

Arranged by



Village and Community Hall



Risk management guidance notes



Village and Community Hall

Risk management guidance notes

These guidance notes are provided to help you deal with some common risk responsibilities you are likely to face but they are not an exhaustive list. If you require any further assistance or information on risk management, you may contact the risk advice helpline on:

Phone: 0345 600 7531

Email: risk.advice@ecclesiastical.com

Ecclesiastical professionals and external risk specialists are on hand to advise you on a range of topics, including:

- property protection, security, business continuity planning
- health and safety, food safety, environmental management
- construction safety, fire safety, occupational health, water safety or asbestos.

This helpline is available Monday to Friday 9am to 5pm (not including public and bank holidays).

For an organisation that can demonstrate they are well-run, we can often give a discount off your insurance premium. All we ask is that you complete our Risk Management Self-Assessment form when requesting a quotation.

The information in the guidance notes is given in good faith and is based on our understanding of current law and best practice. Ecclesiastical Insurance Group plc, including Ansvar Insurance, cannot accept any responsibility for action taken as a result of information provided in this publication. It is your responsibility to ensure that your organisation complies with its legal responsibilities and any interpretation or implementation of this guidance is at the sole discretion of your organisation or other party who may read these notes.

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Accidents and first-aid

If someone is taken ill or is injured at your premises, it is important that immediate assistance is provided to them. This can save lives and prevent minor injuries becoming major ones.

In most cases, you will need to make suitable arrangements to provide first-aid in these circumstances. This will be to preserve life or minimise the consequences of an injury or illness until help from a medical practitioner or nurse can be obtained. It will also be needed to treat minor injuries where these occur.

Legal requirements

Generally, if someone is injured you may need to show that you have met your duty of care.

If you are an employer you must comply with the general requirements of the Health and Safety at Work etc. Act and the Management of Health and Safety at Work Regulations. More specifically, you must also comply with the Health and Safety (First-Aid) Regulations. Depending on your circumstances, these require you to:

- provide adequate and appropriate first-aid equipment and facilities
- provide a suitable number of qualified first-aiders
- appoint a person to take charge where first-aiders are temporarily absent or the provision of first-aiders is not necessary (due to the nature of the activities; the number of employees; and location)
- inform employees (and volunteers in these circumstances) of the first-aid provisions made – including the location of any equipment or facilities and the identity of the first-aiders or nominated person(s).

Some accidents may need to be reported to the Health and Safety Executive (HSE), with certain records being kept. This is required under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (commonly known as RIDDOR). You will have to do this where:

- you are an **employer** – to report any work-related deaths, and certain work-related injuries, cases of disease, and near misses involving your employees wherever they are working
- you are in **control of premises** – to report any work-related deaths, certain injuries to members of the public and self-employed people on your premises, and dangerous occurrences that occur on your premises.

Further guidance along with details of what needs to be reported; the means for doing this and the records to be retained is available at www.hse.gov.uk/riddor/index.htm.

If you have ten or more employees you must keep details of any accidents to employees for industrial injury benefit purposes. This is under the Social Security Administration Act 1992. This is usually in the form of an Accident Book (BI 510).

Hazards to look out for

The first-aid arrangements you will need depend on the type of hazards people may come across in your premises. These could include:

- machinery and equipment that could cause injury when in use
- chemicals or other dangerous substances used for cleaning, maintenance and ‘gardening’
- higher-risk activities such as using ladders or other access equipment
- large numbers of employees and volunteers (more than 25) or visitors
- employees who travel a lot, work remotely, alone or ‘out-of-hours’
- the remoteness of your premises from emergency services
- periods of absences which might mean that there may not be adequate first-aid support
- fundraising activities, other events, concerts, services or other community activities (e.g. night shelters)*.

*Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Asbestos

Asbestos is a naturally occurring, fibrous material which if inhaled can cause serious diseases. These include cancers of the lungs and chest linings which can take many years to develop following exposure.

Many of us already know that there are three main types of asbestos that can still be found in buildings today. These are ‘blue asbestos’ (crocidolite), ‘brown asbestos’ (amosite) and ‘white asbestos’ (chrysotile). However, they are all dangerous carcinogens.

Some premises may contain asbestos, particularly if they were built or have been refurbished, altered or extended during the twentieth century. However, this would be before the year 2000, when it was made illegal to use it in construction or refurbishment. Even with new buildings though, caution is still required where these have been built on existing basements or linked to adjoining structures.

Asbestos can be typically found in heating systems, flooring or ceiling tiles, pipe organs, organ blower boxes, roofing materials and so on. More often than not, it may have been painted over or mixed with another material.

Where asbestos is present, exposure can generally result when it is disturbed, damaged or is just in a poor condition. Therefore, those people who are most at risk are those carrying out maintenance and repair jobs. This could be builders, roofers, electricians, painters, decorators, joiners, plumbers, gas fitters, plasterers, heating engineers or surveyors. Those installing telephone, alarm or IT equipment can also be at risk, as well as those carrying out general maintenance or other work on the fabric of the premises.

It is also important to note that where asbestos is disturbed or in a poor condition, those using the building may also be at risk of exposure.

Legal requirements

Those responsible for the maintenance or repair of non-domestic premises have a statutory duty to manage the risk from any asbestos that might be present. This duty is set out in the Control of Asbestos Regulations. You must comply with it if you:

- own a building
- are responsible for it through a contract or tenancy agreement
- have control of a building but have no formal contract or agreement in place
- are the owner and have taken responsibility in a multi-occupancy building for maintenance and repairs for the whole building.

To meet the duty, you must take reasonable steps to:

- find out if asbestos is present and assess the risk of anyone being exposed to fibres, making and keeping suitable records
- prepare a plan that sets out in detail how the risks from these materials will be managed, taking the necessary steps to put the plan into action and reviewing it periodically
- provide information on the location and condition of the materials to anyone who is liable to work on or disturb them.

Where employers intend to carry out work on or around asbestos containing materials (usually referred to as ACMs), they need to meet more extensive requirements. This will need special consideration and more information on what is required is available at www.hse.gov.uk/asbestos/index.htm.

In addition to this, you may also have responsibilities where construction work is carried out on your premises. This would be as a 'client' under the Construction (Design and Management) Regulations.

Hazards to look out for

Typical hazards include:

- loose asbestos used as loft insulation
- sprayed asbestos for fire protection in ducts and to structural steel work, fire breaks in ceiling voids etc
- lagging as thermal insulation for pipes and boilers
- asbestos insulating boards (AIB) used for fire protection, as thermal insulation or as wall partitions and in ducts, soffits, ceiling and wall panels
- asbestos cement products (including flat or corrugated sheets) used as roofing and wall cladding, gutters, rainwater pipes, water tanks etc
- certain textured coatings such as decorative plasters and paints
- bitumen or vinyl materials used as roofing felt, floor and ceiling tiles etc.*

* Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Display screen equipment

Typically, display screen equipment (DSE) is any computer, laptop, touch screen or similar device. Most premises may have very little in the way of this type of equipment. Larger premises may have offices where computers are commonly used. These days, it is also becoming increasingly common for staff to complete work using laptops at their own home.

