# **Pathway**

# **Tour Guidelines**

Adopted April 2017



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### 1. Purpose of the Pathway Tour Guidelines

- 1.1 As part of Tennis Australia's (TA) many services TA operates a high performance pathway which offers comprehensive training programs designed to assist athletes to reach their full potential (Player Performance Pathway). One of the many services provided by the Player Performance Pathway is the opportunity to be selected to participate in a national or international tour.
- 1.2 The purpose of the Pathway Tour Guidelines (PTG) is to provide guidance on the minimum standards required of adults appointed by TA or an Australian Tennis Organisation (ATO) to supervise junior athletes on tour at the invitation of TA or an ATO. In addition, the PTG set out the minimum expectations required of an athlete selected to represent TA or an ATO on tour.
- 1.3 TA is committed to safeguarding junior athletes in our care and ensuring that they feel safe and are safe. Accordingly, we wish to ensure that Personnel strive for the highest possible standards with respect to safeguarding junior athletes. To that end we have developed the PTG to identify, and so prevent, behaviour that may be harmful to the junior athletes in our care.
- 1.4 The PTG have been developed to assist those individuals bound by the Tennis Australia Member Protection Policy to meet their obligations under that policy as they specifically relate to children. The PTG have been formally approved and endorsed by the TA High Performance General Manager. The PTG are to be read in conjunction with:
  - a) All applicable laws within your state / territory in relation to protecting children;
  - b) The specific requirements of your role as defined in your 'position description' statement;
  - c) All relevant policy and procedure documents, including TA's:
    - i. Member Protection Policy;
    - ii. Safeguarding Children Guidelines;
    - iii. Social Media Policy;
    - iv. Participation and Online Systems Terms and Conditions;
    - v. Disciplinary Policy; and
    - vi. Privacy Policy.
- 1.5 In signing your Member Protection Declaration, you acknowledge that you have read and understand the Member Protection Policy and the contents of the PTG.
- 1.6 TA may consider a failure to observe the PTG as an offence under the Member Protection Policy (or Disciplinary Policy, where appropriate). Sanctions available to TA, ATO or a tribunal in such circumstances include (but are not limited to) suspension, fines, warnings, suspension of coaching accreditation and termination of employment. In addition to any of these sanctions, TA or the ATO will (where required) report to the police all instances in which a breach of the law has, or may have, occurred.

1.7 There may be exceptional situations where the PTG do not apply (for example, in an emergency situation). However, it is crucial that you seek (or make all attempts to seek) management authorisation prior to taking action that contravenes these guidelines or that you advise management as soon possible after any incident in which the PTG are breached.

#### 2. Definitions

Where a term stated below is also defined in the Member Protection Policy that term will take its meaning from the Member Protection Policy. These terms have been duplicated below for ease of reference.

**Affiliated Club** means those tennis clubs, which are a member of, or affiliated to, a Regional Association and/or a Member Association.

**Affiliated Organisation** means those organisations (other than Member Associations, Regional Associations and Affiliated Clubs) which are affiliated to Tennis Australia from time to time in accordance with its constitution.

**Australian Tennis Organisations** *or* **ATO** refer to Tennis Australia, Member Associations, Affiliated Organisations, Member Affiliated Organisations, Regional Association and Affiliated Clubs.

**Junior Athlete** is any tennis player who is aged under 18 years of age and who is part of either the Player Performance Pathway or who has been invited by an ATO to participate in a junior tour or training program conducted or organised by that ATO.

**Emotional or psychological abuse** occurs when a person repeatedly rejects or threatens a child. Often there is a pattern of emotional or psychological abuse, rather than a single incident. Such abuse may involve humiliating, terrorising, name-calling, belittlement, inappropriate symbolic acts, taunting, sarcasm, yelling, negative criticism, placing unrealistic expectations on a child or continual coldness from the caregiver or parent, to an extent that results in significant damage to the child's physical, intellectual or emotional wellbeing and development.

**Family violence** occurs when children are forced to live with violence between adults in their home. It can include witnessing violence or the consequences of violence. Family violence is defined as violence between members of a family or extended family or those fulfilling the role of family in a child's life.

Exposure to family violence places children at an increased risk of physical injury and harm and has a significant impact on their wellbeing and development.

