Template

Consumers and consumer harms

# Instructions

This template asks about how your association recognises and addresses the potential for consumer harm arising from your members’ work and limiting their occupational liability.

It includes 13 questions about:

* types of clients and types of work
* consumer harms or potential harms
* improvement and consumer protection outcomes.

Enter your response in the space below each question. Provide examples and supporting documents as needed.

For help completing this template, see the Consumers and consumer harms [guidance](https://www.psc.gov.au/sites/default/files/SAF/SAF_Module_3/3_Guidance_Consumers_and_consumer_harms.pdf).

# Questions

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| Types of clients and types of work |
| 1. What types of clients use or will use your members’ services? These individuals, corporations or government. If needed, include the types of corporations (such as large financial institutions or small businesses) or individuals (such as vulnerable people).
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Add your association’s response to this question here. Type over or delete this text.

Use the Body text style to complete your answer. If you need more styles, use built-in styles:

* Heading 2 and Heading 3
* Bullet list, Numbered list.

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| 1. What types of work will members of the occupational group do? Note that you cannot exclude a type of work from the scheme if all members or a class of members ordinarily do it.
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Add your response.

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| 1. Do your members work mostly for a particular type of client?
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Add your response.

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| 1. Does your proposed scheme include different limits of liability? If so, estimate the percentage of each type of client that will fall in each category of limited liability.
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Add your response.

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| Consumer harms or potential harms |
| 1. What harms or potential harms to consumers arise from your members’ work?
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Add your response.

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| 1. What harms or potential harms arise from limiting your members’ occupational liability?
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Add your response.

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| 1. Who else (apart from direct consumers or clients) could be affected by your members’ work? For example, a residential property buyer may suffer economic loss because of previous negligent engineering work on the property.
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Add your response.

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| Improvement and consumer protection outcomes |
| 1. How does your association plan to address consumer harms and risks? Provide a detailed response.
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Add your response.

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| 1. What are the executive and governing body’s role and responsibilities in assessing the effectiveness of your strategies to address consumer harms within a framework of continuous improvement?
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Add your response.

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| 1. How do you communicate your consumer harm prevention strategies to your members? How do you assess and improve this communication?
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Add your response.

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| 1. What measures do you use to assess the effectiveness of your strategies, and how often do you use them? Measures could be qualitative, such as measures of satisfaction, or quantitative, such as actual numbers or dollar amounts.
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Add your response.

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| 1. How do these measures help you to continuously improve your harm prevention strategies and further protect consumers?
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Add your response.

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| 1. What is your consumer harm prevention improvement cycle? Include information such as:
* how you use emerging trends from the outcomes of conduct, complaints and disciplinary processes to inform revisions of your strategies
* how you identify and incorporate best practice
* how you identify and confirm the purpose and benefits of the improvement
* how you assign adequate resources to the improvement
* how you keep the process free of inappropriate or conflicted influence (including by government, the profession, employers or other interested parties)
* how you engage and consult with stakeholders (such as members, the public, consumers, regulators and related occupational associations) to assure their alignment with the scheme
* how you develop practical measures of effectiveness for each strategy (for example, by collecting data, analysing it and reporting to the governing body)
* which changes require approval by the governing body and a general meeting of members.
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Add your response.