Prolonged use of this equipment has been known to cause ill-health effects. These include fatigue, temporary eyestrain, headaches, backache and cramps. More disabling conditions can also occur in some circumstances.

The likelihood of experiencing these ill-health effects depends on a range of factors. These include the frequency and duration of use of the equipment; the intensity and pace of the work required; and if there are long spells of continuous use. Other factors, such as the amount of discretion a person has over the extent and methods of use can also contribute.

As some of these ill-health conditions can result from poor posture, consideration of the **workstation** as a whole is important to prevent them. The workstation includes the display screen itself, the keyboard, mouse, disk drive, telephone, modem, printer, desk, chair, document holder, work surface and the immediate work environment around it. In most cases, a few simple adjustments can make users more comfortable and the equipment easier to use.

Legal requirements

Generally, if someone is injured you may need to show that you have met your duty of care.

In addition to this, if you are an employer you must comply with more specific health and safety law as well. This includes the Health and Safety (Display Screen Equipment) Regulations. These apply where employees (and volunteers if you are an employer) regularly uses DSE as a significant part of their normal work (i.e. daily, generally for continuous periods of an hour or more).

Here, you must:

- complete workstation risk assessments, reviewing these if there is a significant change or they are no longer valid
- implement adequate precautions to reduce any risks based upon the assessments made
- make sure that workstations meet specified standards
- plan work so that users can take suitable breaks or change their activity as appropriate
- provide eye and eyesight tests on request, and special spectacles if needed
- provide appropriate information and training.

Hazards to look out for

Typical hazards include:

- insufficient leg room or clearance
- lack of space
- incorrectly adjusted chairs or DSE equipment
- using laptops without additional equipment (for example, a separate screen)
- using equipment for a long period of time without a break
- inadequate space on desks
- glare and reflections on the screen
- inadequate lighting
- screens with unstable images, that are unreadable or can't be adjusted
- broken equipment that will no longer adjust properly e.g. keyboards, chairs or footrests
- problems with the software itself or which users do not understand how to use.*

*Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Environmental considerations

Not only is the environment at risk from our actions, our buildings are at ever greater threat from the elements. Whilst we must do all we can to prevent environmental pollution at a local level we also need to ensure that we adapt our buildings and protect them from the impacts of climate change.

From an insurance perspective, some environmental impacts are of a particular concern. These include:

Oil storage

Corroded, damaged or faulty tanks and pipework can leak oil into the ground. This can pollute rivers, streams and ground water; contaminating drinking water supplies; killing vegetation; and affecting other properties or facilities.

Typical precautions if storing oil in a container with a capacity of 201 litres or more include:

- selecting a container that meets suitable design standards e.g. British Standard 5410: Code of practice for oil firing
- using a double skinned, plastic, storage container
- choosing someone competent to install your oil storage tank
- siting the container somewhere that minimises the risk of it being damaged by impact and away from water courses
- providing impact protection (e.g. barriers, bollards) where there is a risk of the tank being struck by vehicles etc.

- providing secondary containment (i.e. either a drip tray beneath the container or a bund – an outer case which holds the container). Fixed tanks must be banded. Any bund must hold 110% of the capacity of the container. If you do not have a bund, check your secondary containment has the required capacity, depending on what kind of container it's holding
- providing a suitable drip tray if the tank is remotely filled outside the secondary containment
- regular checks for leaks or damage to pipework or other safeguards
- proper maintenance in accordance with manufacturer's instructions.

Further information is available at www.gov.uk/topic/environmental-management/oil-storage.

Flooding

Flooding of your buildings and associated properties can cause severe damage and disruption to your business. It's impossible to flood-proof your buildings, but there are some simple actions you can take to reduce the damage a flood may cause.

Typical precautions include:

- finding out if you're at particular risk of flooding by making suitable checks
- taking simple steps to protect your buildings (e.g. using temporary flood barriers)
- making your buildings more resilient (e.g. relocating more vulnerable items to higher levels)
- developing a simple emergency plan that can be implemented should a flood occur
- making suitable arrangements for recovery after a flood (e.g. opening doors to reduce humidity).

Waste

Disposing of any waste (including hazardous waste and waste electrical/electronic equipment) properly not only protects the environment, but also stops it from becoming a nuisance to others.

Most waste will be classified as 'household' waste. Occasionally though, you may have to dispose of waste which is hazardous or is electrical or electronic equipment. Here, you may have to take certain steps to ensure that this is disposed of or recycled safely.

Further guidance and information on what you have to do will be available from your local council.

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Flash flooding

Statistics show that 1 in 6 properties in England and Wales will be directly affected by flooding in the future. The annual cost of flood damage in the UK is estimated to be in excess of £1bn.

What causes a flood?

Flooding can be one of two types:

- Fluvial, which is from overflowing natural watercourses, such as rivers or streams.
- Pluvial, from surface water run-off after rain. This is more commonly known as flash flooding, and is the focus of this guidance.

There are ways you can identify and manage the risk of this flash flooding, or surface water run-off (SWRO), which is estimated to affect 2.8 million properties. Over the next 25 years there are likely to be more properties affected by pluvial than from more traditional fluvial flooding.

Why is there an increase in flash flooding?

- Climate change is clearly a factor, with increasingly prolonged periods of wet weather.
- Our development of land, creating more hard-standing surfaces and developments on flood plains, all of which mean a reduced land drainage capacity and a build-up of surface water which then can't drain away quickly enough.

Why might my premises be at risk?

Flash flooding occurs when heavy rainfall overwhelms the drainage system. It can happen miles away from established watercourses and can occur where there's no history of previous flooding problems. It means flash flooding can be hard to predict, happens quickly and tends to be generally short-lived.

It could happen because existing drains haven't been upgraded or maintained to cope with new building development, and so can't deal with the increased volumes of water run-off from hard-standing areas.

How can I find out if my premises are at risk?

First, you should complete a flood assessment of your site to determine the risk of flash flooding, and at the same time work out the risk of fluvial flooding, leading to the development of an overall Flood Plan.

The Environment Agency (for England and Wales) and the Scottish Environment Protection Agency (SEPA) have developed a lot of helpful guidance to support the completion of flood assessments and Flood Plans, including templates for capturing the relevant risk information.

For further information visit www.gov.uk/government/publications/flood-plan-guidance-for-communities-and-groups.

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Food safety

Whilst instances of food poisoning and allergic reactions are rare, these can occur where poor practices have been adopted.

There are many types of food preparation activities completed in organisations every day. These can range from running a restaurant, café or other catering business through to providing charitable support. Some employers may have a restaurant, use outside caterers or provide vending services for their staff.

Clearly, all of these examples involve the preparation and handling of food to some extent, although this will vary widely. For example, it could involve preparing food on the premises or simply baking cakes at home for consumption elsewhere.

Legal requirements

As you would expect, there is a series of detailed laws that relate to the preparation and sale of food. These include Regulation (EC) No.852/2004 (on the hygiene of foodstuffs), the Food Safety Act 1990, and the Food Hygiene (England) Regulations (with similar requirements in Scotland, Wales and Northern Ireland).

