

Guidance notes

church functions



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Attachments

[Letting of church premises](#)

The following guidance notes are also available from your Insurance Consultant and Surveyor, by calling our Church and Commercial Underwriting Team on 0845 070 2223 or by visiting our website at www.baptist-insurance.co.uk

[Fire](#)
[Security](#)
[Health and Safety](#)
[Health and Safety Policy with Guidance Notes](#)

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. Baptist Insurance does not accept any liability whatsoever for any errors

or omissions which may result in injury, loss or damage, including consequential or financial loss. It is the responsibility of the Insured or any other person to ensure that they comply with their legal responsibilities and any interpretation or implementation of this guidance is at the sole discretion of the Insured or other party who may read these notes.

Founded in 1905 as the Baptist Fire Insurance Company Limited, our roots are firmly in the protection of Baptist churches

Over 100 years' experience since then has allowed us to become experts in our field. We understand the needs of the Baptist Church and the diversity of its buildings and people.

We are a company committed to providing a personal, first-class service to all our customers dealing promptly and responsibly with any claims.

We recognise the tremendous work being done by Baptists at all levels in the community. One way we recognise this work is through our grant giving to the Baptist family including evangelistic projects. Available profits are re-invested back into the Baptist community, helping you to continue the great work that you do.

Useful contacts at Baptist Insurance

Enquiries

Tel 0845 070 2223

email enquiries@baptist-ins.com

Lines are open 8am-6pm Monday to Friday (excluding Bank Holidays).

Claims

Tel 0845 070 2223

New claims can be reported 24 hours a day, 7 days a week. Enquiries on existing claims can be made Monday to Friday 8am to 6pm.

To find out who your local Insurance Consultant and Surveyor is please call us on 0845 070 2223.

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

This advice is provided to you as best practice guidance from Baptist Insurance. Please check your policy documents for details of any conditions specific to your policy.



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Planning an event

Plan well ahead to ensure that your garden party, fair or fête will be successful.



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Bouncy castles

Many injuries could be avoided by effective adult supervision.



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Bonfires and firework displays

It is vital that contractors have adequate Public and Employers' liability insurance.

Planning an event

The organisation of events has long been a method used by churches for fundraising and, in the main, has proved to be very successful. However, without adequate planning and organisation, the running of such activities can lead to accidents and injuries.



You must check that any outside contractors have their own liability insurances.

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 and you may require a Temporary Event Notice from the local licensing authority.

An event organiser has a duty to ensure that any premises, including churchyards and other open spaces, 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 regards 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 fundraising, such as social activities or events, but not those where there is a high risk of serious injury.

If you're planning any event which includes activities of a hazardous nature such as abseiling or bungee jumping, then you must notify Baptist Insurance 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 they hold adequate Public and Employers' 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.

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 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. Some contracts may attempt to make you responsible for any damage or injury, regardless of how this was caused, and should be resisted.

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, establishing 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.

Think about 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.

A fire risk assessment will need to be carried out in accordance with the provisions of The Regulatory Reform (Fire Safety) Order 2005. The owners of the property should confirm that there is no breach of any lease, tenancy or any similar agreement.

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?

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

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 BS 7671 Requirements for electrical installations (IEE Wiring Regulations, Current Edition).

Only electrical contractors with 'Full Scope' registration or membership to work on commercial installations with the National Inspection Council for Electrical Installation Contracting (NICEIC), the Electrical Contractors' Association (ECA) or the National Association of Professional Inspectors and Testers (NAPIT) should be employed.

Anyone 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 marshals;
- 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. All marshals 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 Hygiene Regulations 2006 must be considered.

Where cooking takes place, a check should be made on the method of heating, e.g., 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.

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 supervision. Consideration should be given as to whether visitors (as opposed to competitors or those displaying) should be allowed to bring dogs and their control.



**CRAFT MARKET
HERE TODAY**

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



Every stall or attraction should be provided with a cash box of some kind in which to collect entry charges and payments.

