

Arranged by



# Village and Community Hall



Risk management guidance notes



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## 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](mailto: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 (excluding public and bank holidays).

We would encourage you to be proactive in the management of risk and to help you we have made available a General Risk Assessment

form (template at the end of this guide) that can be used to assess the risks to which your organisation is exposed.

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 Ansva 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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## Accident reporting

Records of all accidents involving members of staff, volunteers and visitors must be kept. Details must be recorded in the accident book. To comply with the Data Protection Act 1998 personal details must be kept confidential.

The Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013 (RIDDOR) requires employers and people in control of premises to report certain types of injury, occupational ill-health and dangerous occurrences to their enforcing authority.

If possible you should obtain written statements from any witnesses and record their names and addresses. In the case of back, neck and other serious injuries the injured person should be required to visit their general practitioner and/or hospital as soon as possible.

Further information can be found at [www.hse.gov.uk/riddor/index.htm](http://www.hse.gov.uk/riddor/index.htm)

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## Asbestos

Under the Control of Asbestos Regulations 2012, if you are responsible for managing the maintenance and repair of a building, you have a 'duty to manage' any asbestos in the building. For example, you should provide information on the location and condition of any material known to contain asbestos to anyone who is liable to work on, or disturb the material and make it available to the emergency services. This applies to all non-domestic premises including places of worship.

Further information can be found at [www.hse.gov.uk/asbestos/regulations.htm](http://www.hse.gov.uk/asbestos/regulations.htm)

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## Boilers (including gas and oil systems)

All boilers should be regularly serviced. Gas boilers should be checked annually by a Gas Safe Registered installer, oil systems by an Oil Firing Technical Association (OFTEC) registered engineer.

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## Bouncy castles (including other land-based inflatable play equipment)

Using bouncy castles or other land-based inflatable play equipment can increase the risk of injury, particularly to children and others who may not be aware of the dangers. Where you provide, or are responsible for, inflatable play equipment we expect you to take extra care to prevent injuries by making sure measures are put in place that help reduce this risk and our guidelines are:

- to follow the manufacturer's or supplier's safety recommendations
- that all anchorage points must be used to secure the inflatable to the ground, when used outside of a building. You should never use inflatable play equipment outdoors that has no means of securely anchoring it to the ground. If sited on a hard surface then mooring straps should be secured to a permanently fixed structure.
- for inflatable play equipment used indoors, and it is not possible to anchor by ground stakes or mooring straps, then a system of ballast using water or sand barrels should be used
- be aware of the weather as the maximum windspeed in which inflatable play equipment should be used outdoors is 38km/h (24mph) i.e. force 5 (small trees in leaf begin to sway)
- that soft matting is used to cover hard surfaces adjacent to the front or any open sides where there is a risk of injury from falling from the inflatable.

For bouncy castles you should specifically consider:

- requiring children to remove sharp articles like shoes, buckles or jewellery
- not allowing overcrowding, particularly by children (to help prevent knocking into each other)
- not allowing a mix of large and small children at the same time (to avoid larger children crushing the smaller ones)
- not allowing use by adults and children at the same time
- not allowing any access to the very youngest children, e.g. under 2 years old

Further information can be found at [www.rospa.com/leisure-safety/advice/bouncy-castles/](http://www.rospa.com/leisure-safety/advice/bouncy-castles/)

## Building works and repairs

If you are undertaking building or repair works at your premises the following should be considered:

- Any plans or specifications should be drawn up in conjunction with an architect.
- Details of the work should be sent to your insurance advisor or us. We will send you a supplementary questionnaire if required. If additional cover is required we will advise you of the terms and any additional premium.
- You must notify your insurance advisor or us if the works exceed the fixed period of time expected.
- You should ensure that you comply with the provisions of the Construction (Design and Management) Regulations 2015 (see CDM Regulations opposite).
- Any electrical supply work should be undertaken in accordance with the regulations relating to electrical installations.
- Any gas supplies should be installed and maintained by a Gas Safe Registered fitter.
- Contractors have adequate Public Liability and Employers' Liability insurance and you should obtain a copy of their policy schedule. In addition you should check that the following are in place:
  - a health and safety plan
  - first aid facilities
  - works area warning signs
  - a signing-in procedure for persons going on site
  - prevention of access for the general public by means of hoardings, fences and lockable gates
  - approval by the local authority of any road closures or restrictions to pavements
  - suitable safety clothing/equipment.