These cover a wide range of food safety aspects. Examples range from establishing management procedures and the standards required in premises to the training and personal hygiene of those involved in preparation. Further information is available at www.food.gov.uk/enforcement/regulation/foodlaw.

Essentially, food supplied, sold or provided outside of the family or domestic setting must be safe to eat. It must not be 'injurious to health' or 'unfit for human consumption'. This is regardless of whether those supplying or selling the food are doing so to make a profit. Certain organisations must be registered as food business operators (FBOs) with the local authorities. This is again regardless of whether this is for profit or not.

If you serve or supply food direct to the public, you may also be covered by the Food Hygiene Rating Scheme (or Food Hygiene Information Scheme in Scotland). This means that when your business is inspected, you will be given a hygiene rating, based on the standards found at the time. You will be given a sticker/certificate with your rating or result to display publicly. Customers can also look these up on the Food Standards Agency's website. Further information about the schemes is available at www.food.gov.uk/ratings.

Some businesses are also required to provide certain allergy information, to help customers avoid certain ingredients if they need to. Further information is available at www.food.gov.uk/business-industry/allergy-guide.

The extent to which all of these requirements will apply to you depends upon your particular circumstances. You will certainly have to consider them if you are a registered food business. However, where somebody handles, prepares, stores or serves food occasionally and on a small scale (e.g. a church, school or village fair and other situations such as organised charities comprising individual volunteers where the food is prepared occasionally), they may not. This can be a confusing area of the law and further information is available at www.food.gov.uk/safety-hygiene/providing-food-at-community-and-charity-events.

For example, where you are a charity or community food operation which is not required to be registered as a food business, you don't have to provide information for consumers about allergens present in the food as ingredients. However, it is recommended that you or anyone else managing food operations do consider the risks. This would be good practice.

Hazards to look out for

Typical hazards include:

- dirty or damaged work surfaces and stores in food preparation areas
- storage and preparation of raw and cooked foods together
- signs of pests in areas where food may be prepared or stored
- food that is out of date, of poor quality or contaminated
- inadequate cooking, re-heating or thawing
- cleaning chemicals stored with foodstuffs
- food being prepared too far in advance
- foods containing known allergens
- storing foods at the wrong temperature
- people who are ill handling food
- contamination from foreign bodies (e.g. hair, jewellery etc.)
- poor personal hygiene.*

*Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Ladders

There is no ban on the use of ladders in premises and they can offer a practical option for low risk, short duration tasks. Where they are used however, it is essential that basic precautions are taken to ensure that this is done safely. Obviously, the way you manage this needs to be proportionate to your particular circumstances. We appreciate that your premises is not a factory or a building site and is comparatively a low risk environment.

Note: The term 'ladder' includes portable ladders (e.g. pole, 'straight', extension, multi-purpose, telescoping and folding ladders) or steps and fixed ladders. It does not include roof ladders, where additional precautions will be required when these are used.

We would ask you to ensure that the use of ladders is properly planned in advance.

For portable ladders, precautions will include those required to ensure proper:

Selection – any ladder must be the right type for the job and suitable (i.e. strong and robust enough) for its intended use. They should comply with relevant standards (usually BS 2037 or BS EN 131). Where it is not new, only equipment which has been adequately inspected and properly maintained should be used.

Use – any ladder needs to be in a safe condition, having no visible defects. This may involve checking them before use and regularly thereafter. Users will also need to take precautions, including those necessary to prevent overreaching or overloading through to ensuring that the equipment is properly positioned, footed and/or secured. Ladders and associated equipment needs to be adequately stored when not in use.

Maintenance – ladders must be properly maintained in accordance with the manufacturer's instructions. Unauthorised alterations of the equipment should be prohibited with defects being reported and repaired promptly.

Fixed ladders need to meet specific safety requirements and you should check to ensure that this is the case.

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Legionellosis

Legionellosis is a collective term for diseases caused by legionella bacteria including the most serious Legionnaires' disease. These bacteria are common in natural water sources such as rivers, lakes and reservoirs. Because of this, they may contaminate and grow in purpose-built water systems such as hot and cold water systems.

Legionnaires' disease is a potentially fatal form of pneumonia. It is contracted by inhaling small droplets of water (aerosols) suspended in the air which contain the bacteria. Potentially, everyone is susceptible to infection. However, the risk increases with age and some people are more susceptible than others. This includes people over 45 years of age, smokers and those suffering from chronic respiratory or kidney disease, diabetes, lung or heart disease, or those with an impaired immune system.

In most buildings the risk from legionella bacteria is usually very low. However, there could be some instances where it is increased. This is particularly so if there are air conditioners and humidifiers; dead legs (dead end pipes) or long runs of pipework containing warm water in the system; or indoor ornamental fountains and showers. Some of these may be more commonly associated with larger buildings. There are simple precautions that you can take to help control the risk of bacterial growth, and protect the people working in or using your premises.

Legal requirements

Depending on your own particular circumstances, you may have a range of duties under health and safety law. For example, if someone is injured you may need to show that you have met your duty of care.

In addition to this, if you are an employer you must comply with more specific health and safety law as well. This includes the Control of Substances Hazardous to Health Regulations.

Broadly, these require employers to:

- complete, record and revise (where necessary) a specific risk assessment to identify what precautions are needed
- take action to eliminate hazardous substances altogether where this is possible
- implement suitable precautions where exposure to hazardous substances cannot be eliminated
- make sure that these precautions are taken and are properly maintained, with some needing to be examined and tested at specified intervals
- provide information and training to any employees and volunteers on what they need to do.

Even if you are not an employer, but control non-domestic premises (e.g. a community hall or church) you will still have to manage any risk presented by legionella bacteria.

Hazards to look out for

Typical hazards include:

- water stored or re-circulated as part of the water system
- water temperatures in all or parts of the system between 20–45 °C
- sources of nutrients such as rust, sludge, scale and organic matter that encourage bacterial growth
- water droplets being produced and dispersed over a wide area e.g. showers, ornamental fountains
- employees, volunteers and visitors who are more susceptible to infection (through age, illness, a weakened immune system etc.) who could be exposed to contaminated water droplets
- the use of humidifiers and air conditioning equipment.*

*Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Lifting equipment

In an industrial setting, lifting equipment such as, cranes, forklifts, lifts and hoists is easy to identify. Spotting similar equipment in a church, charitable organisation or other business may not be so immediately obvious.

However, many churches do have large, heavy ornate font covers which are raised and lowered by a system of pulleys with counterweights. Similar mechanisms are also used to raise and lower candelabra and sanctuary lamps. Larger premises may have other lifting equipment including chair and passenger lifts, dumb waiters, hoists, cherry pickers and other equipment associated with construction work.

Legal requirements

Generally, if someone is injured you may need to show that you have met your duty of care.

In addition to this, you may have to comply with more specific health and safety law as well. This includes the Lifting Operations and Lifting Equipment Regulations. If you are an employer or have control of lifting equipment you must comply with these. In controlling this equipment, you will only need to comply with the requirements to the extent of your control.

