

guidance notes

CHARITY



Version 3

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Enclosures

General Risk Assessment form

These guidance notes are based on current legislation and we have tried to make them thorough and informative. If you require any further assistance, please contact the relevant organisations mentioned in the notes.

This advice is given in good faith and is based on our understanding of current law and practice. Neither Ecclesiastical Insurance Group plc, nor its subsidiaries accept any

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Ecclesiastical was founded over a century ago by churchmen, to provide insurance for the Church. Since then, we have grown to become one of the UK's leading insurers of charities, historic buildings, independent schools and care homes.

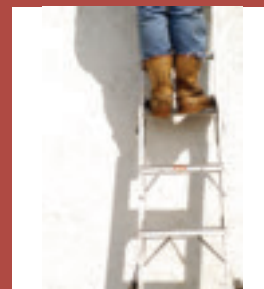
Owned by a charitable trust, Ecclesiastical occupies a niche of its own within the insurance industry. Apart from the funds needed to develop the business, our profits are distributed annually by our parent company Allchurches Trust Limited in the form of grants. Over the last five years alone, these grants have amounted to more than £20 million.

The fact that we have been in business for much longer than many of our competitors has allowed us to build a store of knowledge that is invaluable when helping protect your interests. So, whichever of our insurance products you select, you will benefit from our philosophy of putting people first.



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The Disability Discrimination Act 1995 has established the principle of access as a civil right to all public buildings.



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Use of ladders
Every year, many people are injured, some fatally, while using ladders.



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Bouncy castles
These notes are intended to give some guidance to those proposing to hire inflatable bouncy castles.

Note: Ecclesiastical provides these guidance notes without additional charge to Ecclesiastical Charity Insurance policyholders.



Since 2nd December 1996, it has been unlawful for service providers to treat disabled people less favourably for a reason related to their disability.

The Disability Discrimination Act 1995

The Disability Discrimination Act 1995 has established the principle of access as a civil right to all public buildings.



Safety requirements must not be used as an excuse for not making provision for persons with disabilities.

A legal duty is imposed by the Act upon service providers to make reasonable adjustments in the way they provide their services so that disabled persons can receive the benefit of those services in the same way as can the able-bodied.

Key dates

Since 2 December 1996, it has been unlawful for service providers to treat disabled people less favourably for a reason related to their disability. This includes not just access to the building but also the ability to participate and to understand what is going on.

As from 1 October 1999, service providers have had to make 'reasonable adjustments' for disabled people, such as providing extra help or making changes to the way they provide their services, but there was no requirement to make physical alterations.

Since 2004, charities have had to take reasonable steps to remove, alter or provide reasonable means of avoiding physical features that make it impossible or unreasonably difficult for disabled people to use their services. It is possible that the reasonable steps that have to be taken will involve the removal of physical barriers within the building. However, alteration, avoidance or providing an alternative method of providing the service are also feasible.

Definition of disability

Under the Act, a person has a disability if they have a physical or mental impairment which has a substantial and long term adverse effect on their ability to carry out normal day-to-day activities. Impairments include sensory impairments, such as those affecting sight or

hearing. The test of whether an impairment affects normal day to day activities is whether or not it affects one of the broad categories of capacity listed in Schedule 1 to the Act.

These are:

- mobility
- manual dexterity
- physical co-ordination
- continence
- ability to lift, carry or otherwise move everyday objects
- speech, hearing or eyesight
- memory or ability to concentrate, learn or understand, or
- perception of the risk of physical danger.

A long term effect of an impairment is one:

- which has lasted at least 12 months, or
- where the total period for which it lasts is likely to be at least 12 months; or
- which is likely to last for the rest of the life of the person affected.

Provisions for the persons not covered by the Act

In spite of the limitations noted above, it would seem eminently sensible when planning the course of action necessary, to comply with the Act to make allowances for other groups of persons who may experience difficulties in using the building, even though they do not have a disability as defined by the Act. Consideration should therefore be given not merely to the effects on wheelchair users, the visually impaired, those with hearing difficulties and persons with learning difficulties, but also to:

- the elderly in general
- persons of excessively large or small stature
- children
- pregnant women
- parents and others in charge of small children, especially those with pushchairs
- those who are temporarily injured
- those who are sick or ill, and
- those who may be emotionally distressed or unstable.

Definition of physical features

The Disability Discrimination (Services and Premises) Regulations 1999 defines 'physical features' as including:

- Any feature arising from the design or construction of a building on the premises occupied by the service provider
- Any feature on those premises of any approach to, exit from, or access to such a building
- Any fixtures, fittings, furnishings, furniture, equipment or materials in or on such premises, including materials brought onto the premises in the course of providing services to the public
- Any other physical element or quality of land comprised in the premises occupied by the service provider

All of these features are covered whether temporary or permanent.

Provision of auxiliary aids

A service provider must also take reasonable steps to provide auxiliary aids or services if this would enable (or make it easier for) disabled people to make use of any services which it offers to the public. Examples of auxiliary aids would be:

- An induction loop system for persons with hearing difficulties
- Signs in Braille or large text books for the visually impaired

Health & Safety

Safety requirements must not be used as an excuse for not making provision for persons with disabilities. Whilst a service provider can justify less favourable treatment or a failure to make an adjustment, if it is necessary in order not to endanger the health or safety of any person, including a disabled person, spurious health and safety precautions provide no defence.

Special provisions must be made to ensure that persons with disabilities can be safely evacuated in the event of a fire or other emergency. The requirements of wheelchair users, those with hearing and sight impairments, and other disabilities, must be taken into account when carrying out fire risk assessments and drawing up evacuation procedures.