## Construction (Design & Management) Regulations 2015

These regulations, known as CDM Regulations apply to construction work and restoration work to your buildings. They place a legal responsibility on anyone having construction work completed on non-domestic premises. The Approved Code of Practice summarises your duties to:

- sensibly plan the work so the risks involved are managed from start to finish
- have the right people for the right job at the right time
- co-operate and co-ordinate your work with others
- have the right information about the risks and how they are being managed
- communicate this information effectively to those who need to know
- consult and engage with workers about the risks and how they are being managed.

If the construction phase of the project is likely to be longer than 30 working days and have more than 20 workers working simultaneously at any point in the project, or it exceeds 500 person days of construction work, the project must be notified to the Health and Safety Executive.

CDM 2015 is divided into five parts:

1. deals with the application of CDM 2015 and definitions
2. covers the duties of clients for all construction projects. These duties apply in full for commercial clients. However, the duties for domestic clients normally pass to other duty holders
3. covers the health and safety duties and roles of other duty holders, including:
  - designers
  - principal designers
  - principal contractors
  - contractors
4. contains general requirements for all construction sites
5. contains transitional arrangements and revocations.

Further information can be found at [www.hse.gov.uk/construction/cdm.htm](http://www.hse.gov.uk/construction/cdm.htm)

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## Data protection

The objectives of the Data Protection Act 1998 was to give individuals control over their personal information, and to protect personal data by creating obligations on anyone who collects, stores or processes it. It sets out two key obligations on organisations holding personal data:

- they must abide by the eight principles of data protection when processing personal data
- individuals have the right to know what data is being held on them by the organisation.

Details of information held must normally be declared by registering with the Information Commissioner's Office.

The law in respect of data protection is due to change, when the General Data Protection Regulation (GDPR) is introduced on the 25 May 2018. The most significant addition is the accountability principle which requires you to show how you comply with the requirements set out in the GDPR.

Further information can be found at [www.ico.org.uk/for\\_organisations/data\\_protection/the\\_guide](http://www.ico.org.uk/for_organisations/data_protection/the_guide)

### CCTV and the Data Protection Act

In most situations the use of CCTV will be governed under the Data Protection Act. The Act gives you the right to see information held about you and this includes images of you on CCTV.

CCTV used on your premises will be exempt from the Data Protection Act, unless you are capturing images of individuals outside your premises. However, the Information Commissioner's Office (ICO) will expect you to use CCTV in a responsible way to protect the privacy of others. You should be checking that, at each stage of implementing CCTV, its use is necessary and not disproportionate. It may be the case that other measures, such as extra lighting or sensor lighting, are just as effective as an alternative to cameras. You will need to consider whether your CCTV system will capture any images of individuals on neighbouring property.

If the domestic purposes exemption does not apply to you, then you will be required to register with the ICO as a data controller.

Further information can be found at <https://ico.org.uk/for-the-public/cctv/>

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## Disaster recovery plan

In the event of a serious incident at your premises, it is vitally important that your organisation can get back to business as soon as possible. Serious interruption can be caused by all types of disasters such as fire, storm, flooding or terrorism.

Should a serious incident occur then your disaster recovery (business continuity management) plan will help you to continue your activities. Any plan usually consists of two parts:

- emergency plan – this relates to the first 24 hours and the actions that need to be taken should a serious incident occur; and a
- recovery plan – is designed to come into action after the full extent of the incident is known.

Further information can be found at [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/137994/Business\\_Continuity\\_Management\\_Toolkit.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/137994/Business_Continuity_Management_Toolkit.pdf)

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## Display screen equipment (DSE)

It is necessary to assess the risks to all habitual users of computer workstations, including laptops and portable hand-held devices such as tablets, and to reduce those risks to the lowest level possible. The following factors will need to be considered when carrying out any risk assessments:

- stability and legibility of the screen
- contrast and brightness of the screen
- tilt and swivel of the screen
- suitability of keyboards, desks and chairs
- the work station environment
- the user-friendliness of the software.

Daily work routines will also need to involve periods away from the screen.

The Health and Safety (Display Screen Equipment) Regulations 1992 (amended 2002) were introduced to protect the health of people who work with DSE, as this is now a common kind of work equipment.

Further information can be found at [www.hse.gov.uk/msd/dse/](http://www.hse.gov.uk/msd/dse/)

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## Electrical safety

The Electricity at Work Regulations 1989 requires that all electrical systems shall be of such design, construction and installation as to prevent danger. It is recommended that electrical installations are inspected and tested at least once every 5 years.

### PAT testing

Portable electrical appliances need to be examined at regular intervals. This will probably need to be at least annually. Equipment which is subject to heavy usage, such as vacuum cleaners, needs to be examined more frequently.