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.

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 regularly during the course of the event so that large sums of cash don't 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 Baptist Insurance 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

The event organisers must take all reasonable steps to ensure the safety of participants as far as possible.

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

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, Baptist Insurance must be advised as Public Liability cover will not be automatic.

Dangerous activities include:

Abseiling

Archery

Assault course

Balloonng

Barfly jumping

BMX cycling

Bonfire and firework displays or similar

Bungee jumping

Canoeing

Caving

Clay-pigeon shooting

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

Dry slope skiing

Flying

Gliding

Horse-riding

Jet-skiing

Parachute jumping

Pole climbing

Pony-trekking

Rock climbing

Sub-aqua diving

Swimming

Water-skiing

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

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.

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 Diaconate to provide the necessary stewarding.

Initial planning

The following should be done before 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

-
- A minimum age of at least 16 years is preferable
-
- Where younger persons are included they should be adequately supervised by responsible adults
-
- Suitable walking footwear should be worn
-
- 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
-
- The Police should be asked for their advice on choice of route, time and day and their directions should be obeyed
-
- In any event, heavily trafficked roads should be avoided, especially at night
-
- Walkers should be started at intervals; mass starts are dangerous
-
- The start and finish should be off the road
-
- Walkers should be reminded of the requirements of the rules 1 - 35 and the illustrations of signals to other road users in the Highway Code (2007 Edition)
-
- Where there is no footpath, participants should walk on the right-hand side of the road, facing oncoming traffic
-
- Any vehicles used in a supervisory capacity should not travel at a slow speed and thus cause obstruction to other traffic
-
- In rural areas, walkers should be sure to close any gates they have to pass through, so that animals cannot stray onto the highway
-
- There should be a follow-up system so that no participant is left behind needing help
-

Visits and outings

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

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 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 ratios

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

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.

If private cars are used it is essential to check that you have the correct motor insurance cover for the trip you are undertaking and that drivers are properly qualified.

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 the 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. Medication will also need to be taken where appropriate 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 en route.

Location

A thorough investigation must be undertaken of the proposed destination, particularly bearing in mind those 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 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 persons 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 on your premises 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 checklist of all the items which will need to be taken, including medication, emergency supplies and contact names and telephone numbers.

Adventure activity centres

Adventure activity centres providing caving, climbing, trekking and water sports activities have to be inspected and, where appropriate, licensed.

The Adventure Activities Licensing Scheme is a Government-sponsored scheme, which was introduced in 1996 under the Adventure Activities Licensing Regulations. The scheme ensures that those who provide certain adventure activities to young people under the age of 18 years, will have their safety management systems inspected. Where appropriate, a licence is then issued.

On 1st April 2007, and as a result of widespread government regulatory reorganisation, the responsibility for implementing the regulations was transferred to the Health and Safety Executive (HSE). The organisation that carries out inspections and issues licences on the HSE's behalf is the Adventure Activities Licensing Service (www.aals.org.uk).

Before organising any trip to an Adventure Activity Centre you must ensure that it has been properly investigated and licensed and that it also holds its own Public Liability Insurance.

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.

BS EN 14960 aims to minimise the level of risk and the possibility of serious injury, whilst allowing children to enjoy themselves when playing in or on an inflatable.

The Standard specifies safety requirements for inflatable play equipment. It sets out appropriate measures to address the risks and minimise accidents to users for those involved in the design, manufacture and supply of inflatable play equipment. It specifies information to be supplied with the equipment, as well as detailing levels of supervision, inspection and maintenance programmes.

BS EN 14960 doesn't apply to devices classified as toys, devices for use in pools or privately owned devices not hired out for reward.

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 Inflation 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 £2 million. This insurance is to cover the liability of the hire company. It's unlikely to extend to cover the hirer of the equipment.