**Grooming** is a term used to describe what happens when a perpetrator builds a relationship with a child with a view to abuse them at some stage. Grooming does not necessarily involve any sexual activity or even discussion of sexual activity – for example, it may only involve establishing a relationship with the child,

parent or carer (e.g. giving special attention, providing favours, giving gifts) for the purpose of facilitating sexual activity at a later time.

**Member Affiliated Organisation** means those organisations (other than Regional Associations and Affiliated Clubs) which are members of or affiliated to Member Associations and/or Affiliated Organisations (e.g. Tennis Umpires Australia Queensland Division Inc. or Tennis Seniors New South Wales Inc.).

**Member Protection Information Officer** means a person appointed in accordance with clause 5.2 of the Member Protection Policy, to act as the first point of contact for any enquiries, concerns or complaints around harassment, abuse and other inappropriate behaviour.

**Member Protection Policy** *or* **MPP** means the member protection policy issued by Tennis Australia from time to time.

**National Academy** means a Tennis Australia high performance environment that offers a comprehensive tennis training program, world-class coaching, sport science and medical assistance. TA operates seven National Academies in Australia; Melbourne, Sydney, Brisbane, Perth, Adelaide, Canberra and Hobart.

**Neglect of a child** is the persistent failure or deliberate denial to provide a child with the basic necessities of life. (e.g. failing to give adequate food, clean water, adequate supervision, medical attention, shelter, clothing or to protect a child from danger or foreseeable risk of harm or injury).

**Pathway Tour Guidelines** *or* **PTG** means these Player Performance Pathway tour guidelines as issued by Tennis Australia from time to time.

**Personnel** has the meaning set out in clause 3.1.

**Physical abuse occurs** when a person subjects another person to non-accidental physically aggressive acts. The abuser may inflict an injury intentionally, or inadvertently as a result of physical punishment or the aggressive treatment of a child. Physically abusive behaviour includes (but is not limited to) shoving, hitting, slapping, shaking, throwing, punching, biting, burning, kicking; giving a child alcohol or drugs; or training that exceeds the child's development or maturity.

Player Performance Pathway has the meaning set out in clause 1.1.

**Regional Associations** means those regional or metropolitan tennis associations which are members of, or affiliated to, a Member Association.

**Safeguarding Children Guidelines** or **SCG** means the safeguarding children guidelines as issued by Tennis Australia from time to time.

**Sexual abuse of a child** occurs when adults or other children involve a child in any sexual activity. It includes both contact and non-contact behaviour, and when a child is encouraged or forced to watch or engage in a sexual activity, or any other inappropriate conduct of a sexual nature. Examples include sexual intercourse, masturbation, kissing or fondling, oral sex, making sexual comments, engaging children in sexual conversations in-person or via social media, voyeurism (i.e. observing a child in an action that is considered

to be of a private nature, such as undressing in a change room), nudity (i.e. an abuser exposing themselves or the child) touching a child's genitals or breasts, encouraging a child to view pornography including child pornography or other inappropriate touching or conversations); and exploiting a child through prostitution.

## 3. Who does the Pathway Tour Guidelines apply to?

- 3.1 The PTG apply to all people involved in ATO entities and service delivery regardless of their role or level of responsibility, and whether they are paid or unpaid (including volunteers, students and contractors) who are bound by the Member Protection Policy and who perform duties within the Player Performance Pathway (hereafter referred to as **Personnel**). For ease of reference this includes (but is not limited to):
  - (a) persons and administrators appointed or elected to boards of directors, executives and/or committees (including sub-committees), including office bearers such as presidents, vice- presidents, treasurers, secretaries and selectors of ATOs;
  - (b) employees of ATOs;
  - (c) personnel appointed or elected by an ATO to work at a National Academy, this may include coaches, managers, physiotherapists, supervisors etc; and
  - (d) Junior Athletes.

## 4. Procedural Obligations of ATO's

- **4.1** All ATOs (including National Academies) must:
  - (a) adopt and comply with the PTG;
  - (b) recognise and enforce any penalty imposed under the Member Protection Policy, which may result from behaviour which contravenes these guidelines;
  - (c) publish, distribute and promote the guidelines (and any amendments made to it from time to time) to their members, in the manner required by Tennis Australia and upon reasonable request make the guidelines available for inspection, or copying; and
  - (d) make amendment to any internal policies or guidelines necessary for the PTG to be implemented.