Further information can be found at [www.hse.gov.uk/electricity/](http://www.hse.gov.uk/electricity/)

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## Environmental protection

The principle legislation enforcing this strategy is the Environmental Protection Act 1990 which sets out a 3-point plan:

- prevent the generation of waste and its release into the environment by optimising machinery design and trade processes
- if prevention is not feasible, minimise the amount of waste generated and its release into the environment
- render the waste generated harmless.

The Environmental Protection Act 1990 is underpinned by various regulations including:

### The Control of Pollution (Oil Storage) (England) Regulations 2001

The regulations require owners of oil tanks to provide a secondary containment facility, such as a bund or drip tray, to prevent oil escaping into the environment. The regulations apply to virtually all premises where more than 200 litres of oil are stored above ground and covers all types of oil including petrol, diesel, vegetable, synthetic and mineral oil. Similar regulations also apply to Scotland, Wales and Northern Ireland.

Further information can be found at [www.oilstorageregs.co.uk](http://www.oilstorageregs.co.uk)

### The Waste Electrical and Electronic Equipment Regulations 2015

The purpose of these regulations is to deal with the disposal of electrical and/or electronic waste. The main purpose is to reduce waste and promote recycling and environmentally safe disposal of waste electrical and electronic equipment.

### The Hazardous Waste (England and Wales) Regulations 2005 and The Lists of Wastes (England) Regulations 2005

These regulations define hazardous waste, but essentially it can be regarded as any waste that may be harmful to human health or the environment e.g. asbestos, healthcare waste, chemical wastes and solvents. Under the regulations, consignment notices must usually be completed prior to the disposal of hazardous waste from a premises. In addition, waste carriers used to transport hazardous waste should be registered with the Environment Agency and hazardous waste should only be sent to 'permit' waste management facilities.

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## Fire safety

It is a requirement of the Regulatory Reform (Fire Safety) Order 2005, that you undertake a fire risk assessment and that a responsible person oversees fire safety. To comply with regulations you must:

- assess the fire risks in your premises
- check that a fire can be detected in a reasonable time and that people can be warned
- check that people who may be in the building can get out safely
- provide reasonable firefighting equipment
- check that those in the building know what to do if there is a fire
- check and maintain your fire safety equipment
- check what effect a fire would have on your neighbours.

Further information can be found at [www.hse.gov.uk/toolbox/fire.htm](http://www.hse.gov.uk/toolbox/fire.htm)

### Smoking

The Health Act 2006 banned smoking in all enclosed public places and workplaces in England. There is similar legislation for other parts of the United Kingdom. The fact that smoking is effectively banned in all buildings makes it even more important to ensure that it is not taking place in areas such as maintenance workshops, boiler rooms, etc. where the absence of ashtrays and other means of safe disposal increases the risk of fire.

External areas which are designated as smoking areas must be provided with lidded metal bins for the disposal of smoking materials.

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## Firework displays and bonfires

Firework displays and bonfires with crowds of people can result in personal injury or property damage. The key to a successful event is responsible planning and you should consider the following as part of your wider risk assessment for holding a firework display or a bonfire:

- informing local fire service and local authority as you may require a licence
- appointing a responsible adult (with experience of fireworks) to be in overall control of the event including storage, siting and lighting of fireworks
- choosing a site well away from buildings, trees, overhead cables and any roads or railways
- ensuring suitable fire-fighting equipment is available e.g. fire extinguisher(s) or bucket(s) of water
- only fireworks compliant with British Standards are used and ensure that the manufacturer's instructions are read and complied with
- any bonfire is free of any dangerous materials/products e.g. foam, plastics, aerosols, paint tins or bottles.

If a professional contractor is being used, you also need to be clear as to who is responsible for what, especially in the event of an emergency.

Any cover we provide is subject to you complying with various special requirements, which are dependent upon the size of the event. These are based upon the guidance given in the Health and Safety Executives booklet 'Giving Your Own Firework Display' (ref HSG124).

It is strongly recommended that you comply with all the requirements and recommendations appropriate to you or your event.

Further information can be found at [www.hse.gov.uk/explosives/fireworks/using.htm](http://www.hse.gov.uk/explosives/fireworks/using.htm)

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## First aid

As of 1 October 2013, the Health and Safety (First Aid) Regulations 1981 have been amended, removing the requirement for the Health and Safety Executive (HSE) to approve first aid training and qualifications. This means that employers now have more flexibility in how they manage their provision of first aid in the workplace.