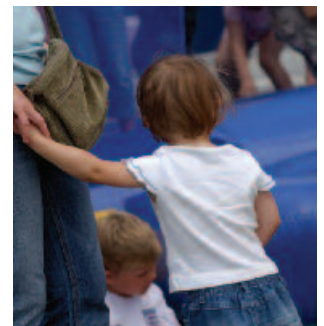
Self-operation

If you are to operate the bouncy castle, in addition to the above, 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 and sited away from obstacles, such as fences or overhead power lines
- 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 having an age limit for users. (It is suggested that children over 10 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.

Bonfires and firework displays

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



Where possible the display should be organised and operated by the manufacturer of the fireworks or a professional operator. You should ensure that they have adequate Public and Employers' Liability insurance.

- Before setting up your event, make sure you have informed your local Fire Brigade and Police and secured attendance by a first aid association, if deemed necessary;
- 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 50 metres away; but at least 25 metres 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 BS EN 14035, which has partially replaced BS 7114. 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 for Business, Innovation and Skills website, www.berr.gov.uk/fireworks Ref: URN 08/1110.

Fireworks display

Where possible the display should be organised and operated by the manufacturer of the fireworks or a professional operator. When employing an external contractor, it's vital that you obtain written confirmation that they have adequate Public and Employers' Liability insurance. In a recent case, a club committee was found to be liable for damages following an injury, even though a contractor was undertaking the fireworks display. The club believed them to be insured; they were not, and it was held that the club failed to select a 'suitable' contractor for the fireworks display.



Where it is not possible to employ professionals, a responsible adult from the organising committee should be given sole control of storage and lighting of fireworks. Only use fireworks which comply with BS EN 14035.

- Try to recruit at least one person with previous experience of organising firework displays;
- The display area should be at least 50 metres x 50 metres and an additional dropping zone of 100 metres x 50 metres 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;
- Firefighting 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;
- Firefighting 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.

Hiring agreements and signing indemnities

Upon occasion, you may be asked to sign an indemnity for others (the 'principal') when using their land or property. For example, some organisations such as local authorities may ask for an indemnity if you use their land for open-air events or their buildings for meetings.



Sometimes the document you will be asked to sign will make you responsible for any damage or injury however caused, whether as a result of your negligence or not. These are onerous terms and should be resisted.

If, for example, whilst you are using the premises, a fire occurs by an unrelated incident to the event, perhaps because of faulty wiring, there is no reason why you should be made responsible for the cost of repairing the building or for injuries to others. The organisation's own property and liability insurances should apply. We advise you not to sign such documents. When challenged, many organisations are willing to amend terms.

You should seek legal advice if you are in any way doubtful about your contractual obligations.

As far as your policy is concerned, we only provide liability insurance for 'the principal' for incidents that are based upon your legal liability, i.e., through your negligence. Cover operates when the claim happens to be made against the principal rather than you, but where we would have accepted the claim against you under the liability section of the policy. The policy does not provide the principal with liability cover or property damage cover simply because you have signed a 'full indemnity' document.

Sources of information

The Health and Safety Executive

HSE Information Services
Rose Court, 2 Southwark Bridge
London, SE1 9HS
Tel 0845 345 0055 (HSE info line)
Fax 029 2085 9260
Email hseinformationservices@natbrit.com
www.hse.gov.uk

Royal Society for the Prevention of Accidents

RoSPA House, Edgbaston Park
353 Bristol Road, Edgbaston
Birmingham, B5 7ST
Tel 0121 248 2000 Fax 0121 248 2001
Email help@rospa.com www.rospa.com

The Fire Protection Association

London Road, Moreton-in-Marsh
Gloucestershire, GL56 0RH
Tel 01608 812500 Fax 01608 812501
Email fpa@thefpa.co.uk www.thefpa.co.uk

Food Standards Agency

Aviation House, 125 Kingsway
London, WC2B 6NH
Tel 020 7276 8000
www.foodstandards.gov.uk

Environment Agency

National Customer Contact Centre
PO Box 544, Rotherham, S60 1BY
Tel 08708 506 506
www.environment-agency.gov.uk

Communities and Local Government

Eland House, Bressenden Place
London, SW1E 5DU
Tel 020 7944 4400
www.communities.gov.uk

Ecclesiastical Risk Services

Ecclesiastical Risk Services, who work in association with Baptist Insurance, is an independent risk management consulting service designed to help organisations identify, minimise and effectively manage their risks.