Under these regulations, you will need to make sure that lifting equipment is:

- sufficiently strong, stable and suitable for its intended use
- positioned or installed to prevent people being injured – for example, from being struck by a load
- clearly marked with appropriate safety information, e.g. safe working load limits etc.

Some lifting equipment and accessories may need to be thoroughly examined before they are used for the first time. Thereafter, all lifting equipment may need to be thoroughly examined at specified periods. These examinations must be completed by someone who is competent, having the necessary skills, knowledge and experience to complete the work. Where those completing the examination advise that there is a defect in the equipment which could cause danger, the equipment must not be used until it is put right.

Hazards to look out for

Typical hazards include:

- people or their clothing coming into contact with pulleys and chains
- sharp edges or points and rough surfaces
- damaged parts (e.g. badly worn chains; kinked, twisted or frayed ropes)
- overloading with loads that are too heavy or exceed safe working limits
- slip and trip hazards, or other obstructions in the vicinity of lifting equipment
- poor or no maintenance.*

*Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Managing contractors

From time to time, you might employ the services of a contractor to complete tasks at your premises. This could be maintenance, repair or installation work. You may also use them to complete construction and demolition work or provide other services such as catering and so on.

A contractor is anyone you get to work for you who is not an employee or volunteer. They work under a contract providing materials or labour to perform a service or complete a job.

From a health and safety point of view, they will usually be unfamiliar with your premises and any specific hazards there. Because of this, they may be more at risk of injury. They may also carry out work which could potentially damage your premises or injure others who may be using it. Sometimes, you may have more than one contractor doing the work at a time. This can potentially increase or add to the risk. In other cases, the contractor may further sub-contract the work to others. All of this, may affect the precautions you have taken to ensure the safety of others.

Because of this, you will want to make sure that adequate precautions are maintained whilst the work is done. This does not mean that you have to manage your contractors closely, rather to make suitable checks that health and safety will be properly managed.

Legal requirements

Generally, if someone is injured you may need to show that you have met your duty of care. If you are an employer or have control of non-domestic premises you will also have duties under the Health and Safety at Work etc. Act.

As an employer, you will have to meet additional duties under the Management of Health and Safety at Work Regulations. In managing contractors, the requirements relating to risk assessments; emergency procedures; co-operation between employers sharing workplaces; and persons working in host employers' premises are of particular note. One example of the practical application of this, are circumstances where you might have to provide contractors with adequate health and safety information.

Put simply, you must make sure that your employees (and others who may be using your premises) remain safe whilst any contractor completes their work. You must also make sure that their employees are not injured by any of your activities whilst working at your premises. Similarly, the contractor must make sure their employees and others (e.g. your employees, volunteers etc.) who may be affected by their work remain safe too. Depending on the nature of the work undertaken, this may require close co-operation to ensure that the necessary precautions are taken.

Irrespective of whether you are an employer or not, you may need to meet certain legal duties where construction work is being completed. This is under the Construction (Design and Management) Regulations 2015, commonly referred to as CDM.

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Management of unoccupied premises

Experience has shown unoccupied properties are at greater risk from arson attacks, vandalism including broken windows and graffiti, burst pipes, theft and fly-tipping. There is a risk of squatters taking up residence and routine maintenance is often overlooked resulting in blocked gutters, slipped roof slates and tiles, which often leads to water damage.

Property owners also need to take into account any risks to the public, including trespassers. The Occupiers' Liability Act 1957 and 1984 imposes a duty of care to both lawful visitors and trespassers to the property.

In addition to those wishing to gain access to the property for the purposes of theft, vandalism etc. children may be attracted to the property, seeing it as an exciting place to play.

Ansvar must be advised immediately if any building becomes or is to become unoccupied.

In order to safeguard the property and your liability exposure as its owner you need to carefully manage the risk.

Protecting the property

- All electricity, gas and water services to unoccupied properties should be turned off at the mains and all water systems drained down. Where existing intruder alarm, fire alarm, security lighting or automatic sprinkler systems are installed in the property they should continue in full and effective operation at all times. Services required to operate these systems can therefore be maintained.
- All points of access to the premises should be closed and secured, all locks or other protections brought into operation. All letter boxes should be sealed shut or where this is not possible a metal box/cage fitted to the inside of the letterbox aperture and post regularly removed to reduce the risk of arson.
- If the property is likely to be unoccupied for an extended period all redundant contents should be removed, including any flammable liquids and any other combustible materials.

Risk management

- A responsible person should inspect the premises internally and externally at least once a week to ensure that there is no deterioration in the condition of the building. Any illegal entry to or damage to the property should be notified to Ansva immediately.
- Keep a written record of all inspections of the property including any defects found and repairs made.
- Risk assessments for the property (including property and liability risk assessments) will need to be reviewed and updated to reflect the change in risk. Steps should be taken to eliminate, or where not possible, minimise any site risks identified from the assessment e.g. holes in floors, missing handrails, accumulation of combustible waste, weakened floors etc.
- It is important to ensure that all keys are accounted for. Any employees who have recently left or who have been made redundant should be asked to return all keys. Codes to the alarm systems should also be changed so that they are only known to persons with responsibility for the premises while they are vacant.
- Any fuel or storage tanks to the property should be drained down or emptied and their contents removed by a suitable contractor.
- The site should be kept clear of waste materials, gas bottles and any redundant contents.

- Any perimeter fencing to the site should be maintained and landscaped areas trimmed to ensure any natural surveillance of the property is retained. Where possible, measures should be taken to prevent unauthorised vehicular access to the site.
- Adequate lighting, safe walkways and traffic routes must be provided for those lawfully visiting the property e.g. emergency services, property agents, building surveyors etc.
- Lighting can deter criminal activity. In the absence of good street lighting consideration should be given to the illumination of the premises either on a permanent basis or by the use of movement activated security lights. It is also worth considering internal lighting.
- Try and maintain the impression the property is occupied.
- The local Police and the Fire and Rescue services should be advised the property is unoccupied and the local authority should be consulted for their policy on vacant property.
- Arrangements should be made to redirect mail and any suppliers notified to the effect that deliveries should no longer be made to the premises.
- If the premises are within an area covered by a local authority CCTV scheme the operators should be asked to keep a particular watch on the premises.

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Manual handling

Moving loads by hand is a common enough task in many workplaces, but it is not without risk to those involved. Typical injuries include sprains, strains, cuts and even fractures.

Frequently, the term 'manual handling' is used to describe the transporting or supporting of loads by hand or the use of bodily force. This includes lifting, putting down, pushing, pulling, carrying or moving loads.

The types of loads handled can vary widely. Examples include boxes; bulky or unwieldy furniture (such as chairs, benches etc.); audio visual equipment; people and so on.

Legal requirements

Generally, if someone is injured you may need to show that you have met your duty of care.

If you are an employer you must comply with the general requirements of the Health and Safety at Work etc. Act and the Management of Health and Safety at Work Regulations. More specifically, you must also comply with the Manual Handling Operations Regulations. These require employers to:

- avoid hazardous manual handling tasks so far as is reasonably practicable
- make a suitable and sufficient risk assessment of any hazardous task that cannot be avoided
- implement adequate precautions that reduce the risk of injury so far as is reasonably practicable
- provide certain information to employees.