### 5. Review and Promotion

5.1 The PTG will be reviewed on a regular basis. In addition to this regular review, recommendations for changes to the Guidelines may be submitted to Tennis Australia's Integrity Unit for consideration. In the event that changes are implemented, the PTG will be updated and any changes will be communicated to Personnel by TA's High Performance unit.

#### 6. Contact

Should a person wish to make any enquiries in relation to these Guidelines please contact Tennis Australia's Integrity Unit at Integrity@tennis.com.au.

## Part II – Junior Athlete Behaviour Guidelines

## Part II – Junior Athlete Behaviour Guidelines and Parent Consent Form

### 7. Behavioral standards expected of Junior Athletes

- **7.1** Junior Athletes must show respect and generosity to other athletes (of any age), tennis officials and instructors, public officials, other individuals on a tour, service staff and most importantly, the Junior Athlete's supervising tour Personnel.
- 7.2 The tour Personnel are appointed to exercise responsibility for a Junior Athlete's care and supervision on behalf of the ATO for the duration of the tour. As such, Junior Athletes must follow all of their instructions.
- **7.3** At all times Junior Athletes must adhere to the following TA player values (which may form part of a Junior Athlete's athlete agreement):

#### Compete

- i. Fight for every point from start to finish
- ii. Take responsibility for all your actions no excuses
- iii. Focus on effort and finding solutions

#### **Commit**

- i. Work hard and dedicate yourself to every aspect of your journey
- ii. Be willing to learn, accept feedback and implement with conviction
- iii. Strive to be better every day and be courageous

#### Respect

- i. Show respect for yourself, opponents and people supporting you including family, coaches, peers, your team, officials and property
- ii. Respect the game overall
- iii. Respect your opportunity
- 7.4 Junior Athletes must not smoke or consume alcohol while on tour.

## 8 Travel and Local Transport

- **8.1** Junior Athletes should only travel on tour when accompanied by supervising tour Personnel, unless they have been approved to travel as an 'unaccompanied minor' and their parent / guardian has provided written consent to the ATO.
- Junior Athletes should be aware that when a tour is travelling internationally, the TA Integrity Unit may (depending on tour location) provide a security briefing to supervising tour Personnel prior to their departure.

- **8.3** Junior Athletes must exercise caution when using local transport, always wear a seatbelt and adhere to relevant safety guidelines.
- **8.4** Junior Athletes must comply with any dress code instructions provided by the ATO or supervising tour Personnel.

#### 9 Athlete Accommodation

- **9.1** Junior Athletes must comply with any curfew or wake-up time and follow any daily timetable set by the supervising tour Personnel.
- **9.2** For the purposes of the PTG a reference to 'hotel room' means any travel accommodation arranged for a Junior Athlete on tour.
- 9.3 Junior Athletes must stay within the hotel premises, and not venture away from any tournament or training facility, unless accompanied by supervising tour Personnel. Junior Athletes are not permitted to invite outside guests into the hotel.
- **9.4** Junior Athletes should not, at any time, be in a hotel bedroom alone with another athlete of the opposite gender. Social activities conducted in hotel rooms should be limited.
- **9.5** Junior Athletes must maintain their hotel room in a clean and tidy manner.
- **9.6** If a Junior Athlete is sharing a hotel room, they are expected to respect their roommate's personal property and privacy.
- **9.7** Junior Athletes must answer their hotel room phone and open the door for any supervising tour Personnel to talk with them or inspect the room.
- **9.8** Junior Athletes must consume their meals together with the other members of the tour, unless directed otherwise by surpervising tour Personnel.

#### 10 Medical Matters

#### 10.1 Local tours

#### National academy athletes

- (a) Where appropriate in academies with access to an on-site physio and doctor (NSW, QLD, and VIC) a pre-tour Physio screen must be done by the NA Physio.
- (b) Must have an up to date medical screen.
- (c) Tier 3 and 4 athletes only need a signed consent form currently in use "Tennis Australia National Academy activities" will be sufficient.

#### Non-National academy athletes

(a) When appropriate (i.e. illness or injury) the athlete must provide proof to declare themselves fit to compete, otherwise if healthy the consent form currently used by TA - "Tennis Australia National Academy activities" will be sufficient.