Based on the understanding that every organisation faces different risks and has varying resources to address risk management, Ecclesiastical Risk Services can provide you with a cost-effective service, tailored to individual needs. This totally flexible approach is ideal for organisations who are unsure of their legal obligations, how to address them and who struggle to commit time to manage them. The organisation has been set up to echo the expertise that Ecclesiastical has gained in their niche markets of care, charity, faith, education and heritage - although they also have the capability to assist any organisation. All the consultants have experience in at least one of the niche markets and are either members or chartered members of the Institute of Occupational Safety and Health.

Ecclesiastical Risk Services can help you take steps to establish a full health and safety management system - including:

- conducting a gap analysis audit to assess where legal requirements are not met;
- writing policies and procedures;
- contingency planning;
- completing risk assessments (such as fire, hazardous substances, display screen equipment, manual handling, asbestos and general workplace assessments);
- undertake bespoke training courses (including health and safety for managers, manual handling, fire safety and directorial/trustee responsibilities);
- other bespoke services tailored to individual needs.

The solutions offered are always cost-effective, so if you're interested in the services offered please contact the Ecclesiastical Risk Services team on 0845 602 4065 for more information and a free, no-obligation quotation.

Health and safety guidance notes in connection with the letting of church premises

We would suggest that the Diaconate draw up a formal letting agreement for the use of the church and hall and any other buildings by third parties.

In addition to the provision for making good any loss or damage to the building and contents, the agreement should include procedures to follow in the event of accidents.

The agreement should draw the attention of hirers to the fact that they are primarily liable for any accident or injury which arises out of their activities whilst using the premises.

An accident book should be located on the premises. One of the letting conditions should be as follows:

Hirers are reminded that they are responsible for any accident or injury arising out of the activity for which they have booked the premises. It is the responsibility of the hirer to ensure that the premises are safe for the purposes for which they intend to use them.

Hirers of the

[Redacted]

(insert church/hall, etc.) are required to complete details of any accident or incident occurring during their occupation of the premises which did or could give rise to injury as soon as possible after the accident or incident but in any case before the premises are vacated by the hirers after the event.

A book is provided for this purpose and this is located in

[Redacted]

The following information should be recorded:

- 1 Name, address and telephone number of person(s) injured
- 2 Exact time and place of the occurrence
- 3 Detailed description of accident or incident, including a description of any apparatus or equipment involved
- 4 Name, address and telephone number of any witness(es) to the accident
- 5 Signed witness statements should be obtained if possible

The hirer must notify

[Redacted]

(insert name, address and telephone number of person responsible) as soon as possible after the accident, but in any event within 24 hours.

Any apparatus or equipment involved must be retained for inspection.



Notes

Notes

- Church insurance
- Commercial insurance
- Home insurance
- Residential Property Owners Insurance

Getting in touch

For further information,
please call us on
0845 070 2223

Lines are open 8am to 6pm Monday to Friday
(excluding Bank Holidays).

You can email us at
enquiries@baptist-ins.com

or visit us at
www.baptist-insurance.co.uk

Did you know?

The Churches Purchasing Scheme (who work in association with Baptist Insurance) provide a wide range of products and services that could save you money on your church and community supplies.

For more information please call
0845 458 4584 or visit **www.cpsonline.co.uk**

If you would like this booklet in large print, Braille, on audio tape or electronically please call us on 0845 070 2223. You can also tell us if you would like to always receive literature in another format.