Other regulations might also apply in some circumstances.

For example, where equipment (such as, a trolley) is provided to reduce the risk of injury, the Provision and Use of Work Equipment Regulations would also apply to the safe use of that equipment.

Hazards to look out for

Typical hazards include:

- tasks that involve long carrying distances and strenuous pushing or pulling
- loads that are heavy or bulky; difficult to grasp; unstable; or harmful (for example, sharp or hot)
- locations that restrict posture; have floors that are bumpy, obstructed, slippery or have variations in levels; or are poorly lit
- tasks that require unusual capability (that is, above average strength or agility); endanger those with a health problem or learning/physical disability; or are a danger to pregnant women
- unsuitable or defective handling aids and equipment (for example, shelf trolley, mop bucket etc.)
- people who may be more prone to injury e.g. they have a history of back trouble, are pregnant or elderly.*

*Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Personal protective equipment

The term personal protective equipment (or PPE for short) is used to describe equipment and clothing that protects against health or safety risks at work. Examples include safety helmets, gloves, eye protection, high-visibility clothing, hearing protection, harnesses and footwear.

In an industrial setting, PPE is considered a last resort where these risks cannot be adequately controlled in other ways. This is because it is often the last line of defence against someone being harmed. It also relies upon the equipment working properly, being used correctly and being properly maintained. That said, sometimes its use is a necessity.

Occasionally, there maybe a few activities where people may need PPE to complete a task safely. This could be for some types of maintenance work inside or outside your premises.

Legal requirements

Generally, if someone is injured you may need to show that you have met your duty of care.

In addition to this, if you are an employer you must comply with more specific health and safety law as well. This includes the Personal Protective Equipment at Work Regulations. Here, you must:

- provide suitable PPE for employees (and volunteers if you have them) where necessary
- assess the suitability of any PPE before use, making sure it is fit for purpose
- provide employees (and volunteers if you have them) with instructions on how to use it safely
- make sure that it is used correctly
- ensure that it is properly maintained and stored.

An employer is not permitted to charge for any PPE provided whether returnable or otherwise.

Hazards to look out for

Typical hazards where the use of PPE might be necessary include:

- tasks where stones or other flying debris might be thrown up (e.g. when using a strimmer)
- harmful dusts from cutting stone, wood and some other building materials
- falling materials or objects from height
- corrosive liquids that could splash in the eyes
- chemicals or pesticides used in maintenance work
- discarded needles and drug paraphernalia
- hot pots, pans or other plates when preparing food.

Sometimes, the PPE itself might pose a hazard. For example, it may:

- restrict the wearer by limiting mobility, visibility, or ability to grip well
- alter the wearers perception of other hazards around them.*

*Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Safety signs

Safety signs play an important role in warning of hazards or advising on what precautions need to be taken. They can take several forms. These include signboards, illuminated signs, acoustic signals (such as, a warning sound, bell or pre-recorded evacuation message) or verbal communications given by others. We are used to seeing them wherever we go – in shops, offices, leisure centres, cinemas, hotels and a variety of other places we might visit. They are divided into categories according to the type of message they convey, with each assigned a specific format and set of colours. These are shown in Appendix A. Some signs are required to be displayed by law.

Legal requirements

Generally, if someone is injured you may need to show that you have met your duty of care.

In addition to this, if you are an employer you must comply with more specific health and safety law as well. This includes the Health and Safety (Safety Signs and Signals) Regulations.

These require you to provide:

- safety signs where risk assessments (under the Management of Health and Safety at Work Regulations) indicate that they are needed. For example, this may be to meet duties under the Health and Safety (First-aid) Regulations; Control of Noise at Work Regulations etc.
- fire safety signs in accordance with the requirements of your fire risk assessment
- road traffic safety signs where there is a risk from the presence or movement of traffic
- relevant information and training for employees on the meaning of any safety signs or signals provided and the precautions to be taken where they are displayed.

These Regulations also detail requirements for signs including their size, colour, shape and format of any text. The use and maintenance of acoustic signals (including fire alarms) and illuminated signs are also covered. Permanent signs are necessary, except in cases where the workplace or a hazard is temporary. There is no need to provide signs if they don't help reduce the risk or if the risk is insignificant.

Even if you are not an employer, but control non-domestic premises you may still have a duty to make sure the premises are safe. This includes the provision of any safety signs or signals where necessary. Further, you may have to provide these anyway to meet other legal duties placed on those other than employers. Examples include, fire safety signs (under the Regulatory Reform (Fire Safety) Order); asbestos warning signs (under the Control of Asbestos Regulations); no-smoking signs (under the Smoke-free (Signs) Regulations); and more generally under the Occupiers Liability Act.

Hazards to look out for

Typical hazards that may require signs include:

- low ceilings or pipes running along ceilings where height restrictions apply and people are at risk of bumping their heads
- areas where objects may fall onto people e.g. in storage areas
- non-obvious steps or sudden changes in floor height or level
- temporary conditions that introduce hazards e.g. icy weather, wet floors or contractors working overhead
- larger than normal visitor numbers to your premises who may not be familiar with the site.*

*Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Sale of second-hand goods

Buying second-hand goods has never been more popular. This has been helped by the increased use of technology and growth of online marketplaces, such as eBay, Gumtree etc. Many organisations and groups are involved in selling these goods as a way of raising funds. This can be through charity shops, 'bring and buy' events, fairs and other sales activities.

Frequently, goods are donated by well-meaning members of the public, and can include a wide variety of items. Examples include electrical goods, toys, bicycles, furniture, clothing and other home wear. In many cases, it is your responsibility to make sure all these goods are checked and are safe to sell onwards.

Legal requirements

There is a wide range of legislation that could apply where second-hand goods are sold to a consumer. This includes the Consumer Rights Act, the Consumer Protection Act and the General Products Safety Regulations and so on.

In most cases, sellers of second-hand goods are responsible for ensuring these meet legal safety requirements and sellers may be liable to pay compensation if they sell unsafe goods, which then cause injury or damage. If you are in any doubt about your responsibilities when selling second-hand goods, you should contact your local Trading Standards office to seek clarification.

More specific requirements may apply depending on what you are selling. Here are just some of the more common items you are likely to come across:

Furniture – under the Furniture and Furnishings (Fire) (Safety) Regulations 1988, used furniture must meet specified fire safety requirements. 'Furniture' includes beds, divans, sofa beds, children's furniture, cots, cushions, high chairs, mattresses and pillows. It also includes outdoor furniture that is suitable for indoor use (such as upholstered dining sets for use in conservatories and gardens). Furniture made before 1950 is exempt as are bedclothes including duvets; loose covers for mattresses; pillow cases; curtains; carpets and sleeping bags.

In general, upholstery must meet certain safety provisions including fire retardancy tests. Usually, upholstered furniture must carry a permanent label with the heading 'CARELESSNESS CAUSES FIRE'. In the case of mattresses, there should be a label stating compliance with British Standard BS 7177: Specification for resistance to ignition of mattresses, mattress pads, divans and bed bases. Any items not bearing this labelling may not comply and you are advised not to sell them until you have obtained expert advice – for example, from the original manufacturer.