You will still need to make an assessment of your first aid needs to establish what provision for first aid is required. This will depend upon the workplace, taking into account, among other things, the number of employees and visitors, location and work activity.

The minimum first aid provision in any premises is:

- a suitably stocked first aid box, and
- an appointed person to take charge of first aid.

If you work with any children, you may be required to hold a Paediatric First Aid Certificate. If in doubt you should speak to your local authority.

All staff and volunteers should be aware of the arrangements for administering first aid and the location of any first aid kits and room. This is particularly important if your activities are potentially hazardous or are carried out away from your normal place of work.

Further information can be found at [www.hse.gov.uk/firstaid/](http://www.hse.gov.uk/firstaid/)

### First aid kits

First aid kits should be identified by a white cross on a green background. They should contain sufficient quantities of the required materials and be replenished as soon as possible after use. The items should include only those which the nominated first aider has been trained to use and must be appropriate for the circumstances of use.

Further information can be found at [www.hse.gov.uk/firstaid/faqs.htm#first-aid-box](http://www.hse.gov.uk/firstaid/faqs.htm#first-aid-box)

## Training

All first aiders should be trained and certificates of competence obtained. Certificates are valid for three years. Training should include specialised training on hazards specific to the activities undertaken. HSE recommends that first aiders should undergo annual refresher training.

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## Food hygiene

The Food Standards Agency has produced detailed guidance on the requirements of food hygiene legislation that can be freely downloaded from their website [www.food.gov.uk](http://www.food.gov.uk). Premises which are used occasionally for food preparation must follow the guidelines for temporary premises. Where food is prepared on a regular basis, the General Requirements will need to be followed and you may need to register with the Environmental Health Department of the local authority.

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## Fun runs and walks

Large numbers of people running or walking, particularly along roads, represents a potential risk of injury or death, unless adequate precautions are taken to safeguard those participating.

The type and size of the event, the physical ability of participants and the type of course and location will all affect the planning. For example, if children are involved then there are legal limitations as to the distances they can run.

You should consider the following as part of your wider risk assessment for holding a fun run or walk:

- Avoid high speed roads or those that have a heavy traffic flow, especially in the dark. Where possible, select a route that has pavements or grass verges.
- Contact the Police and Highways Department of the local authority for guidance and provide them with full details of the route, any road closures required (as members of the public do not have any legal powers to stop or direct traffic), number of people participating, times and nature of the run or walk.
- Walk the route in advance to check the traffic conditions, including any road crossings, and for any route obstructions such as highway maintenance work. You should also consider the walking conditions for uneven surfaces that may cause slips, trips or falls.
- If the route goes over privately-owned land, then you should seek permission from the landowner.
- If you are marshalling your own event, then ensure that sufficient numbers of safety marshals are positioned at all key points along the route e.g. at road junctions or at the front and rear of the walkers or alongside walkers on the offside of the road. You should ensure that marshals are easily identifiable e.g. by wearing a high visibility bib or jacket.
- Consider suitable places for water stops, marshal points, first aid points and direction signage. A local walking or running club might be a useful resource as they may be able to offer advice on routes and possibly help with marshalling.
- Any walkers or runners under 16 should be supervised by a responsible adult.
- All participants should be registered with you and confirm that they are medically fit to participate.
- All participants should be provided with information of the walk start and finish times, the route to be followed, marshalling provision, emergency procedures and safety advice.
- For day time events, participants should wear bright clothing to help them be visible to drivers. At night, participants should wear retro-reflective materials.
- You should employ a system for checking participants out at the start and in at the finish to ensure that everyone has completed the event.

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## General maintenance

Any premises used should be maintained in good repair, as any that are poorly maintained can lead to accidents or further damage to property. Any defects or obstructions identified should be dealt with as quickly as possible.

### Buildings

External walls and roof coverings should be inspected at frequent intervals, particularly after a period of stormy weather, to ensure there are no defects requiring attention, including loose masonry and slipped or missing tiles.

Gutters, downpipes and roof valleys should be cleared of debris at least annually. Snow and ice from roof valleys should be cleared during wintry conditions. Ensure that rainwater from buildings is directed away from the foundations and the immediate area around the buildings by the downpipes and drains system.

### Floors and floor coverings

Slips, trips and falls can be caused by worn, frayed, loose or unfixed rugs, mats and carpets and by trailing electrical leads and cables. All unfixed floor coverings should be removed or fixed down. All floor surfaces should be inspected regularly and defective areas made safe immediately. Any repair work should not be delayed and carried out as soon as possible.