#### 10.2 International tours

#### National academy and Non-National academy athletes

- (a) Must have an up to date medical screen.
- (b) Must have a pre-tour Physio screen completed and declared fit to play.
- **10.3** All the above must be done as soon as Junior Athletes are selected, ie no last minute rush!
- 10.4 Once selected and while on tour, Junior Athletes must notify supervising tour Personnel immediately if they are suffering from any injury or sickness and must follow the supervising tour Personnel's instructions in relation to treatment.

#### 11 Breach

- 11.1 While on tour, Junior Athletes are expected to comply with all Tennis Australia policies, not just the behavioural standards set out in the TPG. This includes the rules of tennis, the TA policies noted in clause 1.4 above, all directions of supervising tour Personnel, any relevant athlete agreement and society's general behavioural expectations.
- 11.2 Immediate discipline of Junior Athletes who fall short of these behavioural expectations will be the responsibility of the supervising tour Personnel. Junior Athletes must abide by any reprimand or punishment given to them for such behaviour.
- 11.3 Depending on the seriousness of the behaviour, a reprimand or punishment from supervising tour Personnel may not be sufficient, including in circumstances where that Junior Athlete may have breached the Member Protection Policy or Disciplinary Policy. In such circumstances the matter may be referred to TA's Integrity Unit for further action.

## Part III - Personnel Guidelines

### 12 Screening / Eligibility

- 12.1 Screening is an important element of Tennis Australia's prevention and reduction of the risk of child abuse and other improper conduct occurring. Personnel travelling on tour are expected to meet all screening and eligibility requirements as set out in the Member Protection Policy (MPP). For ease of reference 'Screening' entails:
  - (a) Checking referees including making verbal or written enquiries of the person's nominated referees (preferably at least two) as to the person's suitability for the role and their suitability for involvement with children under 18 years of age;
  - (b) Interviewing the person including questioning the person as to their suitability for the role and their suitability for involvement with children under 18 years of age; and
  - (c) Obtaining a National Police Check investigating to see whether the person has any previous criminal convictions; and
  - (d) Obtaining a Working with Children Check (or state equivalent) which is applicable to the state in which you intend to work.
- 12.2 Under the MPP it is mandatory for all supervising tour Personnel to complete a Member Protection Declaration in accordance with clause 10.2 of the MPP.
- 12.3 TA takes seriously its responsibility to provide a safe environment for those participating in the activities particularly with children under the age of 18 years. With that in mind, TA will consider a range of factors in the appointment of supervising Personnel, for example, age, gender, tennis experience, language proficiency, professional qualification, Personnel to Junior Athlete ratios.
- 12.4 It is a mandatory requirement for all tours conducted or organised by an ATO that the designated supervising tour Personnel travelling with a tour contains at least one adult who is of the same gender as the Junior Athletes participating in the tour. This is designed to provide the Junior Athlete with the most robust support network possible to elicit maximum athlete performance.
- 12.5 TA will make all reasonable attempts to ensure that the following supervising tour Personnel to Junior Athlete ratios are adhered to:
  - (a) Junior Athletes u/16 years 1:4
  - (b) Junior Athletes 16 and over 1:6

In the event that a tour is unable to meet the prescribed standard, prior approval will need to be given by General Manager High Performance.

## 13 Duty of Care

- 13.1 On tour Personnel must take responsibility and exercise proper care and supervision throughout the duration of the tour. This duty of care requires taking reasonable steps to protect all Junior Athletes against any reasonably foreseeable risks of injury or harm.
- 13.2 Personnel must not abrogate or delegate their duty of care responsibilities during the tour; for example if a third party is operating a tour activity (i.e training camp), Personnel should make enquiries as to the safety of the activity and equipment and the expertise of the staff running that activity.
- **13.3** The duties owed by Personnel to Junior Athletes arise in many ways, for example:
  - a) duty to supervise the Junior Athletes so that they comply with rules and practices designed for their own safety;
  - b) duty to ensure that buildings, equipment and facilities are safe; and
  - c) duty to warn Junior Athletes about dangerous situations that Personnel become aware of.
- 13.4 The duty of care may change depending on the circumstances; however the law requires supervising tour Personnel to do what is reasonable in a given situation.