In addition to the specific rules on flammability, furniture must be safe in all other respects (e.g. free from sharp edges and splinters).

Electrical goods – here, the key legislation is the Electrical Equipment (Safety) Regulations 1994/2016 and the Plugs and Sockets etc. (Safety) Regulations 1994.

If you are in the business of selling second-hand electrical goods you must check that they are safe. Principally, appliances must be correctly fitted with an approved plug, having sleeved neutral and

live pins, and the correct fuse. Usually, if it complies with an acceptable standard (i.e. a British or European Standard), it will normally meet the necessary safety requirements.

If you are unsure whether the goods are safe, it is recommended that you get someone who is competent to examine them. Usually, they will issue a test report and label each item to show that it has passed with the date and their initials. All failed equipment should be destroyed or safely disposed of if it cannot be safely repaired. It is good practice to ask all staff that no electrical goods are sold unless the test label is attached.

Toys – new toys supplied by a business must comply with the Toys (Safety) Regulations 2011. These require them to be properly labelled with the name and address of the manufacturer/importer; the type, batch, model or serial number; and the CE mark. Some toys must come with warnings and instructions about the precautions that need to be taken to ensure safe use. Toys are defined as: 'products designed or intended (whether or not exclusively) for use in play by children under 14 years old'. Some examples of items **not** classed as toys include Christmas decorations, detailed scale models for adult collectors, fashion jewellery for children and puzzles with more than 500 pieces.

Toys that are second-hand are covered by the General Product Safety Regulations 2005. They do not need to be labelled in the way described above, although they must still be safe. They must also include the warnings and instructions mentioned.

You are advised to only sell second-hand toys that are CE marked, contain any relevant instructions or warnings and have been checked for any obvious faults.

Children's clothes – the General Product Safety Regulations 2005 and the Nightwear (Safety) Regulations 1985 require businesses to supply safe children's clothing. There is also a Code of Practice (BS 7907) which gives recommendations on the design and manufacture of children's clothing. A further Standard (BS EN 14682) sets out the specification for cords and drawstrings in children's clothing.

The Nightwear (Safety) Regulations 1985, prohibit the supply of children's nightwear (other than pyjamas, babies' garments and cotton terry towelling bath robes) that do not meet flammability performance requirements. The Regulations also specify labelling requirements.

Prams and pushchairs – the key requirements here are set out in the General Product Safety Regulations 2005 and the Furniture and Furnishings (Fire) (Safety) Regulations 1988. As such, all prams and pushchairs, both new and used, are required to be safe. Prams and pushchairs are 'any wheeled vehicle designed for the transport of one or more infants either seated or reclined'.

One way of doing this is to look for a label on them stating that they comply with BS EN 1888 (Child care articles. Wheeled child conveyances). These labels are usually found on the frame or seat covering. Also, all upholstered prams and pushchairs have to comply with stringent flammability requirements too. Again, look for the label indicating compliance on the frame or seating cover.

There are other checks you can also make. These will be particularly important if the pram or pushchair has been damaged

or modified. These include checking that there are no sharp edges or points; ensuring the safety harness is in good condition; making sure the parking brake works; testing the stability of the pushchair; checking the locking devices for the folding chassis; ensuring the wheels are secure; looking for damage to the tubes and linkages and for any finger entrapments.

Gas appliances – here, the General Product Safety Regulations 2005, the Gas Safety (Installation and Use) Regulations 1998 and the Health and Safety at Work etc. Act 1974 may be relevant. A gas cooking appliance is any equipment designed, or suitable, for domestic use in the home (including a ship or caravan) and is designed for cooking by the burning of gas, including LPG (liquefied petroleum gas).

Any gas cooking appliance must meet certain safety requirements. For example, the gas carrying component must prevent leaks of gas, the gas shut-off devices must work properly and safely and surface temperatures must not be too high.

Cookers that state that they comply with British Standard BS EN 30: Domestic cooking appliances burning gas, or bear the CE mark, will probably have complied when they were manufactured. However, that does not guarantee that they will comply after they have been used. Therefore, it will be necessary for a skilled and competent person to examine the appliance to ensure that it complies with the safety requirements.

Only someone who is Gas Safe-registered can install a gas appliance.

More broadly, under the Trade Marks Act 1994 it is an offence to sell counterfeit goods, such as DVDs, CDs, T-shirts, bags and perfumes. Also, under the Video Recordings Act 1984 it is an offence to sell films that have not been correctly classified by the BBFC, and also to sell DVDs or video games to anyone not meeting the age on the certificate.

Hazards to look out for

Typical hazards include:

- protective headgear where it is impossible to determine if they have been damaged
- toys with loose facial features, sharp edges, finger trapping or choking hazards
- furniture without a 'fire' label
- damaged prams or pushchairs without a 'fire' label
- electrical equipment without a CE mark
- damaged plugs, cables and casings to electrical equipment
- children's raincoats, overcoats, anoraks, tracksuit tops or other clothes fitted with a hood cord.*

*Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Slips and trips

Slips and trips are a common cause of injury. Such injuries can be quite severe and in some cases are disabling. As a result, we continue to see quite a number of claims from members, employees, volunteers and visitors each year.

Obviously, the precautions you will need to take to prevent these needs to be proportionate to your particular circumstances. We appreciate that your premises is not a factory or a building site and is a comparatively low risk environment. However, the age and the use of the building itself, may present particular hazards.

Hazards to look out for

Typical hazards include:

- variations in floors or stairs (e.g. irregular steps, chancel steps);
- the type of floor materials and coverings (e.g. some are more slippery than others, particularly in church halls)
- worn or damaged floors, steps or coverings (e.g. mats, carpets)
- cleaning procedures (e.g. polish can make floors more slippery)
- wet or contaminated floors from poor maintenance of the building (e.g. leaking roofs)
- poor standards of lighting
- the effects of weather (e.g. rain, snow and ice).*

*Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Theft of metal

Theft of metal is an ongoing challenge. The financial loss arising from thefts goes beyond the cost of just replacing the stolen metal. Damage to the fabric of the buildings caused during the course of the theft can be significant, as well as water damage to internal furnishings if it rains before the theft of roof coverings is discovered.

Lead, copper, aluminium and stainless steel roof coverings, including bay window roofs and roof flashings, copper lightning conductors, lead and copper rainwater pipes, bronze statues, metal garden ornaments, iron gates, building materials and even church bells have all been stolen.

Target metal prices remain strong. The rewards for thieves are high and they are becoming increasingly organised and bold in their attacks, often posing as builders legitimately working on property.