Another source of slips, trips and falls can be spilt liquids or other items dropped onto a floor. Cleaning or polishing a floor can also make it hazardous and become a potential cause of injury. Once identified, appropriate action should be taken immediately and warning signs placed until the floor is completely dry and no longer presents a hazard.

### Grounds

Regular inspections should be undertaken to ensure the boundary walls, fences, footpaths, access roads, car parking areas and grassed areas are maintained in a safe condition. Ramps and steps need particular attention.

### Trees

Trees (particularly those over five metres high and within five metres of the buildings) should be regularly inspected at least every six months by you, and every five years by a tree surgeon.



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## Hazardous substances

The Control of Substances Hazardous to Health Regulations 2002 (COSHH) requires that an employer shall not carry on any work which is liable to expose any employees to any substance hazardous to health, unless he has made a suitable and sufficient assessment of the risks created by that work to the health of those employees, and of the steps that need to be taken to meet the requirements of these regulations.

All hazardous substances must be stored and used in accordance with the manufacturers' instructions.

Further information can be found at [www.hse.gov.uk/coshh/](http://www.hse.gov.uk/coshh/)

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## Health and safety policy

Health and safety legislation applies to all places of work. The Health and Safety at Work etc. Act 1974 requires every employer with five or more employees to have a written statement of their general policy with respect to the health and safety at work of their employees. Employers with less than five employees are exempt from the requirements of a written policy. It is the duty of every employee to take reasonable care for their own safety and that of other persons who may be affected by their acts or omissions.

### Volunteers

The HSE now regards volunteers as employees and persons who make use of volunteers as employers. The same level of training, information and protection must be given to both volunteers and employees.

### Health and safety law poster

If you have employees then you need to display the HSE poster "Health and Safety Law – What you should know".

### Risk assessment

Under the Management of Health and Safety at Work Regulations 1999 it is a requirement that every employer makes a suitable and sufficient assessment of the exposures and risks to the health and safety of:

- their employees to which they are exposed whilst at work, and
- other persons an employee may come into contact with during the course of their employment.

Further information and guidance on health and safety matters refer to the Health and Safety Executive at [www.hse.gov.uk/simple-health-safety/index.htm](http://www.hse.gov.uk/simple-health-safety/index.htm)

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## Litter picking

Great care needs to be taken when clearing litter, rubbish and other debris. Protective clothing including heavy-duty gloves and shoes or boots with protective soles need to be worn. Hypodermic needles, drugs-related litter and hazardous materials must be collected and removed by the local authority unless the persons involved have:

- received documented training in dealing with discarded needles or syringes,
- been provided with appropriate hand protection and you ensure that such protection is used,
- been provided with proprietary sharps boxes for the disposal of any needles or syringes.

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## Lone working

This can include any activity undertaken in isolation from other workers, e.g. home working, working at a remote location such as home visits, or business travel. Risks to both employees and volunteers, arising from lone working must be identified and appropriate control measures put in place to eliminate or control the significant risks identified.

Further information can be found at [www.hse.gov.uk/toolbox/workers/lone.htm](http://www.hse.gov.uk/toolbox/workers/lone.htm)

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## Manual handling

The Manual Handling Operations Regulations 1992 (as amended) require assessments to be carried out of all manual handling operations. If possible, manual handling should be avoided altogether. Where this is not possible, training should be given and the risk must be reduced as far as possible by the use of mechanical aids and by keeping manual handling to an absolute minimum.

Further information can be found at [www.hse.gov.uk/msd/faq-manhand.htm](http://www.hse.gov.uk/msd/faq-manhand.htm)

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## Parking and car parks

Every year there are thousands of accidents involving vehicles and people in locations used for parking, ranging from busy works sites to community car parks.

For parking at your premises there are three key points to consider.

- 1) Keeping parked vehicles away from the flow of traffic and people as far as possible.
- 2) Ensuring drivers know the location of the parking area(s) as they enter the site.
- 3) Designing any parking areas to reduce manoeuvring and reversing for large vehicles as far as possible.

A risk assessment of your parking areas should consider:

- The number and the type of vehicles that will use your premises (can articulated or other large vehicles use the space in a safe manner?).
- Minimising, as far as possible, the need for manoeuvring and reversing.
- Keeping pedestrians apart from the vehicles (i.e. pedestrian and vehicle exclusion areas and avoid drivers, who are leaving parked vehicles, from crossing works areas or traffic routes where possible).
- Having clear signposting for directing drivers.
- The surface of any parking area is firm, level, well drained and not slippery.
- Adequate lighting is provided, where it is possible.
- Parking spaces are clearly marked out including any bays for loading/unloading or spaces for visitors.
- There are sufficient spaces allocated for people with disabilities.
- Site parking areas as close as possible to where people need to go when they leave their vehicles.
- Undertake regular inspections to check that:
  - the entrance and exit are clear and free of obstructions
  - any signage, fencing or barriers are not damaged
  - the parking surfaces are in good condition with no pot holes or trip hazards
  - any shrubs or trees are kept trimmed so not to obstruct visibility.

