

Section 4

Church Functions

Guidance Notes for

Churches



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Introduction

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Our commitment to providing the highest standard of service means that individuals and organisations choose Ecclesiastical Insurance every time. For insurance you can believe in, choose Ecclesiastical.

Our Guidance Notes

These guidance notes are based on current legislation and we have tried to make them thorough and informative. Please use them as a guide to maintaining a 'safer' church and as a reference guide to address specific issues you may have. If you require any further assistance, please contact the relevant organisations mentioned in the notes, Ecclesiastical Insurance, or your local Insurance Consultant and Surveyor.

Useful Contacts at Ecclesiastical Insurance

Ecclesiastical Insurance	Call: 01452 528533 or email: information@eigmail.com
Churches	Call: 0845 7773322 or email: churches@eigmail.com
Claims	Call: 01452 528533 or email: claims@eigmail.com
	Opening hours 9am to 5pm

If you want to find out who your local Insurance Consultant and Surveyor is, why not have a look on our website - www.ecclesiastical.co.uk/church

Note: Ecclesiastical Insurance provides these guidance notes FREE of charge to Ecclesiastical Church Insurance policyholders.

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Planning an Event

The organisation of events has long been a method used by churches for fund-raising 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.

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 churchyards or 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 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. Where possible 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. 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 checks made to ensure the safety of any equipment?
- Are doorways wide enough to accommodate such equipment?

Planning an Event

- 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).

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, i.e. 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

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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 their control.

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 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. If the event is near the church this could be the church vestry, if this is a secure area. The church safe could be used to keep cash in overnight before banking the next day. Check with Ecclesiastical 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

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.

Bouncy Castles

Department of Trade and Industry statistics confirm that in 1999 there were 8,450 accidents resulting in injuries to children arising from the use of inflatable bouncy castles within the UK. Of these, 2,890 were caused by bouncy castles being used at home and 5,560 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 the Health and Safety Executive, who have published detailed guidelines to manufacturers and operators of such equipment. The Royal Society for the Prevention of Accidents (RoSPA) have also issued guidelines for users.

Most of the injuries are caused by children bouncing off the inflatable onto 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 fund-raising event, a fete 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:-

1. Fully complies with the Health and Safety Executive Guidance Note PM76 - "Safe operation of passenger carrying amusement devices - Inflatable bouncing devices". (This important guide deals with all aspects of safety). This priced publication can be obtained from HSE Books, PO Box 1999, Sudbury, Suffolk, CO10 2WA, Tel: 01787 881165.
2. Employs suitably experienced and trained adult personnel, where the company are responsible for setting up, operation and supervision of the bouncy castle.
3. Provides written evidence of a current public liability insurance policy with a limit of indemnity of at least £1 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 any age limit of 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.

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.

- 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 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 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. 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.

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, siting 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 20m 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 and no attempt should be made to relight them.
- Fireworks should only be used in accordance with the manufacturers 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 siting the display.

Bonfires and Firework Displays

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, such as St John Ambulance Brigade.
- Water should be poured on the embers of the fire and the site should not be left until the bonfire is out and safe.

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 Parochial Church Council 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 marshalls so that 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 marshalls 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.
5. The Police should be asked for their advice on time, day and choice of route (which should not include heavily trafficked roads) and their directions must be obeyed.
 6. Walkers should be started at intervals; mass starts are dangerous. There should be no more than six people in a group and never more than two abreast.
 7. The start and finish should be off the road.
 8. Participants should be reminded of the requirements of the new Highway Code.
 9. Participants should be instructed, where there is no footpath, to walk on the right hand side of the road, facing oncoming traffic.
 10. Any vehicle used in a supervisory capacity should not travel at a slow speed and thus cause obstruction to other traffic.
 11. If a gate has to be opened, make sure that it is shut again. This will prevent livestock straying on to the highway.
 12. There should be a follow-up system to ensure that no participant remains behind requiring help.

RoSPA ADVICE FOR CHARITY WALKS

The following precautions have been devised by RoSPA to minimise the risk of accidents:-

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. If night walking is involved, light coloured clothing visible to drivers should be worn plus reflective armbands.

Where to Get Advice

Further advice is available from the following organisations:

- Royal Society for the Prevention of Accidents (RoSPA) – Tel: 0121 248 2000
RoSPA produce booklets on a wide range of safety issues, some general and some relating to specific activities.
- Health & Safety Executive (HSE)
HSE Infoline Tel: 08701 545500.
Although associated with industrial safety, HSE can provide literature on a number of areas that can be of interest to organisers.
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 – Tel: 020 7273 1500
www.sportengland.org
Sport England produce a number of publications on organising sporting events.
- 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 practice are available from The Publications Department, Chadwick House Group Ltd., Chadwick Court, 15 Hatfields, London SE1 8DJ. Tel: 020 7827 5882.
www.cieh.org.uk
- The Local Authority – Licensing Department.
You may need to apply for a Public Entertainments Licence. This will probably be the case if you are selling tickets and have amplified music. Check with the licensing department of your Local Authority.
- Please also remember that local Fire and Police Authorities may need to be consulted and are available to provide advice and guidance.

Candlelit Services

The use of candles in church is a very important part of worship. 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 during services.

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 the congregation are given candles to hold, especially where large numbers are involved. Apart from the risk of igniting service sheets etc., 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. Processions while holding candles are probably best avoided.

PLACING OF CANDLES

Candles must be kept well 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

Every church should have at least two extinguishers of the appropriate type, and these should be examined and serviced at regular intervals. Water extinguishers are the most suitable for dealing with burning foliage, paper and wood. Stewards 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 for the service. 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 before the service and be capable of being opened quickly. A steward should be located at each door and someone should be given the task of calling the Fire Brigade.

LIGHTING

Stewards should have torches so that any minor problems can be dealt with without bringing on the main lights. In the event of a fire or other serious emergency the main lights must be brought on immediately.

PROCEDURES

It is strongly recommended that a team of stewards is appointed and that each person has specific duties in accordance with a list of written procedures.

A specific steward should be appointed to each door and must ensure that it opens easily before the service starts.

Similarly fire extinguishers should be allocated to specific stewards, who should know how to use them.

For large services, a trained first-aider with first aid equipment should be available.

ANNOUNCEMENTS

The person leading the service should be aware of the fire risk, and in the event of an emergency be ready to ask everyone to leave in an orderly fashion following the directions of the stewards.

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 "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 (e.g. 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 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 circumstances of incident
- Details of injury and treatment given
- Signature and address of person making entry

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 completely fortuitous fire occurs, 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 may find it useful to 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 which 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.

For insurance you can believe in, choose Ecclesiastical.

The following Guidance Notes are also available from your Insurance Consultant and Surveyor or by calling our Church Department on: 0845 7773322

Section 1: Fire



Section 2: Security



Section 3: Health and Safety

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