#### 14 General

- 14.1 Personnel must set and maintain appropriate personal and professional boundaries with Junior Athletes and any other Personnel in order to maintain athlete discipline and aid performance. The most successful tours involve constant and clear communication between Personnel and Junior Athletes. Personnel should consider daily briefings as a forum for communicating instructions on curfews, mealtimes, training schedules and any behavioural issues.
- **14.2** Most importantly of all, Personnel should:
  - a) provide Junior Athletes with clear instructions so they fully understand what is expected;
  - b) act as a positive role models for Junior Athletes and lead by example; and
  - c) minimise physical contact with Junior Athletes.
- 14.3 Supervising tour Personnel are responsible for the welfare of Junior Athletes at all times during the tour, even in relaxation/down time. As such, the consumption of alcohol during the tour is prohibited.
- **14.4** Supervising tour Personnel are not permitted to smoke in the company of any Junior Athlete.

### 15 Preparation and Transport

- **15.1** Prior to departure supervising tour Personnel must prepare a file of documents easily accessible while on tour which should include:
  - a) itinerary;
  - b) risk management plan;
  - c) emergency numbers;
  - d) athlete agreements (where relevant);
  - e) medical history/allergies;
  - f) passport photocopies; and
  - g) travel insurance details.
- 15.2 In addition, when the tour is travelling internationally, TA Integrity Unit may (depending on location) provide a security briefing to the supervising tour Personnel which may include the following information:
  - a) risk / security matrix;
  - b) Department of Foreign Affairs advice;
  - c) visa requirements;
  - d) accommodation;
  - e) travel; and
  - f) medical / emergency information.
- 15.3 Personnel must exercise caution when selecting local transport. A taxi or a hire car driven by Personnel is preferred. The drivers should rest often on long haul trips and under no circumstance is motorbike travel allowed.
- **15.4** Personnel should accompany Junior Athletes when they travel to and from tournaments and activities.
- **15.5** Personnel must not drive a vehicle on tour while affected by alcohol or drugs (BAC 0.00%).

### 16 Accommodation

16.1 When arriving at a hotel/accommodation facility, Personnel should check that the facility is suitable for Junior Athletes. For example, check for working smoke detectors and room doors that can be secured but also easily unlocked in case of fire.

- 16.2 Personnel must not, at any time, share a hotel bedroom with a Junior Athlete (unless they are that Junior Athlete's parent/guardian). Additionally, Personnel should avoid spending time in a Junior Athlete's hotel bedroom. Where there is a genuine need to spend time in an Junior Athlete's hotel room, i.e. the Junior Athlete is sick or injured, Personnel should leave the door open and notify other Personnel of the situation. Where possible share caring responsibilities among Personnel.
- **16.3** Personnel should limit social activities conducted in Junior Athletes' rooms and should conduct regular room checks to ensure Junior Athletes have maintained rooms in a clean and tidy manner.
- 16.4 Personnel must check that each Junior Athlete is in their room each night at the agreed curfew time. This check must involve a call to the room or knock on the door to speak with the Junior Athlete.
- 16.5 When allocating rooms to Junior Athletes, ensure only those of the same gender share a room. It is also advisable to accommodate female Junior Athletes on the same hotel floor as female Personnel and male Junior Athletes on the same hotel floor as male Personnel.
- **16.6** Personnel should ensure that Junior Athletes do not venture away from the hotel, tournament or training camp, unless accompanied by other Personnel.
- **16.7** Ideally, Personnel and Junior Athletes should consume meals together.

#### 17 Medical matters

#### Local tours

- **17.1** The Selections Coordinator will inform managers/head coaches of the Junior Athletes selected for the tours of the following information:
  - (a) where and when the tour is;
  - (b) who is going for their state; and
  - (c) whether or not the Junior Athlete is in the NA system
- 17.2 Where appropriate in NSW/VIC/QLD academies with access to an on-site physio and/or doctor, a pre-tour Physio screen will be done as well as ensuring the athletes has an up to date medical screen. Tier 3's and 4's only need a signed consent form.
- 17.3 Smaller environments such as TAS, SA, ACT, WA academies, when appropriate (i.e. illness or injury) athletes must be seen by the NA Doctor or Physio, otherwise if healthy the consent form currently used "Tennis Australia National Academy activities" is required to be completed.