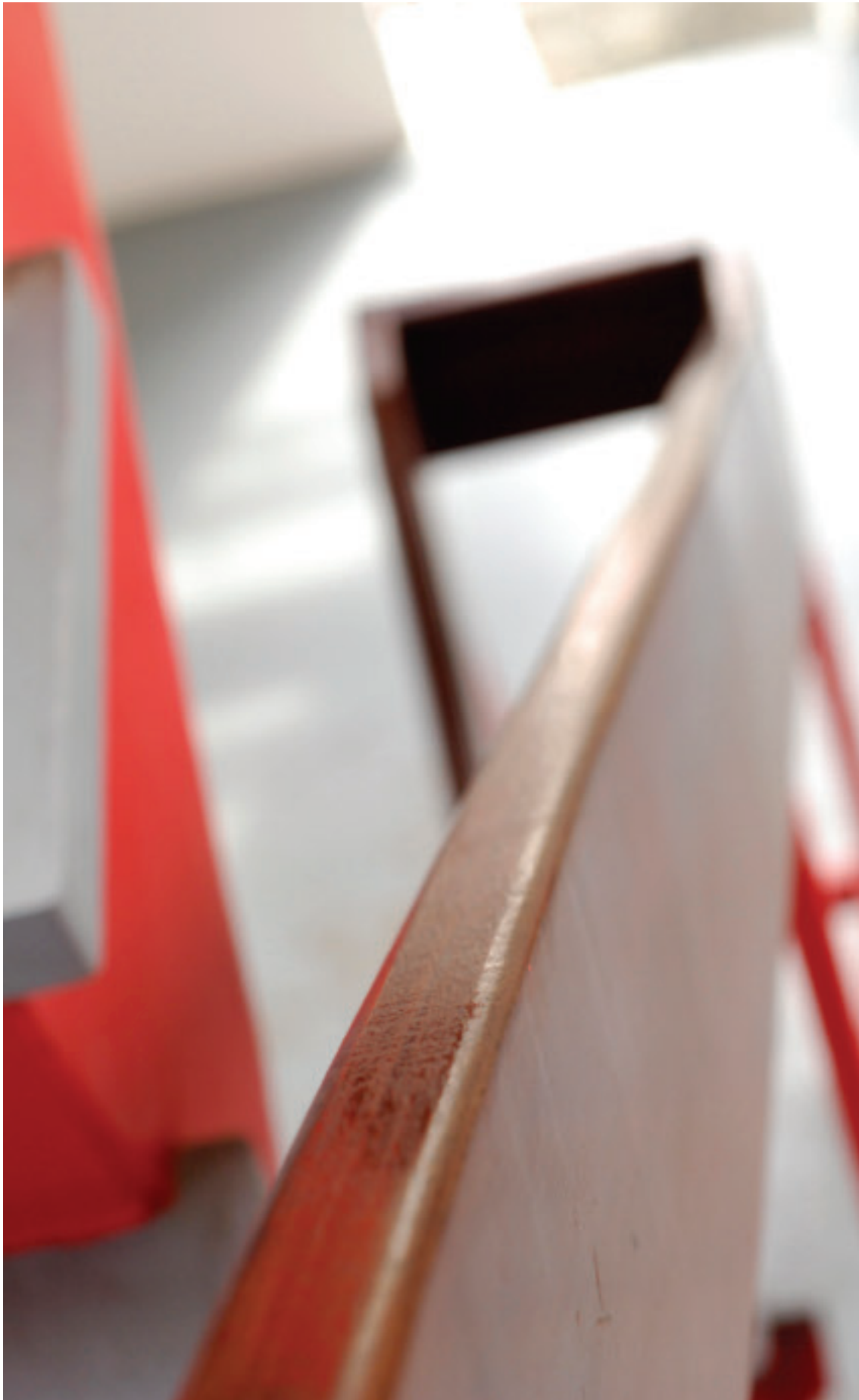
Suggested action plan

In order to demonstrate that charities and voluntary organisations have complied with their obligations under the Act, the following should be undertaken:

- Carry out an audit of both physical and non-physical barriers to access for disabled people, and record the findings
- Make any appropriate adjustments
- Provide training to staff and volunteers
- Draw the adjustments to the attention of disabled people and let them know how to request assistance
- Monitor the effectiveness of the adjustments and revise accordingly

Controls and compliance

Any work which may need to be carried out as a result of the Act does not override existing planning control, whether that be planning permission or listed buildings consent. It is most important that any work is not undertaken, particularly where it may involve the historic fabric of a building, without obtaining the correct permissions.



Sources of information

Disability Discrimination Act 1995, Code of Practice 2002. DfEE.
£13.95.

ISBN 0 1170 2860 6
Available from TSO.
Tel 0870 600 5522

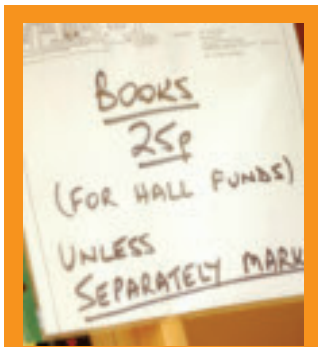
British Standard BS5588-8:1999 Fire Precautions in the Design, Construction and Use of Buildings – Part 8: Code of Practice for means of escape for disabled people.
£98 + P&P non-members, £49 members.
Available from British Standards Institution.
Tel 020 8996 9000

Easy Access to Historic Buildings – Can be downloaded free from
www.english-heritage.org.uk
Customer Services
Tel 0870 333 1181

Designing for Accessibility – General design guide.
£22.50 + P&P.
ISBN 1 8594 6143 3
Available from
The Centre for Accessible Environments.
Tel 020 7840 0125

Sale of second-hand goods

Each year many dangerous items (particularly electrical items) are generously donated to jumble sales and charities with the end customers often being the most vulnerable members of society.



A responsible person should be appointed to check through the items prior to sale

Whilst these items are given with the best of intentions, the end result could be injury or possibly death. These guidance notes are designed to help you avoid accepting the most hazardous items and to ensure the safety of those who purchase from you.

Sale or supply as a main business

If you sell or supply second hand goods as the main or as a substantial part of your business you should follow the guidelines noted below.

Furniture and soft furnishings

The Furniture and Furnishings (Fire) (Safety) Regulations 1988 govern the sale and supply of new and second hand furniture and furnishings. The law applies to retailers, second-hand shops and charity shops as well as auctioneers.

The regulations apply to upholstered domestic furniture, including settees, chairs, bed bases, mattresses, headboards, stools, dining chairs, sofa beds and garden furniture suitable for indoor use. Nursery items such as prams, pushchairs, playpens, cots and carrycots are also included. Cushions and pillows are controlled as well as loose covers for upholstered furniture.

Any furniture manufactured and sold since 1990 should comply with the regulations. Any upholstered furniture made before 1950 is totally exempt even if it has been re-upholstered.

You should be able to tell that furniture complies with the Regulations as a

'permanent' label should be attached to the item. This is normally headed 'CARELESSNESS CAUSES FIRE' and then states that the item complies with the Furniture and Furnishings (Fire) (Safety) Regulations 1988. It also explains in detail that the various components comply with the relevant ignitability tests.

Beds and mattresses do not have to have the permanent label but usually have some indications that the Regulations have been met such as a blue 'BS 7177:1991' label claiming compliance and showing the date of manufacture.

As a guide, furniture and furnishings manufactured between 1950 and 1990 should not be accepted for sale.

Electrical appliances

Heating appliances and electric blankets should not be accepted. There is a substantial risk of these items being faulty and possible serious injuries or death resulting.

Other electrical items may be accepted for sale provided that you have them inspected and tested by a competent person such as a suitably qualified and experienced electrician (preferably a member of the National Inspection Council for Electrical Installation Contracting (NICEIC) or the Electrical Contractors Association (ECA)) before the goods leave your control. A register should be kept of all items inspected including date inspected, description and any serial numbers. The item should also be tagged to show that it has been inspected.

Gas appliances

These items may be accepted for sale provided that you have them inspected and tested by a competent person such as a gas installer registered with the Council for Registered Gas Installers (CORGI), and a record is kept of all items inspected including date inspected, description and any serial numbers. The item should also be tagged to show that it has been inspected.

Toys

Toys, including second-hand toys, must comply with the Toys (Safety) Regulations 1995. It is now an offence to supply a toy that does not carry a CE conformity marking. Details must be included of the name, trade name or trademark, and address of the manufacturers if they are established in the Community, or the importer if appropriate. The use of the CE marking is confirmation that all the provisions of the Regulations have been complied with.

Electrically operated toys (other than battery toys) must be inspected prior to sale by a qualified and experienced person in the same way as for other electrical items and details recorded as noted above. Any other toy must be inspected prior to sale by a suitably trained and experienced person to ensure it complies with all the relevant regulations. Guidance can be obtained from your local Trading Standards Officer.

Children's clothing

In order to prevent injury and possible strangulation in 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. This includes tracksuit tops.

To see if the regulations apply, fasten the garment and lay it out as flat as possible. If the chest measures less than 44cm (approx 17.5 inches) then the garment must not be fitted with a hood cord.

All clothing should be checked to see that it is clean and safe for someone else to wear.

Occasional sales of goods at fêtes and jumble sales

You should try and follow the guidelines given above as far as possible, but we accept that it is not always practical to arrange a professional inspection of electrical and gas equipment. The best thing is to refuse donations of electrical and heating appliances.

For toys and other items, use common sense. A responsible person should be appointed to check through the items prior to sale to eliminate any which seem dangerous by their nature or condition.

Preparation and sale of food

Following the introduction of recent legislation, there has been a great deal of confusion over the position of charities with regard to the provision and sale of food, particularly where this has been produced by voluntary helpers.



Everyone involved with food handling must have received training in basic food hygiene.

Provided certain basic precautions are followed, there is no reason whatsoever why charities should not be involved with the preparation and sale of food.

