



**Gallagher**

Insurance | Risk Management | Consulting



# COMMUNITIES SPRING AND SUMMER EVENTS GUIDE

## ORGANISING A COUNCIL-RUN EVENT

### Key risk management considerations

Organising and running public events can present various risks for councils. Essentially, there are two important risk management factors to think about – trying to prevent something going wrong, and an adequate insurance in case it does.

Planning any public event takes a lot of organisation, from deciding on the location and scale of the event to getting the right team on board, engaging the community, and ensuring every aspect of the event comes together to make it a success.

Something that should always run through this entire process is managing and mitigating risk – for the public, contractors, council employees and the council itself.

#### Doing the groundwork

It may sound obvious, but before you organise anything, check that you are not competing with any local activities or events on your chosen date so you don't run the risk of low attendance. When getting your team together, you should ensure you have the adequate skills, expertise, training and numbers (for example, sufficient marshals for the number of attendees expected).

A risk assessment should be carried out and documented prior to the event, and the venue/location deemed suitable.

#### Permits and licences

Put together a full list of activities, who is responsible for them, and whether all permits and licences are in place for third parties attending the event – for example, catering vans, non-council run stalls, bands, fairground rides and bouncy castles. All third parties must have their own public liability insurance, evidenced to the council. However, stalls run for no financial gain by local people or groups who do not have their own public liability insurance in place may be covered under the council's policy, so this is something you should check.

It may also be the case that for events to be insured under the council's insurance policy, the council, a working party or a subcommittee of the council must be the sole organiser of the event, so check with your insurance broker. You should also advise your broker of any event with more than 1,000 attendees at any one time.

### Electrics

If you are using a generator for your electricity, the generator enclosure should be accessible for normal operations or emergencies, but segregated from public areas of the venue, with clear danger warning signs around the intake or enclosure. If you are using mains electricity, there should be circuit breakers in place, cables should be covered with matting or cable ramps and, where possible, you should segregate vehicle traffic and cable routes.

If the event is outdoors, you will need to protect electrical equipment that could be exposed to rain or other adverse conditions with suitable and sufficient covers, enclosures or shelters.

### Bonfires

The site of bonfires or bonfire beacons should be at least 75 metres away from property or vehicles which are not owned, hired or rented by the council. If this is an issue, you will need to seek your insurer's approval before cover can be confirmed.

### Hired equipment

You may require loss or damage cover for hired equipment such as generators, portable toilets or lighting. If so, your insurer will need to know the sum insured required, the duration of the hire, security arrangements and storage details.



# TIME TO CROWN THE KING

## Key insurance considerations for clients for the King's Coronation

With an additional bank holiday on the horizon and a new King to crown, how do you plan on celebrating?

Events are a great way to bring local communities together, and we know many communities and organisations across the UK will be planning for this tradition breaking event, which will take place on the weekend of 6 May 2023.

The crowning of King Charles III is expected to be rooted in longstanding traditions and pageantry, which will allow for an opportunity for families and communities to come together across the country to join in and celebrate the rich culture and history of the UK by welcoming His Majesty to the throne.

Whether your local community is planning to participate in a celebratory procession through your city/town or planning a street party to celebrate the coronation in style, every local community and council will be able to play a part in this historical event.

Community events take a considerable amount of planning, and for events to be insured under the councils' insurance policy, the council, a working party or a subcommittee of the council must be the sole organiser of the event.

With such a monumental event for the whole country and the first coronation in over 70 years since Queen Elizabeth II was crowned in 1953, we have produced a 12-point guide for the information that we would require for any event with more than 1,000 attendees.



- 1 A full list of activities and who is responsible for them. All third parties must have their own public liability insurance evidenced to the council, for example: catering vans, inflatable bouncy devices, bands, and stalls that aren't organised by the council. All permits and licences must be in place, especially if you are seeking road closures and, if required, the police and fire brigade should be notified.
- 2 A risk assessment should be carried out and documented prior to the event. The location should be suitable for the event.
- 3 There should be sufficient marshals for the number of people attending. Please note the risk assessment of the event will determine the marshalling.
- 4 Is your event playing music? If yes, what type i.e., local band, type of music. If the band is semi-professional/professional, they will need their own public liability insurance in place.
- 5 A qualified first-aider should be in attendance and they must have means to call the emergency services.
- 6 Start and finish time of the event: If the event is for more than one day; how many days, start and finish time, security overnight.
- 7 Will there be any electrics? If yes, how will it be generated? For example, if it is a generator, what is the security on the generator? If it is plugged into mains, will there be circuit breakers in place? Will the cables be covered with matting and is there a contingency plan for wet weather?
- 8 Will there be a beacon? If the beacon is a basket type attached to a building or a pole, a risk assessment should be undertaken to ensure the public is kept at a safe distance and there is no danger of the flames or hot particles affecting nearby properties or vehicles. If the beacon will be a bonfire type, cover is subject to the council providing their insurers with a copy of their risk assessment to approve at least 14 days prior to the event. The bonfire site should be at least 75 metres away from property or vehicles which are not owned, hired or rented by the council. If this is an issue, you will need to seek your insurer's approval before cover can be confirmed.