#### International tours

- **17.4** The Selections Coordinator will inform managers/head coaches of the Junior Athletes selected for the tours of the following information:
  - (d) where and when the tour is:
  - (e) who is going for their state; and
  - (f) whether or not the Junior Athlete is in the NA system
- **17.5** The Doctor will then notify whether any vaccinations or travel medications are required.
- **17.6** The NA Physio must ensure they conduct a pre-tour assessment of all selected Junior Athletes.
- 17.7 The NA Doctor will ensure there is an up to date medical screen/review of all NA Junior Athletes, according to their NA agreement.
- 17.8 Junior Athletes that aren't in the NA system are required to provide a letter from their GP summarising their previous medical history. The NA Doctor will then decide if they need to see the athlete. These athletes also need to provide an up to date physio screen, clearing them fit to compete.
- 17.9 The manager or head coach must consult with the parents of any Junior Athlete under 18 years of age.
- **17.10** The manager or head coach must ensure that the Junior Athlete has completed the requirements set out in **10.2** to **10.4** of these Guidelines.
- **17.11** Personnel must ensure the first aid kit supplied by TA is available at all times on tour.
- 17.12 Personnel must ensure that any Junior Athlete who is injured or becomes unwell during the tour receives medical treatment without delay; however before allowing any medication or treatment to be administered to a Junior Athlete:
  - a) consult with the Junior Athlete where appropriate (taking into account their age);
  - b) review the Junior Athlete's medical consent form (for any allergies, religious exclusions etc); and
  - c) consider any anti-doping requirements.
- 17.13 If Personnel are unsure of the seriousness of a Junior Athlete's injury or sickness, or any anti-doping requirements, Personnel must seek guidance from TA's Chief Medical Officer. If Personnel are unable to contact the Chief Medical Officer, Personnel are required to err on the side of caution. Where any doubt exists Personnel should have the Junior Athlete assessed by a qualified medical practitioner.

- **17.14** Personnel must ensure illnesses, injuries and the details of any treatment are:
  - a) reported to TA's Chief Medical Officer and the Junior Athlete's parent or guardian; and
  - b) uploaded to TA's Athlete Management System.
- **17.15** Personnel must ensure any Junior Athlete returning to tennis from a serious injury or illness has a medical clearance.

### 18 Athlete behavioural problems

- **18.1** Junior Athletes are expected to meet all requirements set out in Part II of the PTG (Junior Athlete Behavioural Guidelines above).
- The Immediate discipline of Junior Athletes who fall short of these behavioural expectations will be the responsibility of the supervising tour Personnel. Junior Athletes must abide by any reprimand or punishment given to them for such behaviour. Depending on the seriousness of the behaviour, a reprimand or punishment from Personnel may not be sufficient. In such circumstances the matter should be reported to TA's Integrity Unit, and may warrant further action under the MPP or Disciplinary Policy. This should be done by completing a Performance Review Form and upload to TA's Athlete Management System. A copy should also be provided to the General Manager Performance.
- 18.3 Following the offending conduct and prior to any action by the TA Integrity Unit, the behaviour of a Junior Athlete may be of such severity that it is appropriate for the Junior Athlete to be sent home from the tour by Personnel. Where Personnel are considering sending a Junior Athlete home, Personnel must contact and seek approval from the General Manager Performance (as a number of issues will need to be considered including the additional expense of alternate travel arrangements).
- 18.4 Where Personnel themselves fall short of the behavioural and procedural expectations and requirements of the PTG, that Personnel may have breached the Member Protection Policy or Disciplinary Policy. In such circumstances the matter may be referred to TA's Integrity Unit and/or TA's Human Resources Unit for further action.
- 18.5 Where one Personnel reasonably suspects that another supervising tour Personnel's conduct is not consistent with the PTG, the suspecting Personnel must contact the General Manager Performance (on a discreet basis if required) as a matter of priority.

## 19 Critical incident management

- 19.1 Critical incidents require fast, comprehensive and coordinated responses from within ATOs. Consequently, as soon as possible after a critical incident, Personnel must notify TA's General Manager Performance and seek advice (even if Personnel only suspect that the incident is 'critical'). Personnel must not make any comment to the media regarding critical incidents. Some examples of a critical incident that might occur in the context of a tour are:
  - f) sudden death of a member of the touring group;
  - g) a vehicle accident resulting in death or serious injury;
  - h) an incident (or threat) of sexual abuse;
  - i) a natural disaster impacting on the touring group; or
  - j) a major medical incident or disease outbreak.