This may range from the one-off annual event such as a fête, a weekly coffee morning or lunch, or a full scale catering operation providing a large number of meals on a daily basis. Different considerations apply depending on the scale of the operation, and these are outlined below.

What the law says: The law relating to food safety is covered by the Food Safety Act 1990 and Regulations made under it.

The Food Safety Act makes it an offence for anyone to sell or process for sale, food which is:

- harmful to health
- contaminated to such an extent that it would be unreasonable to expect it to be eaten
- falsely described, advertised or presented
- not what the customer can reasonably expect.

The things you must do to comply with the Food Safety Act are contained in the regulations below:

Food Safety (General Food Hygiene) Regulations 1995

These cover the basic requirements for safe premises, general food hygiene, personal hygiene, and training of food handlers. Everyone involved with food handling must have received training in basic food hygiene. More detailed information is given below.

The Food Safety (Temperature Control) Regulations 1995

These regulations apply to the requirement for temperature control to all types of food which, without it, might support the growth of harmful bacteria or the formation of toxins.

Product specific regulations

There are a large number of specific regulations relating to various foodstuffs such as dairy products, eggs, poultry and shellfish.

Premises which are only used occasionally for food preparation

The Food Safety (General Food Hygiene) Regulations 1995 require that premises which are used occasionally for food preparation such as church halls, and moveable or temporary premises such as marquees, follow the guidance for temporary premises. The Industry Guide to Good Hygiene Practice published by Chadwick House Group sets out in detail a guide to compliance with the Regulations, and gives advice on good practice. The following is a summary of some of the main requirements.

- Anyone using the premises must have regard for other activities that have previously taken place in the premises. If these present a risk of food contamination, the premises should be thoroughly cleaned and, if necessary, disinfected before food preparation begins.
- Food contact surfaces must be in sound condition, clean and easy to disinfect.
- There must be a basin or basins for handwash only, provided with hot and cold water, soap or detergent and a means of hand drying.
- Protective clothing must be provided, and high standards of personal hygiene maintained. Any wounds must be covered with a brightly coloured waterproof dressing.
- It is good practice for ALL visitors to a kitchen to wear protective clothing including hats if they present a risk of contamination.
- Hot and cold water must be available for washing tools and equipment together with a supply of detergent. It is good practice to use separate sinks for food washing. Where this is not practicable, the sink should be cleaned and disinfected between different activities.
- Adequate facilities must be available for maintaining and monitoring suitable food temperatures. In most circumstances, foods which need temperature control for safety must be held at either HOT (at or above 63°C) or CHILLED (at or below 8°C).

For hot food holding, insulated boxes will only be effective over short periods of time. For chilled storage, mechanical refrigeration equipment will normally be needed to achieve satisfactory temperatures. Ready-to-eat foods must be kept away from raw foods that may contaminate them both in storage and preparation.

Premises used for the regular preparation of food

If meals are produced on a regular basis, in addition to the requirements outlined above, other regulations apply. It may be necessary to provide separate sinks for food preparation and equipment washing if the volume of preparation in the kitchen demands it. There may be a need for mechanical ventilation.

Food Premises (Registration) Regulations 1991

If food is provided for five or more days in any five consecutive weeks you must advise the local authority about any premises you use for storing, selling, distributing or preparing food. The majority of premises will have to be registered. However, certain premises may be exempt. You should contact your Local Authority Environmental Health Officer to check whether or not you need to register.

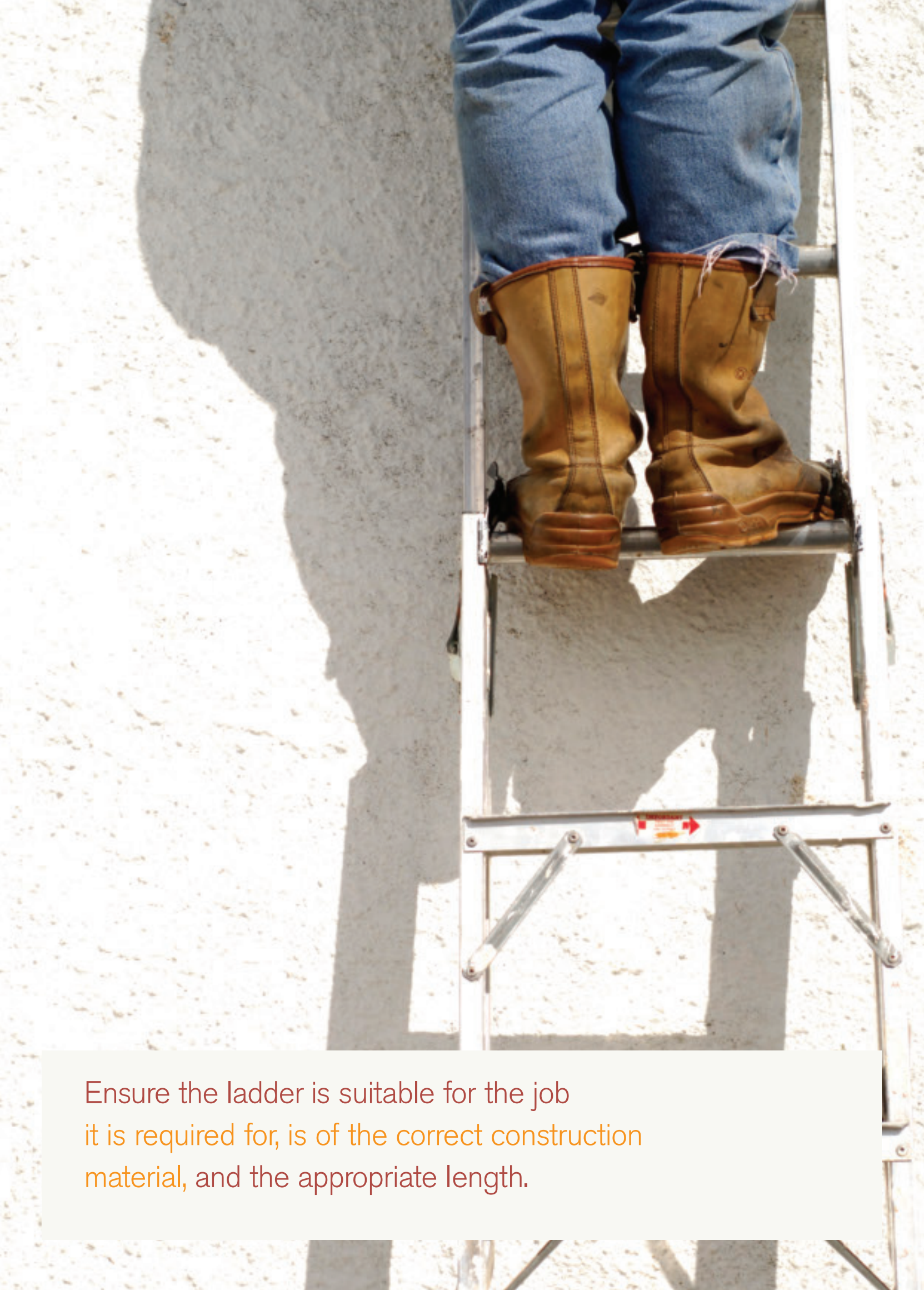
Sources of information

Details are given below of various publications providing more information. Further advice and information can be obtained from your Local Authority Environmental Health Department.

Food Safety (General Food Hygiene) Regulations 1995. Industry Guide to Good Hygiene Practice. Catering Guide. ISBN 0 9001 0300 0

Available from Chadwick House Group Publishing Dept. Tel 020 7827 9928

A number of free leaflets covering all aspects of food safety are available from the Food Standards Agency Tel 0845 606 0667



Ensure the ladder is suitable for the job it is required for, is of the correct construction material, and the appropriate length.