You should then take action to rectify any defects or implement any improvements or repair work as soon as possible. A written record of such inspections and repair work should be kept.

If you are holding an event which is not at your premises, and you are responsible for organising parking, you may also need to consider the following additional measures:

- Site parking areas away from the pedestrian areas of your event site.

- Clear signposting should be in place to aid the drivers. Cars should not be allowed to park in places other than the designated parking area(s).
- If parking is in a field you will need to think about what happens if it rains i.e. the field may become boggy and you may need the use of a tractor to remove stuck vehicles.
- Adequate lighting will be needed for after dark events.
- Stewards will be required to reduce the risk of injury to pedestrians. Your stewards should be physically fit and suitably trained to carry out their duties, be easily identifiable i.e. wearing high-visibility jackets and be aware of the locations of the entrances and exits. Please note, that only the Police can direct traffic on the highway unless you have an application approved by the local authority for a highway closure.

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## Personal protective equipment

Personal protective equipment (PPE) is equipment that will protect the user against health and safety risks at work. It can include items such as safety helmets, gloves, eye protection, high-visibility clothing, footwear and safety harnesses. PPE should be used as a last resort, but where health and safety cannot be adequately controlled in other ways, the Personal Protective Equipment at Work Regulations 1992 requires that PPE be supplied.

Further information can be found at [www.hse.gov.uk/pubns/indg174.pdf](http://www.hse.gov.uk/pubns/indg174.pdf)

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## Premises security

Theft can result not only in the loss of contents but also in considerable damage to the building arising from any forced entry/exit by intruders. To minimise the risk of theft loss a security strategy should be developed with the aim of making it as difficult as possible for intruders to gain access to the property. Security measures should be appropriate for the premises and amount of property at risk. In addition, consideration should be given to minimise theft during normal business hours. Early detection of unauthorised visitors is also crucial.

When considering security it is best to examine security measures from the outside e.g. the site perimeter, and work inwards, making it progressively more difficult for intruders to gain entry and increasing the risk of detection from surveillance or intruder alarm protection.

### Card entry and digital locks

These security measures are acceptable to us as a secondary means of securing perimeter doors. However, the primary lock used outside of your normal working hours should be key operated and approved to BS3621 or BS EN 1303.

Digital locks should be configured to fail in a locked position in the event of a power failure, which occurs outside of your normal working hours. However, you also need to consider a means of

escape from the premises in the event of an emergency and your fire risk assessment should be reviewed accordingly.

### Key safes

Key safes fitted to the outside of a building and used to store keys to the property are not acceptable to us.

Where a key safe will be located at the premises, and how it is secured, could mean that it can be attacked and opened at the premises or elsewhere if it is removed. The intruder can then enter the premises using the key. Similarly, if an intruder alarm system at the premises is unset using a key or fob device, and these are kept in the key safe too, the intruder will be able to unset the alarm.

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## Safeguarding

If you work with children or with vulnerable adults, then it is essential that you have a written safeguarding policy. The intention of such a policy is to safeguard these people from harm and ensure that they are treated with dignity and respect. Following such a policy could also help protect you or your employees against false allegations. Any safeguarding policy you have should be reviewed on a regular basis (at least annually).

### Disclosure and barring service

The main aim of the Disclosure and Barring Service (DBS) is to aid employers in making safer recruitment decisions and ensuring that unsuitable people do not work with children or vulnerable adults. A DBS check tends to be required in instances where volunteers or employees in England and Wales are working in care, with children or vulnerable adults. It is important to note that there are different rules for undergoing a criminal record check in Scotland and Northern Ireland.

Further information can be found at [www.gov.uk/dbs-check-requests-guidance-for-employers](http://www.gov.uk/dbs-check-requests-guidance-for-employers)

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## Sale of second-hand goods

Each year many dangerous items (particularly electrical items) are donated to organisations. Whilst these items are given with the best of intentions, they do present an increased risk which could result in injury or possibly death. There are various regulations that must be complied with, but if you have any doubts then the best option would be to refuse the donation.

