Negligible - 1
Probability	Frequent - 4	High (16)	High (12)	Serious (8)	Medium (4)
	Probable - 3	High (12)	Serious (9)	Serious (6)	Medium (3)
	Remote - 2	Serious (8)	Serious (6)	Medium (4)	Low (2)
	Improbable - 1	Medium (4)	Medium (3)	Low (2)	Low (1)

Although good practice, it is not always necessary or feasible to describe the risk in this way because the nature of some mountain hazards mean you will lack the information to make a meaningful assessment of the likelihood as you will not have comparative data (because accidents in clubs are fortunately very infrequent).

It is therefore more important to consider how the risk will be suitably reduced – what is the 'Control Measure'?

4. Implement Control Measures (mitigations)

It is impossible to reduce all risks to zero. Control measures therefore need to be 'reasonable'. If the hazard is people getting lost, then a control measure could be everyone has a qualified Guide with them. However, this is probably unreasonable due to the cost as well as the organisational constraints. Therefore, recommending everyone carries a map and compass, has OS Locate on their phone and providing further training in navigation might be considered 'reasonable'.

Control Measure Examples (for General Risk Assessments):

- Drawing up effective club safety policy & procedure – i.e. a late-back system, setting out expected member responsibilities; - Example can be found on [Club Advice and Resources page](#).

- Providing members with access to key safety information & resources.
- Having a club safety officer and a means for members to report safety incidents & near misses.
- Providing key group safety equipment or requiring it to be carried by members.
- Facilitating access to relevant training for members, e.g. navigation skills, first aid (Mountaineering Scotland offers subsidised training to clubs and can provide bespoke training also).

Control Measures Examples for Specific Risk Assessments:

- Pre-activity safety briefing
- Ensuring inexperienced members are in groups with more experienced members
- Matching participant fitness & skill to the planned activity in an open and inclusive way
- Undertaking route planning & Route cards and flexibility
- Identifying appropriate clothing and equipment
- Emergency communication plans
- Group supervision and buddy systems

5. Document the Assessment

There are many different formats that can be used, and we have included several in the appendix (or resource pack). Choose one that works best for you and your club, but we would recommend deciding on one format for the whole club. Good practice would be to write the risk assessment in pairs, or have it reviewed by a second person.

Include:

- Activity description
- Date and location
- Hazards and risks
- Control measures
- Emergency procedures
- Review date

A range of sample risk assessment forms/templates can be seen on [Club Advice and Resources page](#). Some are basic and others more complex. Use what feels most appropriate for your club.

6. Review and Update

- Encourage recording of any incidents or near misses
- Update the risk assessment accordingly
- Encourage ongoing training of members, and awareness of changes within club newsletters

Route Cards as risk assessments

Mountaineering Scotland recognises that undertaking a formal written risk assessment prior to each activity is challenging in the club environment where officers are volunteers. Written risk assessments can feel onerous to complete and soon run the risk of becoming tick-box exercises and meaningless. It is recognised that clubs are not professional bodies, and their risk assessment processes cannot be held to the same standard as would be expected of a professional guide, mountain rescue team or instructor.

One solution is to use the planning required to complete a **Route Card** as the risk assessment for the specific activity. When done correctly this will consider the current weather/environmental hazards and the actual route planned in the way no generic risk assessment can. This can feel more natural. It also encourages members to make a route card – an important risk mitigation in its own right.

Examples of a Route Card can be found on [Club Advice and Resources page](#)

How to make a verbal risk assessment

Dynamic risk assessments on the hill are very important and will always be made verbally between a group of peers as typical on a club trip. They are not going to follow a rigid structure, but some ways of making them effective are:

- Focus on the immediate hazard at hand and try not to consider more than one at a time. If presented with more than one hazard, deal with the most serious first
- Make sure everyone in the group can hear the discussion – if it is windy, stop and get in a huddle. If necessary, get into your group shelter to discuss.
- Try to be objective and not let emotions shape the discussion
- State the hazard out loud and then go through the assessment process.
- Take into consideration the abilities of everyone in the group – not just the most experienced, fittest or most technically competent.

What are the challenges and pitfalls?

There is something of an art to doing a risk assessment well. The best ones strike a balance between brevity and detail and use plain and accessible language and avoid the use of obscure technical jargon. Too many risks on a single assessment form and they start to become unwieldy.

Twelve points would probably be the upper limit if the assessment is going to have sufficient detail.

A general risk assessment that is scant on detail or perfunctory will not help address real-world hazards. Likewise, if they are outdated or never consulted.

- Use dynamic risk assessments – conditions change!
- Overly complex risk assessments, or ones made in the wrong way at the wrong time (i.e. trying to fill in a form in a wet and windy car park) rarely endear people to the requirement. Avoid over-engineering or making an unreasonable ask on your members.
- Repeated and bitter experience shows that high levels of competence and experience do not substitute the need for risk assessments. Even the most professional can get it wrong, particularly when they are ‘winging it’.
- Encourage members to share relevant medical information with a group on a trip (i.e. an allergy and if they carry an epi-pen). This needs to be done sensitively. If people make more formal medical declarations, you should keep these records, but remember they need special protection under data protection law.
- Take special care when asking members if they are experienced/fit enough for a planned activity – people join clubs to gain experience and push themselves so be careful not to exclude new or less experienced members from club activities. A worst-case scenario is that a new and inexperienced member is left feeling excluded and ends up heading off on their own and has an accident.

Encourage a **culture of openness and honesty** where members feel able to ask for advice, help or guidance. Remember, culture is often set from examples given from those who have been around the longest.

For further support and advice please contact:
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