Use of ladders

Every year, many people are injured, some fatally, while using ladders.

A fall from as little as two metres can be fatal. More than half the accidents occur because ladders are not securely placed and fixed.



Only ladders which meet the appropriate British or European standards should be used.

A ladder is a means of access, not a safe working platform. Ladders should only be used for minor jobs of short duration which only require the use of one hand so that the other hand can be used to hold onto the ladder.

Alternative means of access

See whether an alternative means of access is more appropriate. If possible use a mobile scaffold tower or a mobile elevated working platform (cherry picker). Consider using contractors who have the proper equipment rather than trying to do the work yourself.

Ladder standards

Only ladders which meet the appropriate British or European standards should be used. BS 1129: 1990 applies to wooden ladders, BS 2037: 1994 applies to metal ladders, and BSEN/131 applies to both.

Under the British Standards the following maximum load must not be exceeded

Class 1 (Industrial) ladder

The maximum static vertical load is 175kg.

Class 3 (Domestic) ladder

The maximum static vertical load is 125kg.

European Standard Ladders are rated for a maximum permitted vertical static load of 150kg.

Choice of ladder

Ensure the ladder is suitable for the job it is required for, is of the correct construction material, and the appropriate length. Ladders should not be painted as this can hide defects.

For electrical work, only use ladders of a non-conductive material. Allow one metre of ladder length above the highest rung you use. Never stand on the top four rungs. We would suggest that ladders are not used for work in excess of five metres.

Stepladders

Stepladders are suitable for small jobs of short duration where it is not possible to rest a ladder against a wall or other support. They should only be used for minor maintenance at a height not exceeding two metres. The stepladder should have an 'A' frame with a small working platform at the top which can be used to hold tools and materials. The platform should never be used to stand on. There must be a mechanism to prevent the legs from spreading out and a safety catch to prevent the joint opening. They must be placed on firm level ground. The height of the steps should not exceed three times the width of the base.

Routine checks

Before use, the ladder should be checked to ensure that the general condition is sound and that it is clean and dry, free from wet paint, oil, mud or other slippery substances. In addition, checks should be made to ensure that there are:

- no cracks
- no rungs missing, bent or loose
- no stiles (outside uprights) damaged or bent
- no warping or splitting of wooden ladders
- no corrosion of metal ladders
- no sharp edges (metal) or splinters (wood)
- foot pads, caps and other rubber fittings in place and sound

Safe positioning

The ladder should be placed on a firm, level, dry surface. Where this is not possible, for example working on grass, the feet should be tied to stakes in the ground to stop slipping and a large flat board placed underneath the feet to prevent them sinking into the earth.

The ladder should only be set against structures capable of supporting the load that will be imposed upon them.

Ensure the ladder cannot be knocked over by passing traffic. Exclusion zones may be necessary to ensure unauthorised people do not pass underneath the ladder.

The ladder should be set at an angle of 75°, that is one unit of measure out from the wall, or support for every four units of measure up.

Securing the ladder

Both the bottom and upper part of the ladder should be secured by tying from the stiles to fixed objects. If ladders are frequently required to be used in the same position, then permanent ladder ties should be located into any suitable nearby masonry or brickwork. Extension ladders should have an overlap of at least three rungs.

Safe use

When using a ladder the following should be considered:

- keep your body facing the ladder at all times centred between the stiles
- don't reach too far forwards or sideways or stand with one foot on the ladder and one on something else
- do not over-stretch. Climb down the ladder and move it however time-consuming this might be
- keep both hands free to hold the ladder as much as possible. If you need to carry tools use a shoulder bag, belt holster or belt hooks. Use a rung hook for hanging a paint pot
- hold onto the ladder with one hand when working
- wear strong flat shoes or boots with dry soles and a good grip
- do not wear sandals, slip-ons or have bare feet
- do not use a ladder in strong winds or if it is raining
- only use a ladder if you feel completely confident
- do not use a ladder near overhead power lines.

Routine maintenance

Ladders should carry an identification number and a maintenance log should be kept.

As well as an inspection every time prior to use, an inspection and maintenance schedule should be employed to ensure every ladder is thoroughly inspected on a regular basis, depending on the environment where it is used and stored and the frequency of use. If any defects are found, the ladder should be withdrawn from use, suitably labelled and segregated for repair or safe disposal.

Cords, chains and ropes should be checked and replaced if defective, and pulleys should be lubricated regularly. Missing or defective pads or sleeves should be replaced.

All ladders should be cleaned regularly before being stored. Climbing or gripping surfaces should be free of oil, grease, mud or other slippery substances.

Timber ladders may be coated with a transparent non-conductive finish such as varnish, shellac or a clear preservative but not any opaque covering such as paint. Aluminium equipment should be given an adequate protective coating when it is subject to acids, alkalis or corrosive substances.

The Work at Height Regulations 2005

Background

The Work at Height Regulations 2005 came into force on 6 April 2005 and apply in Great Britain (England, Wales and Scotland). They apply to employers and persons under their control and to the self-employed.

There is no Approved Code of Practice (ACOP) but the HSE have issued a Brief Guide, Ref: INDG401 which can be downloaded free from the internet.

Definition of 'work at height'

The Regulations define work at height as:

- (a) Work in any place, including a place at or below ground level

- (b) Obtaining access to or egress from such place while at work, 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.

Requirements for ladders

- (1) Every employer shall ensure that a ladder is used for work at height only if a risk assessment under regulation 3 of the Management Regulations has demonstrated that the use of more suitable work equipment is not justified because of the low risk and –
 - (a) the short duration of use; or
 - (b) existing features on site which he cannot alter.



Planning an event

The organisation of events has long been a method used by charities for fund-raising and in the main, has proved to be very successful.



Persons who are not members of your organisation, but who are asked to run side-shows such as rides, stalls, displays and the like, should provide their own public liability insurance.

However, without adequate planning and organisation, the running of such activities can lead to accidents and injuries.

The following is designed to give some insight into the areas to be considered when organising such events, but should not be considered exhaustive.

Legislation

All entertainment events are classed as work activities and therefore are subject to the Health and Safety at Work Act and the various regulations passed under it. In addition, licensing legislation may also apply.

An event organiser has a duty to ensure that any premises (including grounds or other open spaces), has a means of access and egress, and any plant, equipment and substances are safe and without risks to the health of any employees, volunteers or visitors.

A common duty of care also arises under the Occupiers Liability Act 1957 to ensure that visitors will be reasonably safe in carrying out the activities for which they were invited or permitted to be at the event.

Remember that the Health and Safety Executive (HSE) now regard persons who make use of volunteers as employers, and volunteers as employees. The same level of training, information and protection must be provided to both employees and volunteers.

Insurance

The cover provided by your policy is only intended for mainstream fund-raising, such as social activities or events, but not those where there is a high risk of serious injury.

If you are planning any event which includes activities of a hazardous nature such as abseiling or bungee jumping then you must notify your insurers and ensure that adequate cover is in place before the event takes place.

If outside contractors are employed to provide major attractions, the event organiser should check with the attraction provider that he holds adequate public liability insurance with an indemnity limit not less than that of the organiser's own insurance, and that the event organiser is indemnified as a 'principal' under the contractor's policy. A copy of the attraction provider's policy should be obtained.

People who are not members of your organisation but who are asked to run side shows, such as rides, stalls, displays and the like, should provide their own public liability insurance to cover both property damage and accident or injury to members of the public.

Contractual agreements

You should carefully check any contractual agreements in connection with attraction providers or the hiring of premises or equipment. Despite the Unfair Contract Terms Act, some conditions observed recently have endeavoured to place onerous responsibilities upon the event organiser, which should have been catered for by the suppliers' own liability insurance.

Communications

There should be clear lines of communication between those involved in organising an event and individuals who should have clearly defined areas of responsibility.