Precautions you can take

Typical precautions include:

- make theft more difficult by removing any easy access onto building roofs, such as water butts, waste bins and tall trees located near to the building
- store ladders in a secure place. This is particularly important when building works involving the use of scaffolding are taking place

- keep any gates locked and restrict vehicular access to the site. Remove any easy means of transporting stolen goods, such as wheelbarrows and wheelie bins, to a secure place
- maximise surveillance levels, including cutting back tall trees and vegetation which could otherwise provide a screen to hide criminal activities
- carry out regular checks of roofs so any theft of roofing materials is discovered before it rains and water enters the building causing further damage
- encourage members of the local community to keep a vigilant eye on the building and to report any suspicious activity
- apply anti-climb paint to drain pipes and roof guttering to restrict access to roofing
- consider installing security lighting, particularly at roof level where metal roof coverings are present
- security mark metal goods. SmartWater, a security marking product which forensically links thieves to crime scenes is being successfully used to combat the theft of metals. SmartWater can be used on property exposed to the elements, such as lead roofs, and doesn't damage items to which it is applied. For further details please visit the SmartWater website at www.smartwater.com
- consider installing a Closed Circuit Television (CCTV) System that is continually remotely monitored and meets the British Standard BS EN 62676
- consider installing intruder alarm protection to external roof areas, using equipment designed to operate efficiently outside
- when scaffolding is used it should be protected by a scaffold alarm as per the NSI Code of Practice for the design, installation, and maintenance of scaffolding alarm systems NCP 115.

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Trees

Many premises contain a large number of beautiful trees. They form a natural part of the overall landscape, bringing wide and many varied benefits, as well as contributing to the overall aesthetic appeal of your building.

However, trees if not properly managed can cause serious damage. In windy conditions they may fall onto or lash against the building itself, neighbouring property or cars. Root movement can cause the collapse of boundary walls. Roots can also absorb soil moisture causing foundations to move and walls to crack. They can also encroach upon the foundations of neighbouring buildings, causing subsidence or damage to drains.

They can also cause injury where tree roots become trip hazards themselves or where they disturb paving slabs or other footpath surfaces. On very rare occasions, branches have been known to fall and strike people.

Legal requirements

Depending on your own particular circumstances, you may have to meet certain duties under the Health and Safety at Work etc. Act 1974. Where these apply to you, you will have to do all that is

'reasonably practicable' to ensure that people are not exposed to a risk to their health and safety.

This does not mean that all trees have to be individually examined on a regular basis. A decision has to be taken on what is reasonable in your particular circumstances. This will include consideration of the risks to which people may be exposed.

In addition to this, you may need to manage your tree stock to meet responsibilities under other legislation or show that you have met your duty of care to:

- reduce the risk of property damage from subsidence
- maintain stocks to preserve their amenity, conservation, and environmental value
- prevent personal injury or vehicle damage.

Relevant legislation includes the Occupiers' Liability Acts 1957 and 1984, Occupiers Liability Act (Scotland)1960, Land Reform (Scotland) 2003, the Countryside and Rights of Way Act 2000, the Wildlife and Countryside Act 1981, the Marine and Coastal Access Act 2009, as well as legislation relating to Sites of Special Scientific Interest, planning issues and Tree Preservation Orders.

Hazards to look out for

Typical hazards include:

- signs of decay at abrupt or 'dog-leg' bends
- signs of decay caused by fungi or decay at the stem base
- cracking in the trunk, lower stems of branches or in the ground
- gaps in or poor condition of the crown
- excessive swaying in the wind
- exposure of previously sheltered trees
- splitting at branch forks
- grafts showing incompatibility
- neglected pollards
- ribs and open cracks on stems and major branches
- possible damage after bad weather e.g. storms.*

*Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Volunteers

Volunteering is at the heart of any developed society. Supporting others for no financial gain can bring many positive benefits not just to the community served, but also to the volunteers themselves.

Many organisations rely on the support of volunteers to function properly. They make an invaluable contribution across many sectors, completing a wide range of varied tasks. Sometimes, meeting health and safety requirements has been seen as a barrier preventing people from volunteering. This shouldn't be the case. However, you may have to think about what precautions are needed to protect them from danger.

Under common (or civil) law, voluntary organisations and individual volunteers themselves have a duty of care to each other and others who may be affected by their activities. Where something goes wrong, individuals may, in some cases, sue for damages as a result of another person's negligence.

To be successful, the injured person must show that the defendant had a duty to take reasonable care towards them, and they have suffered the injury through a breach of that duty. They must also show that the type of loss or injury for which damages are being claimed was a foreseeable result of the breach of the duty.

In addition to the common law, there is also criminal (or statute) law as well. This is the written law of the land, consisting of Acts of Parliament or Rules, Regulations or Orders made under them. Criminal liability can arise for failing to comply with the requirements of these leading to prosecution, fines and – in extreme circumstances – custodial sentences.

The main statutory legislation is the Health and Safety at Work etc. Act 1974, supplemented by more specific regulations made under it. The Act applies to any organisation (including a voluntary one) which has at least one employee. Here, it sets out a number of duties on employers, intended to protect their employees and volunteers if they have them. In these circumstances, you should generally afford the same level of protection to volunteers as you do to any employees. For example, this may mean that you have to provide them with relevant information, training or personal protective equipment.

It is also important to note that certain aspects of the Act may still apply to you even if you do not have employees. In particular, this would be where you control non-domestic premises used as a place of work or where machinery, equipment, appliances or substances are provided for use by others (e.g. volunteers, members of the public). Here, you must take reasonable steps to make sure that these are safe.

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Work equipment

Frequently, a range of machinery, hand tools and other equipment is used at many premises. Usually, this is for the maintenance and cleaning of the premises themselves. Diverse examples include hammers, screwdrivers, photocopiers, lifting equipment and access equipment like ladders. In some larger premises, 'workshop-type' equipment is sometimes used also. Examples include pillar drills and some vehicles like ride-on mowers.

All of these types of equipment are commonly referred to as 'work equipment'. The term is very broad and includes any machinery, appliance, apparatus, tool or installation for use at work (whether exclusively or not). It also includes equipment which employees or volunteers provide for their own use at work. Depending on the type of work equipment, accidents can result in several ways. For example, from contact with moving parts, electrical failures or operator error.

Legal requirements

Generally, if someone is injured you may need to show that you have met your duty of care.

In addition to this, you may have to comply with the Provision and Use of Work Equipment Regulations. These place duties on people who own, operate or have control over work equipment. It also places duties on those whose employees use work equipment, regardless of who owns the equipment. In controlling this equipment, you will only need to comply with the requirements of the Regulations to the extent of your control.

Under these requirements, equipment must be:

- suitable for its intended use
- safe for use, being properly maintained and inspected (if appropriate) to check it is correctly installed and does not deteriorate over time
- used only by people who have received adequate information, instruction and training in its use
- provided with any necessary safeguards and controls (e.g. guards, emergency stop devices, clearly visible markings, warning devices etc.).

Other regulations may also apply where work equipment is used in certain circumstances. Examples include the Lifting Operations and Lifting Equipment Regulations, the Personal Protective Equipment at Work Regulations etc.

Hazards to look out for

Typical hazards include:

- using equipment incorrectly e.g. using a chair to stand on
- broken or damaged equipment
- moving parts of machinery which are not properly guarded
- parts of equipment that can become hot or cold enough to cause burns or scalds
- parts of equipment that are inherently dangerous e.g. sharp, rough
- electrical faults on powered equipment e.g. damaged leads
- making adjustments whilst equipment is still in use or not switched off
- inadequate information or training for those operating or using equipment
- equipment left where anyone can access it
- unauthorised alterations to equipment (e.g. ladders should not be painted as this can hide defects)
- inadequate lighting.*

*Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Work at height

The way you manage work or access at height needs to be proportionate to your particular circumstances. We appreciate that your premises is not a factory or a building site and is comparatively a low risk environment.