### Children's clothing

In order to prevent injury and possible strangulation to children, the Children's Clothing (Hood Cords) Regulations 1976 prohibit the sale or possession of a child's outer garment with a hood, where a hood cord is fitted. This includes second-hand clothing. The regulations apply to raincoats, overcoats, anoraks and other garments suitable for outerwear, and includes tracksuit tops.

### Electrical appliances

Heating appliances and electric blankets should never be accepted, as there is a substantial risk of these items being faulty. Other electrical items can be accepted provided that they are inspected and tested by a suitably qualified electrician. A register should be kept of all items inspected, including date of inspection, description and any serial numbers. The item should then be tagged to show that it has been inspected.

### Furniture and soft furnishings

Any furniture manufactured and sold since 1990 should comply with The Furniture and Furnishings (Fire) (Safety) Regulations 1988 (as amended), and have a permanent label attached.

Glass in furniture, such as coffee tables and cabinets, should meet relevant safety standards, indicated by a British Standards kite mark. The kite mark ensures that if the glass breaks, it does not shatter into long shards of glass that could cause serious injury.

NOTE: We do not provide products liability cover for second-hand upholstered furniture or bedding other than that supplied free of charge to the poor and needy.

### Gas appliances

It is a requirement that all gas appliances, including second-hand appliances, are fitted by a Gas Safe Registered fitter. If these items are accepted, they must be inspected and tested by a registered Gas Safe person. A register should be kept of all items inspected, including date of inspection, description and any serial numbers. The item should then be tagged to show that it has been inspected.

NOTE: We do not provide products liability cover for any second-hand gas appliances or any appliance containing or using flammable liquids.

### Toys

Toys that are second-hand are covered by the General Product Safety Regulations 2005, rather than the Toys (Safety) Regulations 2011. Unlike new toys, second-hand toys do not need to be labelled with the CE mark or the address of the manufacturer or distributor, although they must still be safe. However, the special warnings and instructions are required for both second-hand and new toys.

It is recommended to only sell second-hand toys that are CE marked, contain the relevant instructions or warnings and have been checked for any obvious faults. Electrically operated (not battery) toys must be inspected in the same way as for other electrical appliances.

More information can be found at:

[www.rospa.com/homesafety/adviceandinformation/product/secondhand-goods.aspx](http://www.rospa.com/homesafety/adviceandinformation/product/secondhand-goods.aspx)

[www.firesafe.org.uk/furniture-and-furnishings-fire-safety-regulations-19881989-and-1993/](http://www.firesafe.org.uk/furniture-and-furnishings-fire-safety-regulations-19881989-and-1993/)

[www.tradingstandards.uk/](http://www.tradingstandards.uk/)

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## Snow and ice

You have a duty of care to ensure that any staff or visitors to your property are safe. To reduce the risk of slips on ice, frost or snow, you need to assess the risk and put in a system to manage it. You will need to identify outdoor areas most likely to be affected by ice and used by pedestrians, e.g. entrances, car parks, walkways, shortcuts, sloped areas and areas constantly in the shade or wet, and take appropriate actions that are reasonable for the circumstances.

- Prevention is key, so monitor weather forecasts and take action whenever freezing temperatures are expected.
- Treat paths and walkways with industrial grit or salt before nightfall or early in the morning (before staff and visitors arrive) to prevent ice forming or limit snow accumulating.
- It is not necessary to ensure that each and every path is immediately cleared of snow, as long as there is one safe route available to access the property.
- Monitor the condition of paths and walkways regularly during these weather conditions so that prompt remedial action can be taken. It is easier to move snow that is fresh and loose rather than when it has become hard and compacted.
- Never use water to melt ice or snow as it may refreeze and turn to black ice. Black ice increases the risk of injuries as it is invisible and very slippery.
- When shovelling snow, take care where you put it so it does not block paths or drains.

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## Staff selection and training

The selection of new employees and volunteers should be based upon their level of competence to safely perform the tasks they are going to be undertaking. Applicants should produce evidence of their qualifications and any refresher or specific training received. The use of competent, well-trained staff helps to ensure the smooth running of any organisation.

Training of staff, including volunteers, for any work that takes place at your own premises or away from them, is essential. Whilst this will improve quality and work performance, it contributes to reducing the risk of accidents and injury to staff and other people who may be affected by their actions.

All training, including induction training, should be given on a formal basis, and carried out by a suitably qualified person. Training should be sufficient to enable a member of staff to carry out their job competently and efficiently. Records should be kept and maintained in respect of all training given.