If the event is spread over a large site, or over more than one floor of a building, the establishment of a central control point could prove useful, with a specified person to take overall control and with responsibility to summon the emergency services.

The location of the nearest accessible telephones should be known, or a fully charged mobile telephone should be provided.

Consideration needs to be given as to how the organiser will communicate with the public attending the event, particularly if the event is in the open air.

Planning the venue

Organisers need to consider the suitability of the proposed venue. Whilst the owners of any buildings and land that are used have a responsibility to ensure that their property is safe, it is the organisers who have a primary responsibility for initially choosing venues that are suitable in terms of size and access.

The following need to be considered:

-
- Are buildings large enough with sufficient entrances and exits for the numbers anticipated?

 - Are the exits clearly marked?

 - Are sufficient fire extinguishers provided?

 - Do exhibitors or stallholders need to bring in equipment?

 - Are doorways wide enough to accommodate such equipment?

 - Are there awkward steps or corridors to negotiate?

 - Are there sufficient numbers of people to help unload?

 - Will vehicles need to be brought close to the entrance and what are the traffic implications?

The local Fire Prevention Officer should be contacted to ensure that the proposed use is acceptable and that there is no breach of any fire regulations. The owners of the property should confirm that there is no breach of any lease, tenancy or any similar agreement.

Manual handling

A risk assessment must be carried out of all manual handling tasks. Manual handling must be avoided if at all possible or mechanical handling aids such as trolleys used for moving heavy equipment.

If chairs and tables need moving or setting up, there should be sufficient numbers of able-bodied people to assist. The poor handling of loads is one of the major causes of back injuries and permanent disablement. People with a history of back problems should not undertake heavy lifting activities.

The erection of temporary staging and lighting gantries must only be undertaken by trained professionals.

Electrical installations

All electrical installations must comply with the Electricity at Work Regulations 1989 and must be installed by a recognised authorised and qualified electrical contractor in accordance with BS7671:1992 Requirements for Electrical Installations (IEE Wiring Regulations).



The provision of food and drink at an event may not be considered hazardous by many; however, food poisoning is on the increase.



Only electrical contractors enrolled with the National Inspection Council for Electrical Installation Contracting (NICEIC) or the Electrical Contractors Association (ECA) should be employed.

Persons bringing portable electrical appliances onto the site must be able to show that the equipment is correctly maintained and has been subject to routine inspection and testing.

Crowd control

Crowd control is an important factor in accident prevention and attention to detail during the planning stage will assist in a smooth, accident-free event.

Consideration should be given to the following:

- Parking facilities for both entertainers and visitors
- Vehicle and pedestrian entrances and congestion
- One way systems, pressure points, queues etc.
- Adequate means of escape including checking fire exits are unlocked
- Cordoning off of hazardous areas
- Provision of adequately trained marshalls
- Emergency evacuation procedures

First Aid

A risk assessment must be undertaken as to the extent of First Aid provision required.

This will be based on the numbers attending and the nature of the activities. Provision may range from a simple First Aid box to a number of trained First Aiders or attendance by St John Ambulance. All marshalls and others in control must be made clearly aware of the extent and location of First Aid facilities. An emergency plan must also be in place in the event of someone having to be taken to hospital or needing to receive emergency treatment.

Food and drink

The provision of food and drink at an event may not be considered hazardous by many; however, food poisoning is on the increase, and food hygiene and the requirements of the Food Safety Act 1990 and the Food Safety (General Food Hygiene) Regulations 1995 must be considered. The Chartered Institute of Environmental Health publish a Catering Guide to Good Hygiene Practice. (ISBN 0 900 103 00 0.) This includes guidance for moveable and/or temporary premises such as marquees, mobile sales vehicles and premises used occasionally for food preparation such as church and village halls.

Where cooking takes place, a check should be made on the method of heating, ie bottled gas, and its associated hazards. Mobile food vans and trailers must not be located where they could be a hazard, or put children at risk from moving traffic. Particular care needs to be taken with deep fat frying and a separate guidance note is available.

Alcohol

Alcohol is a major contributor to many serious accidents. If the event features potentially hazardous activities, the sale of alcohol should be restricted or banned altogether.

Animals

If animals feature as part of the event (donkey rides, pet shows, obedience trials, for example), there needs to be adequate separation between the public and the animals, and provision must be made for the welfare of the animals and their separation and supervision. Consideration should be given as to whether visitors (as opposed to competitors or those displaying) should be allowed to bring dogs and how they should be controlled.

Fairground rides

These should be provided with a Safety Test Certificate. The event organiser should liaise with the ride operator to ensure that the requirements laid out in the relevant HSE Guidance Note can be fully met.



All entertainment events are classed as work activities and therefore are subject to the Health and Safety at Work Act.

Cash handling

Consideration must be given before the event to the handling of cash and the security of those involved in collecting and banking money. Every stall or attraction should be provided with a cash box of some kind in which to collect entry charges and payments. A float will be required for each cash collection point at the start of the event and takings must be removed on a regular basis during the course of the event so that large sums of cash do not build up. If admission and other charges are set at a round amount this avoids the need for large amounts of small change. Selling tickets in advance will reduce the amount of cash you have to handle on the day itself. A secure place must be decided upon in advance in which to collect cash and count it prior to banking. A safe could be used to keep cash in overnight before banking the next day. Check with Ecclesiastical that your safe is suitable for the amount you wish to keep. If it is considered safe to do so, you could make use of a bank night safe facility. Ideally, a professional security company should be used to collect cash on the same day. Remember the safety of people is always more important than the protection of money.

Dangerous activities

It is incumbent upon the event organisers to take all reasonable steps to ensure the safety of participants as far as possible.

Many of these activities are operated through Codes of Practice, HSE Guidelines, Trade Association Guidelines, Government Regulations and Health & Safety Executive Guidance Notes.

A check should be made with the operator to establish if such controls exist and if so, that they are followed. Where there is any doubt, the activity should be abandoned.

In the event that any dangerous activity is to be organised, your insurer must be advised as public liability cover will not be automatic.

The following is a list of potentially dangerous activities:

Rock climbing

Abseiling

Canoeing

Jet-skiing

Water-skiing

Swimming

Pony-trekking

Sub-aqua diving

Dry slope skiing

Clay-pigeon shooting

Archery

Horse-riding

BMX cycling

Assault course

Barfly jumping

Bungee jumping

Pole climbing

Caving

Parachute jumping

Ballooning

Gliding

Flying

Bonfire and firework displays or similar

Driving of any vehicle by persons who would not be allowed to drive such a Vehicle on the public highway.

This list is not exhaustive and any other activity which you consider may be dangerous must be notified to your insurers.

Sources of information

*RoSPA (Royal Society for the prevention of Accidents) produce booklets on a wide range of safety issues, some general and some relating to specific activities.
Tel 0121 248 2000*

*HSE (Health & Safety Executive) Although associated with industry safety, HSE can provide literature on a number of areas that can be of interest to organisers.
Tel 0845 345 0055*

The HSE publication 'The event safety guide – A guide to health, safety and welfare at music and similar events'. Ref: HSG195 ISBN 0 7176 2453 6 gives detailed advice on all aspects of event organisation.

*Sport England produce a number of publications on organising sporting events.
Tel 0845 8508508
www.sportengland.org*

The local Environmental Health Officer for Food/Food Hygiene. Food Hygiene legislation is enforced by each Local Authority in its area through the work of Environmental Health Officers and Trading Standards Officers.

These Officers are available to give guidance:

*The Chartered Institute of Environmental Health. 'The Catering Guide,' 'Markets and Fairs Guide' and other guides to good food hygiene practices are available from The Publications Department, Chadwick House Group Limited. Chadwick Court, 15 Hatfields, London SE1 8DJ.
Tel 020 7827 9928
www.cieh.org.uk*

*The Local Authority – Licensing Department
You may need to apply for a licence. This will be the case if you are selling alcohol and may be required if you have a performance of live music.*

Please also remember that local Fire and Police Authorities may need to be consulted and are available to provide advice and guidance.