However, we would ask you to check that this work (however minor) or access at height is properly planned in advance. This is to ensure that it is carried out in a safe manner, with all necessary precautions being taken.

Precautions you can take

Typical precautions include:

- where practicable, it is better to avoid working at height (e.g. completing the work from ground level using extendable tools)
- if this is not possible, you should prevent falls by using an existing place that is already safe (e.g. stable with safe access and fixed edge protection) or the right type of equipment (e.g. scaffolds, ladders, stepladders etc.)
- if this isn't an option either, you should minimise the distance and consequences of a fall by using other equipment, e.g. safety nets, harnesses etc. You should give collective protection measures (e.g. nets) priority over personal protection (e.g. harnesses)

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Young people

Young people are an important part of any community, and their participation is actively encouraged. Many share close links through their school or a community group such as Scouts or Guides.

Some churches, and other charitable groups, support and develop young people by running regular youth groups or are part of a network youth church with other local churches working together as part of a 'Youth Ministry'. Some will organise exchanges and visits, both nationally and further afield, or involve young people in mentoring or working with children and their peers. Very occasionally, some larger organisations may take on young people as apprentices, for work experience, or as employees.

Whatever the extent, to which young people are involved in your organisation, there may be some steps you will need to take to make sure that they remain safe. In most cases, you will already have the necessary health and safety precautions in place to protect others, so this should be straightforward.

Legal requirements

For our purposes, a young person is anyone under 18. A child is anyone who has not yet reached the official minimum school leaving age (MSLA). Students reach the MSLA in the school year in which they turn 16.

Under health and safety law, every employer must ensure that all their employees, irrespective of age, are protected from danger. With this in mind, additional consideration will be needed where young persons are employed whether for work, work experience, or as an apprentice.

Here, you will have duties under the Health and Safety at Work etc. Act 1974 and associated regulations (e.g. the Management of Health and Safety at Work Regulations). Broadly, you have a responsibility to ensure that young people employed or working with you are not exposed to risk due to their:

- lack of experience
- being unaware of existing or potential risks
- lack of maturity.

Beyond this, if someone is injured you may need to show that you have met your duty of care. For example, if your youth group is carrying out an activity you have organised, you may need to make sure that it is done safely.

Working hours are not governed by health and safety law. Young people and children have different employment rights from adult workers and are subject to protection in relation to the hours they can work.

Children below the MSLA must not be employed in industrial workplaces except when on work experience. Children under 13 are generally prohibited from any form of employment.

Safeguarding matters are not covered by health and safety law. Here, you will need to refer to other resources for information and guidance on these matters.

Hazards to look out for

Typical hazards include the following:

- the layout of the premises which might pose a specific danger to young people (e.g. towers, balconies)
- hazardous substances used on the premises during maintenance or cleaning
- work equipment requiring specific instruction or training
- tasks that require particular knowledge or skills to be done safely (e.g. lifting or moving tables or chairs.)*

Remember that hazards that are obvious to you, may not be to a young person.

*Note: this list is not exhaustive

For more detailed information on managing risk, please go to our website at www.ansvar.co.uk.

Useful sources of information

British Safety Industry Federation

www.bsif.co.uk

Communities and Local Government

www.gov.uk/government/organisations/ministry-of-housing-communities-and-local-government

Environment Agency

www.gov.uk/government/organisations/environment-agency

Fire Protection Association

www.thefpa.co.uk

Food Standards Agency

www.food.gov.uk

The Health and Safety Executive

www.hse.gov.uk

Royal Society for the Prevention of Accidents

www.rospa.com

Risk Management Self-Assessment



Agent:	Agency reference:	Policy number:
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Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR.
 Phone: 0345 60 20 999 or 01323 737541 Email: ansvar.insurance@ansvar.co.uk www.ansvar.co.uk

This information enables us to reward good insurance risk features and offer our most competitive terms.

We have produced a risk management guide to help you understand some of the common responsibilities your organisation may face. Please ask your insurance advisor for more details.

Please complete this form in BLOCK CAPITALS

Policyholder/Proposer:			
Location 1 (LOC 1):			
Location 2 (LOC 2) if applicable:			
Select statements applicable to your premises. Use "All" column where applicable to all locations in the schedule	LOC 1	LOC 2	ALL
1. You have an appointed person responsible for Health and Safety	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. You have fewer than 5 employees and have a written Health and Safety Policy that is current and regularly reviewed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Training records, including those for manual handling, are kept for all staff (including temporary staff and volunteers); new staff attend an induction programme and staff only undertake tasks once they have demonstrated a satisfactory level of competency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. All food handlers are trained in food hygiene	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. An adequate number of staff are trained and appointed first aiders with appropriate first aid equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. All work at height (including that within the building) is undertaken by professional contractors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Within the last 5 years, the electrical installation for the buildings has been inspected, tested and certified by an approved electrical contractor registered with an approved body e.g. the National Inspection Council for Electrical Installation Contracting, the Electrical Contractors Association	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. All portable appliances are regularly inspected and tested by a competent person and the results recorded	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. There is an established procedure to control and record the issue of any keys and/or keypad codes and for locking the buildings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. There are disaster recovery plans in existence to minimise disruption in the event of damage to the buildings by fire, flood or other hazards or in the event of a personal injury	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. All essential documents are kept in fireproof safes/cabinets and back-up computer discs kept off-site	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. There is a documented and recorded programme to ensure that the buildings and grounds are checked (at least weekly) to ensure they are kept tidy and that all combustible waste materials are stored externally using lidded containers kept away from any building or in a secure area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. There is a documented and recorded programme to ensure that all roof gutters, valleys and downpipes are regularly (at least annually) checked and kept clear of debris	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. All water pipes and tanks are regularly checked (at least annually) to see that they are adequately insulated and protected against freezing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. All oil storage tanks have a secondary containment facility (e.g. a bund wall) to prevent oil escaping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. a) There is an automatic fire detection system installed and maintained under contract	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) The system calls the fire service or an alarm receiving centre in the event of activation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. The buildings are protected by an automatic sprinkler installation that is inspected under a maintenance contract	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Dark and vulnerable external areas are protected by automatic or permanent security lighting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. All perimeter gates and vehicle barriers are secured and locked outside business hours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. You have a system for logging in and out all visitors (including any contractors and cleaners) to the premises	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. The premises are externally protected by a surveillance system incorporating closed circuit television	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. a) There is an intruder alarm system installed which is under a maintenance contract with a NSI/SSAIB/NACOSS approved alarm company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) The alarm automatically alerts a 24-hour manned alarm receiving centre	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. If your premises is hired out to third party organisations or used for public performances, you have formal safety procedures in place including checks before and after use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Completed By (Full Name):	Date:	/	/
Policyholder/Proposer <input type="checkbox"/>	Insurance advisor <input type="checkbox"/>	Ansvar Insurance <input type="checkbox"/>	Office use only: /

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