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## Working at height

All work at height activities should be risk assessed, in accordance with the Management of Health and Safety at Work Regulations 1999, to identify and evaluate the hazards and risks. Risks need to be eliminated or suitable control measures introduced. In addition the Work at Height Regulations 2005, subsequently amended by the Work at Height (Amendment) Regulations 2007, applies to employers, persons under their control and to the self-employed.

The Regulations define work at height as:

- work in any place, including a place at or below ground level where, if measures required by these regulations were not taken, a person could fall a distance liable to cause personal injury
- moving around the workplace, except by a staircase in a permanent workplace where, if measures required by these regulations were not taken, a person could fall a distance liable to cause personal injury.

Further information can be found at

[www.hse.gov.uk/work-at-height/index.htm](http://www.hse.gov.uk/work-at-height/index.htm)

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## Useful sources of information

### **British Safety Industry Federation**

BSIF House, 3 Austins Mews, Hemel Hempstead,  
Hertfordshire, HP1 3AF

[www.bsif.co.uk](http://www.bsif.co.uk)

### **Communities and Local Government**

Eland House, Bressenden Place,  
London, SW1E 5DU

[www.communities.gov.uk](http://www.communities.gov.uk)

### **Environment Agency**

National Customer Contact Centre, PO Box 544,  
Rotherham, S60 1BY

[www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)

### **The Fire Protection Association**

London Road, Moreton-in-Marsh,  
Gloucestershire, GL56 0RH

[www.thefpa.co.uk](http://www.thefpa.co.uk)

### **Food Standards Agency**

Aviation House, 125 Kingsway,  
London, WC2B 6NH

[www.food.gov.uk](http://www.food.gov.uk)

### **The Health and Safety Executive**

HSE Information Services, Rose Court, 2 Southwark Bridge,  
London, SE1 9HS

[www.hse.gov.uk](http://www.hse.gov.uk)

### **Royal Society for the Prevention of Accidents**

RoSPA House, 28 Calthorpe Road, Edgbaston,  
Birmingham, B15 1RP

[www.rospa.com](http://www.rospa.com)

# General Risk Assessment Form



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 form is provided for your own use, to help you undertake risk assessment, and should be retained by you.**

Name of charity/organisation:

Address:

Review date:

## Risk assessment

Risk assessment is not difficult, but it does take time. It is sensible, therefore, to spread the load as far as is possible and for people to carry out risk assessments in their own particular area where they best know about any hazards. The same risk assessment applies to work that you carry out away from your premises. The process should be overseen and co-ordinated by the person who has overall responsibility for health and safety.

Systematically look at each activity (including use of the buildings) and note all of the hazards and risks, and any existing safety measures. Note also any person who may be specifically at risk. You must then note any additional safety measures or 'controls' which will reduce those risks as far as possible. As well as the interior of buildings, you must also look at the grounds and other external areas.

## Risk assessment calculator

To calculate a risk rating, you need to grade both the likelihood and severity from 1 to 3. The grades are then multiplied together to give a risk rating.

### Likelihood

- 1 = Low (seldom)
- 2 = Medium (frequently)
- 3 = High (certain or near certain)

### Severity

- 1 = Low (minor cuts and bruises)
- 2 = Medium (serious injury or incapacitated for 3 days or more)
- 3 = High (fatality or a number of persons seriously injured)

### Risk rating

- 1 - 2 = Low priority action
- 3 - 4 = Medium priority action
- 6 - 9 = High priority action

## Risk details

Under additional controls you should note the additional measures that are needed to reduce the risk to an acceptable level and record when they have been implemented.

Hazards/risks/ persons affected	Existing controls	Likelihood (L)	Severity (S)	Risk rating (L x S)	Additional controls
<i>The following are examples for illustration purposes</i>					
<i>Risk of falling down steps to pavement</i>	<i>None</i>	<i>3</i>	<i>2</i>	<i>6</i>	<i>Fit handrail</i>
<i>Portable hot water urn for drinks – risk of scalds and burns from hot water and steam when in use or when emptying the urn</i>	<i>None</i>	<i>2</i>	<i>2</i>	<i>4</i>	<i>Children not allowed near the urn and/or in the same room. Urn not in a position where it can be knocked over and by a sink for ease of emptying</i>

Hazards/risks/ persons affected	Existing controls	Likelihood (L)	Severity (S)	Risk rating (L x S)	Additional controls

Name of person who completed  
this declaration: (BLOCK CAPITALS)

Position held:

Date:

 **NORRIS & FISHER**  
INSURANCE BROKERS LTD

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[www.villagehallinsurance.co.uk](http://www.villagehallinsurance.co.uk)

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[www.fca.org.uk/register/](http://www.fca.org.uk/register/)

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