Visits and outings

Visits and outings play an important part in the life of many charities, giving people the opportunity to undertake activities away from their normal surroundings. Outings can range from a simple trip to the shops, to a day out, to holidays lasting for a week or more.



Children will be unfamiliar with their surroundings, and additional staff will be required to deal with any emergency.

Whilst outings can be extremely beneficial, they must be carefully planned to ensure that all eventualities have been considered and things go smoothly and according to plan.

Risk assessment

Visits and outings are no different to any other activity and the undertaking of a risk assessment is the starting point to ensure that potential risks are identified and the appropriate control measures put in place.

Whilst a desk exercise could be undertaken for the simplest of visits, where the assessor is familiar with the trip to be undertaken, there is no substitute for a practical exercise. In most cases it will be necessary for the assessor, accompanied by colleagues where appropriate, to carry out a 'test run' in order to identify all of the potential hazards which may be encountered.

The findings of the risk assessment will need to be recorded and the procedures which are put in place will then need to be monitored and adjusted as necessary based on the actual experiences of the trip itself.

Areas to be considered when undertaking the risk assessment

When carrying out the risk assessment, the following areas will need to be considered and the findings recorded. Some of these will be generic in nature and will apply in all cases irrespective of the nature of the trip. In other cases, however, the specific nature of the trip will need to be considered and the control measures modified accordingly.

Staff-volunteer / client ratios

It is of the utmost importance that there are sufficient members of staff and/or volunteers to cope with the numbers of clients bearing in mind that, as a general rule, a higher ratio of staff to clients will be required for trips away. Clients will be unfamiliar with their surroundings and additional staff will be required to deal with any emergency while remaining staff look after the other clients.

Clients' behaviour may also be affected by being away from their usual surroundings and consideration must be given to the needs of those clients with learning difficulties or who may exhibit challenging behaviour.

The journey

Consideration must be given to the mode of transport and a decision taken as to the most appropriate depending on the length of the journey. For short trips for a small number of people, private cars may be suitable, whereas for longer journeys, the use of public transport will probably be required.

Checks need to be made that, where appropriate, vehicles are fitted with seat belts and that access is possible for wheelchair users. Luggage space on some trains is now limited and it is essential that checks are made that all equipment needed for the visit can be accommodated.

The length of the journey, together with the need for refreshment and toilet breaks, must be taken into account. The provision of adequate and suitable facilities along route is essential.

Medication and First Aid facilities

The length and nature of the trip must be taken into account when deciding the level of First Aid skills required and the First Aid equipment which needs to be carried. Clients' medication will also need to be taken and a safety factor should be built in if, for some reason, the return journey is delayed. As a basic rule, the party should be self-sufficient and should not have to rely on obtaining medical supplies on route.

Location

A thorough investigation must be undertaken of the proposed destination, particularly bearing in mind clients with physical disabilities, including wheelchair users. The presence of uneven surfaces, large numbers of steps and stairs, and difficult access for wheelchairs needs to be noted and avoided if possible.

General hazards also need to be considered bearing in mind the particular client group. This would include such features as busy roads and unprotected areas of water.

Contingency planning

The risk assessment needs to take account of things not all going according to plan. This would include vehicle breakdowns or trains being delayed. Alternative means of transport or means of looking after clients whilst delayed need to be considered.

It is essential that members of staff have adequate means of communication such as mobile phones, and that there are members of staff remaining at the home who can be contacted and asked to put emergency plans into operation.

Documentation

Following the risk assessment, detailed plans and procedures need to be produced noting exactly how the visit or outing is to be undertaken. This should include a check list of all the items which will need to be taken, including medication, emergency supplies, and contact names and telephone numbers.

Bouncy castles

Government statistics indicate that every year there are approximately 10,000 accidents resulting in injuries to children arising from the use of inflatable bouncy castles within the UK. Of these, some 4,000 were caused by bouncy castles being used at home and 6,000 at locations away from the home.



Many of the injuries were serious, including broken bones and severe lacerations. The scale of the problem has not gone unnoticed by Hospital Casualty Departments and guidelines have been issued by various manufacturers associations in conjunction with the Health and Safety Executive.

Most of the injuries are caused by children bouncing off the inflatable on to the ground, being hit by other children or just falling awkwardly. Many of these accidents could be avoided by effective adult supervision.

These notes are intended to give some guidance to those proposing to hire inflatable bouncy castles as part of a fundraising event, a fête or a private function, such as a birthday party.

The equipment should be hired from reputable hire companies, and wherever possible, set up, operated and supervised by the hire company's own staff. This is particularly important if substantial numbers of children are likely to be present.

Before hiring

Before hiring a bouncy castle, ensure that the hire company:

- fully complies with the safe use and operation of play inflatables, including bouncy castles guidance issued by the PIPA Inflatable Play Inspector Scheme. This guidance can be downloaded from www.pipa.org.uk
- employees are suitably experienced and well trained adult personnel, where the company is responsible for setting up, operation and supervision of the bouncy castle
- provides evidence of a current public liability insurance policy with a limit of indemnity of at least £5 million. This insurance is to cover the liability of the hire company. It is unlikely to extend to cover the hirer of the equipment.

Self operation

If you are to operate the bouncy castle, in addition to items 1 and 3, ensure that you are provided with written instructions about the safe setting up, operation and supervision of the equipment, and that the name and address of the manufacturer or supplier is clearly marked upon it.

Safety instructions

The safety instructions should include the following points:

- 1 Children should not be allowed to use the bouncy castle if there is a high wind or in wet weather (inflatables can flip over, and slippery surfaces may cause injury)
- 2 The castle must be adequately secured to the ground
- 3 Soft matting covering hard surfaces must be placed adjacent to the front or open sides
- 4 There should be responsible adult supervision, paying close attention to the children at play at all times during its use
- 5 The number of children using the bouncy castle must be limited to the number recommended in the hire company's safety instructions. There must be no overcrowding
- 6 A rota system for different age or size groups should be operated, together with the observance of an age limit of users. (It is suggested that children over ten years of age should not use the equipment)
- 7 All children must be made to remove footwear, hard or sharp objects such as jewellery, buckles, pens and other similar pocket contents. Eating while bouncing or performing acrobatics must not be allowed

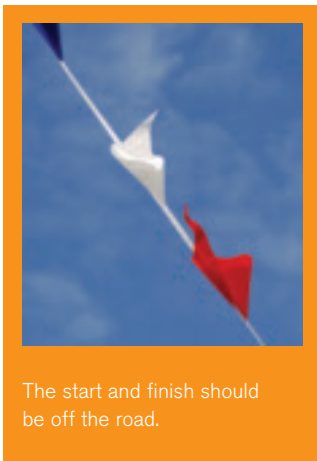


Responsible adult supervision ensures children have fun in a safe environment.



Parades and charity walks

Large numbers of people walking along roads obviously creates a hazard, and unless adequate precautions are taken to safeguard walkers, there is a high risk of death and injury.



The start and finish should be off the road.

In hours of darkness, the danger is even greater and therefore The Royal Society for the Prevention of Accidents (RoSPA) discourages walks at night. Whereas in the past the police would take control of walks and parades, close roads, stop traffic and provide general marshalling, they are now much less likely to be prepared to do so. This means that there is a much greater responsibility on the organisers to provide the necessary stewarding.

Initial planning

The following should be done prior to the event:

- Contact the local police for guidance and give them full details of the route, numbers involved, times and nature of the walk or parade
- Ask the police if they are able to marshal the event. They may still be prepared to do so in your area
- Assess if any official road closures are required for the event. If so, contact the local authority. Note there is normally a charge for this application
- Carefully plan the route to avoid dangerous junctions and minimise the number of roads which need to be crossed
- Restrict walkers to a single side of the road
- Recruit sufficient numbers of safety marshals so they can be positioned at all key points; at road junctions, at the front and rear of the walkers and alongside on the offside of the road
- Provide marshals with high visibility jackets
- Remember that members of the public do not have any legal powers to stop or direct traffic. However, drivers do have a duty of care and should stop if someone in a high visibility jacket is helping children to cross a road

RoSPA advice for charity walks

- 1** A minimum age of at least 16 years is preferable
- 2** Where younger persons are included they should be adequately supervised by responsible adults
- 3** Suitable walking footwear should be worn
- 4** Bright clothing should be worn by walkers to help drivers to see them. During the day, wearing something fluorescent is best. In the dark walkers should wear retro-reflective materials
- 5** The Police should be asked for their advice on choice of route, time and day and their directions should be obeyed
- 6** In any event, heavily trafficked roads should be avoided, especially at night
- 7** Walkers should be started at intervals; mass starts are dangerous
- 8** The start and finish should be off the road
- 9** Walkers should be reminded of the requirements of the rules 1–28 and the illustrations of signals to other road users page 71 of the Highway Code (1999 Edition)
- 10** Where there is no footpath, participants should walk on the right hand side of the road, facing oncoming traffic
- 11** Any vehicles used in a supervisory capacity should not travel at a slow speed and thus cause obstruction to other traffic
- 12** In rural areas, walkers should be sure to close any gates they have to pass through, so that animals cannot stray onto the highway
- 13** There should be a follow-up system so that no participant is left behind needing help

Bonfires and firework displays

The presence of incendiary devices and crowds of people can result in personal injury or property damage. The undernoted guidance notes, if followed, will help to ensure that your event will be conducted without anyone being injured.



Crowds should be controlled at a safe distance behind barriers

- Before setting up your event, make sure you have informed your local Fire Brigade, Police and First Aid Association
- Prepare a drill for calling out the emergency services. You should also inform your local authority (you may require a licence)
- Keep spectators at a safe distance – preferably 50m away; but at least 25m away from a fireworks display
- Remember to take wind direction into account
- A rope or a strong barrier should be used to clearly mark off the display area
- Keep well clear of buildings, trees and other hazards, such as overhead electricity and telephone cables
- The site chosen should have as many entrances and exits as possible and should be kept clear of obstructions
- Entrances and exits should be well lit and clearly signposted
- To ensure proper crowd control, you should arrange for stewards to be present – at least one steward for every 250 spectators. Stewards should be easy to identify (perhaps by using fluorescent bibs or jackets). The stewarding team should be aware of what to do in an emergency and should have practised these drills thoroughly before the event

Regulation and controls

The reference standard for fireworks is BS7114: Parts 1 – 3 1988. The primary control on the supply and acquisition of fireworks are the Fireworks (Safety) Regulations 1997 as amended by the Fireworks (Safety) (Amendment) Regulations 2004. Under these regulations only certain defined fireworks within BS categories 1, 2 and 3 may be supplied to the public. Category 4 and larger category 2 and 3 fireworks are prohibited to the public and may only be supplied to specified types of people, which include a professional organiser or operator of firework displays.

Detailed guidance is available from the Department of Trade and Industry website, www.dti.gov.uk, Ref: URN 06/1682.

A useful publication is also available from the HSE:

Giving your own firework display.
HSG 124 ISBN 0-7176-6162-8.



Fireworks display

Where possible the display should be organised and operated by the manufacturer of the fireworks or a professional operator. If this is not practicable a responsible person (adult) from the organising committee should be given sole control of storage and lighting of fireworks. Only use fireworks which comply with the appropriate British Standard.

- Try to recruit at least one person with previous experience of firework displays
- The display area should be at least 50m x 50m and an additional dropping zone of 100m x 50m for spent fireworks
- Car parking areas should be sited well away from the display area and dropping zone. Signpost clearly and keep vehicular entrances away from pedestrian access
- Do not allow any spectators to enter the site with their own fireworks and clearly display signs to this effect at each entrance.
- Fireworks should be stored in a metal container and removed one at a time with the lid replaced each time
- Fireworks which fail to ignite should not be returned to the metal container and no attempt should be made to relight them
- Fireworks should only be used in accordance with the manufacturer's instructions
- Fire fighting equipment, such as extinguishers, buckets of water and sand, should be available close by
- Crowds should be controlled at a safe distance behind barriers and the wind direction taken into account when setting the display

Bonfires

- Keep the bonfire well away from any fireworks display
- Dangerous rubbish, such as foam-filled furniture, aerosols, tins of paint and bottles should not be burned
- The bonfire should be stable and checked to ensure that it will not fall to one side
- Paraffin, petrol or solvents should not be used to light the fire; use firelighters instead
- Bonfires should be kept to a manageable size and additional materials to be burnt kept at a safe distance
- The bonfire should be under the control of a responsible adult, and one person should be in charge of all safety arrangements
- Fire fighting equipment should be available, such as a hose, fire extinguishers and buckets of water and sand
- Qualified First Aiders with suitable equipment should attend all organised bonfires and firework displays
- Water should be poured on the embers of the fire and the site should not be left until the bonfire is out and safe

Candles

The use of candles to create a special atmosphere is now very common. However, it is important to remember that they can be the cause of major fires and serious injuries if not used correctly. Simple precautions should mean that candles can be used safely.



Fire extinguishers must always be readily available where candles are being used.

Choice of candle

Good quality slow-burning candles are best. Cheaper, catering-quality candles will burn down quickly, and the flame may soon get dangerously close to foliage or decorations.

Hand-held candles

Great care needs to be taken where people are given candles to hold, especially where large numbers are involved. Apart from the risk of igniting flammable materials, molten wax can cause damage to clothing and is very hot. Purpose-made candles are available, and should be used with proper slide-on card drip trays.

Where children are involved, even greater care is necessary. Children should be properly supervised and care taken to ensure that they do not stand too close together and in particular not too close behind one another as there is a risk of both clothing and hair being set alight.

Placing of candles

Candles must be kept clear of all combustible materials including flammable decorations, foliage and electrical equipment. Ideally, candles should be placed in metal holders on non-combustible surfaces such as stone or brick.

Fire extinguishers

Fire extinguishers must always be readily available where candles are being used. Water extinguishers are the most suitable for dealing with burning foliage, paper and wood. Staff must know where the extinguishers are and how to use them. Training can be provided either by your fire extinguisher supplier or the local fire brigade. Water must not be used on electrical equipment.

Fire blanket

A fire blanket may be a better way of dealing with certain fire situations, and you should have at least one available. They are particularly suitable for dealing with burning clothing.

Means of escape

If a fire should start, you must be certain that people can get out of the building quickly. All doors must be unlocked and be capable of being opened quickly.



Ideally candles should be placed in metal holders on non-combustible surfaces such as stone or brick.

First Aid

No matter what type of premises you have and irrespective of the nature of your activities, First Aid facilities should be provided for employees and visitors in the event of illness or injury whilst on your premises.

Type of facilities

The type of facilities required depends on a variety of factors. Issues to consider are:

- Nature of activities undertaken (high or low risk)
- Number of people involved
- Distribution of those people
- Location of nearest doctor and ambulance station
- Accessibility in the event of an emergency

First Aid arrangements

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

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.

There is no mandatory list of items that should be included in a First Aid container. The Health and Safety Executive (HSE) in the Approved Code of Practice to The Health and Safety (First Aid) Regulations 1981 say that, as a guide, where no special risk arises in the workplace, a minimum stock of First Aid items would normally be:

-
- A leaflet giving general advice on First Aid (eg HSE leaflet *Basic Advice on First Aid at work*)
-
- 20 individually wrapped sterile dressings (assorted sizes), appropriate to the type of work (dressings may be of a detectable type for food handlers)
-
- 2 sterile eye pads
-
- 6 safety pins
-
- 6 medium-sized individually wrapped sterile unmedicated wound dressings – approximately 12cm x 12cm
-
- 2 large sterile individually wrapped unmedicated wound dressings – approximately 18cm x 18cm
-
- 1 pair of disposable gloves
-

The Code of Practice says that tablets and medications should not be kept.

First Aid kits should be stored in an area where conditions will not readily contribute to their deterioration and be checked on a regular basis.

First Aid training

All First Aiders should be trained and certificates of competence obtained. Training should include specialised training on hazards specific to the activities undertaken.

First Aid co-ordination

Where First Aiders are not available, appointed persons may be nominated to take charge of the co-ordination of activities in the event of an emergency occurring.

Appointed persons are only responsible for summoning trained personnel or professional assistance and should not administer First Aid treatment other than emergency treatment, and then only when specifically trained.

Records

Records of First Aid treatment should be maintained and should contain the following information:

- Name and address of person treated
- Occupation
- Date of entry
- Date and time of incident
- Place and circumstance of incident
- Details of injury and treatment given
- Signature and address of person making entry



How to carry out a risk assessment (general)



The risk assessment should be overseen and co-ordinated by the person who has overall responsibility for health and safety.

Risk assessments are not difficult, but they do 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.

Because charities vary so much, it is difficult to be specific as to who should do what. However, as an example, the office manager should look at offices, the catering manager or head chef the supply of food and drink, the sales manager any retail outlets, the distribution manager the warehouse etc.

The process should be overseen and co-ordinated by the person who has overall responsibility for health and safety.

Systematically look at each area of the premises 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 the buildings, you must also look at the yards, car parks and other external areas and also events and activities away from your premises.

In order to help you, a checklist is given on the next page, of common hazards which you should look for in each area being assessed. If any of these hazards are present, then record them and what you need to do about them. Look for any other hazards which may not be included in the checklist, such as specific activities or pieces of equipment which may cause harm.

In addition to the risks arising from buildings you must also carry out risk assessments for activities away from your premises such as visits, outings and fund raising activities.

You can calculate a risk rating in order to prioritise the implementation of the additional safety measures required.

It is not necessary to do the calculation if you don't want to. Just leave the likelihood, severity and risk rating columns blank and note any existing safety measures and any additional ones which you decide to implement.

However, any risk which could result in a fatality must receive priority attention.

Risk assessment checklist

Accidents and First Aid

- Provision of First Aid equipment
- Persons with First Aid training
- Procedures to deal with accidents
- Transport arrangements to hospital
- Examine existing arrangements and assess what is needed

Fire safety

- Combustible materials, flammable liquids and accumulations of waste
- Heaters, smoking and other sources of heat
- Provision of fire exits, escape routes and signage
- Provision of fire detection equipment and fire fighting equipment
- Evacuation plans

Note: a fire risk assessment is required under the Regulatory Reform (Fire Safety) Order 2005 even if you have no employees. More information is available from www.firesafetyguides.communities.gov.uk

Electrical safety

- Condition of fixed electrical installation, including switches and sockets
- Condition of portable electrical appliances, including leads and plugs
- Use of unauthorised electrical appliances and temporary wiring
- Mechanical damage to wiring

Gas safety

- Condition and maintenance arrangements for fixed gas boilers and heaters
- Condition and arrangements for use, including storage and changing of cylinders for portable Liquid Petroleum Gas heaters

Control of hazardous substances

Internal

- Cleaning materials
- Paints, solvents, adhesives and other chemicals
- Types, amounts, storage arrangements
- Fumes and dusts
- Provision of personal protective equipment

External

- Pesticides, herbicides, petrol
- Types, amounts, storage arrangements
- Provision of personal protective equipment

Plant and machinery

Internal

- Woodworking machinery
- Metalworking machinery
- Lifts, hoists and other lifting equipment
- Ladders and scaffolds including storage and accessibility
- Display screen and computer equipment
- Any other machinery and equipment

External

- Forklift trucks
- Lawnmowers, gangmowers, strimmers, etc.

Slips, trips and falls

Internal

- Loose carpets, rugs, mats and other floor coverings
- Loose and uneven tiles, stone paving and floorboards
- Trailing leads and other obstructions
- Spillages of water and other liquids
- Worn, steep and uneven steps and stairs
- Inadequate lighting, lack of handrails

External

- Uneven and poorly maintained yards, car parks, paths and steps
- Potholes, tree roots and unprotected drops
- Long grass and undergrowth
- Poor drainage of paths and growth of algae
- Inadequate lighting and lack of handrails

Lighting

Internal

- Adequacy of lighting
- Pay particular attention to stairs, steps, cellars and basements

External

- Paths, steps, drives, car parks, boiler room steps and entrances

Falls from a height

Internal

- Arrangements for light bulb changing
- Mezzanine floors
- Use of unsecured ladders
- Unprotected openings and walkways at high level

External

- Clearing of gutters and valleys
- Low parapets and balustrades

Food hygiene

- Extent of food preparation
- Nature of foods to be prepared and stored
- Areas used for food preparation
- Facilities for washing and preparation of foodstuffs
- Facilities for storage of foodstuffs
- Experience, training and competence of food handlers

Manual handling

- Moving and lifting of stock, plant and other equipment
- Numbers required
- Specialist equipment needed

Display screen equipment

- List all computer equipment
- Who uses it and for how long
- Check seating, workstation, screen, software

Hazardous buildings/glazing

- Loose brickwork, stonework, falling masonry, slates, tiles, gutters, flagpoles
- Detail any glass in windows below waist height and in doors or beside doors below shoulder height that is not of safety material or protected against breakage
- Narrow panes up to 250mm need not be included
- Check if any asbestos present

Personal safety

- Lone working
- Handling of cash
- Means of raising an alarm, summoning assistance

Other activities and hazards

- Events, exhibitions, work away, etc.
- Age-related hazards (children/elderly)
- Disability access/provision
- Fêtes, sponsored walks, fundraising activities
- Look for and note any other hazards that could cause someone harm, which are not included in the above checklist

Risk assessment calculator

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

The likelihood of something happening can be graded as:

1 = Low (seldom)

2 = Medium (frequently)

3 = High (certain or near certain)

Severity

The severity of injury if something does happen can be graded as:

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)

Having assessed both likelihood and severity, a risk rating can be calculated by multiplying the likelihood by the severity.

This will give a rating from 1 to 9.

Risk rating matrix

	3	3	6	9
Likelihood	2	2	4	6
	1	1	2	3
		1	2	3
				Severity

The implementation of additional controls can then be prioritised as follows:

Risk rating:

1 – 2 = low priority

3 – 4 = medium priority

6 – 9 = high priority

- With low priority, no action at all may be required
- With medium priority additional control measures or a change to systems of working may be required
- With high priority, it may be necessary to stop the particular activity or restrict access to the area until action has been taken

A risk assessment form is included in the enclosure section at the back of these notes.

Notes

Charity
Care sector
Heritage
Education
Nursery
Commercial bespoke
Property Owners
Flats
Motor fleet
Household EDI

For further information on any of our products, please speak to your insurance adviser.

Or visit us at

www.ecclesiastical.com



Beaufort House, Brunswick Road,
Gloucester GL1 1JZ

Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Group Asset Management Ltd. (EGAM) Reg. No. 2170213. Allchurches Investment Management Services Ltd. (AIMS) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester GL1 1JZ UK. Tel: 01452 528533. EIO, ELL, EGAM & AIMS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and AIMS is a member of the Investment Management Association.