9 If you need loss and damage cover for hired equipment such as generators, toilets or lighting, we will need to know the sum insured required, the duration of the hire, security arrangements and storage details.

10 Upon referral to Gallagher, stalls run for no financial gain by local people or groups who do not have their own public liability insurance in place may be covered under the policy. The council must take responsibility for the risk assessment, and health and safety of the stall. The council should be aware that if a claim occurs then it would be defended under the council's policy and this may affect the terms and conditions at the next renewal.

11 If the council is responsible for a BBQ, then it must be placed where people cannot walk into it, firefighting equipment must be in place (sand/water) and the food must be kept chilled until it is cooked.

12 If the council is organising a tug-of-war, they must ensure that all competitors are wearing suitable clothing and footwear, and are using the correct type of rope.

## SPRING INTO ACTION

### HOW COUNCILS AND COMMUNITIES CAN COME TOGETHER FOR A SUCCESSFUL SEASON OF CLEANING

Budget cuts to local government is driving an increased incentive for communities to get involved in preserving and maintaining the areas where they live.

As local government continues to experience budget cuts, there is an even stronger incentive to get communities on board with protecting and maintaining the areas in which they live.

Waste management is perhaps the most visible of council services, particularly when the service is adversely affected, such as the case with many councils waste collection services experiencing industrial action during 2022. In some areas, mounting household waste on the kerbside even led councils to dissuade residents from embarking on spring cleans for fear of making the problem worse.

But, now that services have resumed and the weather is warming up, there is an opportunity for councils to get communities involved in helping to clean up their local spaces.

More than two million pieces of litter are dropped in the UK every day, amounting to a cost of over £1 billion a year to taxpayers for street cleaning.<sup>1</sup> Apart from the obvious problem of litter being unsightly and uncared for, it can take years to degrade, attract vermin, and harm the wildlife, with the RSPCA receiving around 5,000 calls per year about animals trapped or injured by litter.<sup>2</sup> In addition, research also shows litter contributes to further crime and that people feel less safe in areas that are littered.<sup>1</sup>

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<sup>1</sup><https://www.keepbritaintidy.org/faqs/advice/litter-and-law>

<sup>2</sup>[https://www.rspca.org.uk/-/em\\_save\\_wildlife\\_from\\_litter](https://www.rspca.org.uk/-/em_save_wildlife_from_litter)

## Supporting community litter picks

There are groups and individuals nationally who care about these issues and already carry out litter picks in their local communities. Litter picking can be a great way to enjoy some physical activity outside, gaining some exercise, which can be extremely beneficial to mental wellbeing.<sup>3</sup>

In some cases, local councils assist groups and individuals through the supply of litter-picking kits, and/or collecting the waste at the event and taking care of its disposal.

For local councils organising or supporting litter-picking events, the following points should be considered:

- 1. Helping supply the necessary kits:** Kits should include litter pickers, high visibility vests, gloves and bags. If you are not supplying hand gel, advise participants to bring their own.
- 2. Waste separation:** Advise the group on whether to separate the litter according to type, e.g., plastic bottles, aluminium cans, general waste. If so, provide the appropriate bags.
- 3. Undertake a risk assessment:** Take into account busy roads, bodies of water, slippery grass banks, trip hazards, broken glass, giant hogweed, insecticides, syringes and other clinical waste, etc. Check for potential areas to take a break or shelter from bad weather, as well as nearby public toilets. If you plan to pick litter in a more remote area, such as a beach, check if there is sufficient mobile phone signal if your communication needs to rely on mobile phone use.
- 4. Health and safety:** Prior to the event, section off any concerning areas with stakes and tape, and warning signs. Ensure there is at least one first-aid kit present, and that the group is briefed on how to safely use the equipment given to them. Cuts and scratches (however small) should be covered with surgical tape or a waterproof plaster, even when gloves are being worn.
- 5. Hazardous waste:** Ensure all participants are aware not to pick up potentially hazardous objects, such as unidentified cans/canisters, sharp objects, syringes and clinical waste, oil drums, chemical containers, or any heavy objects that could cause injury. If dangerous, poisonous or hazardous items are present, contact the Environment Agency.
- 6. Children:** All children taking part should be accompanied by an adult, supervised at all times, and notified clearly about the items of waste to leave alone. They should not pick for more than an hour at a time without a break.
- 7. Recording attendees:** A list of the volunteers attending the event should be kept for reference on council files.
- 8. Public and employers' liability insurance:** If the litter pick is a council-run event, it should be covered by the council's insurance policy, including cover for volunteers under their employers' liability insurance. If, however, the council is merely providing litter-picking kits and/or collecting the waste at the end of the event, insurance cover is down to those participating – although is not compulsory. Some groups, such as charitable organisations or faith groups will have their own public and/or employers' liability insurance. In any case, the provision of cover should be fully understood before the event takes place.



## Getting the community involved: Tree planting events

In 2022, the Prince of Wales, now King Charles III invited everyone from individuals to school groups to councils to 'plant a tree for the Platinum Jubilee', a unique tree planting initiative The Queen's Green Canopy. For 2023, His Majesty The King has extended The Queen's Green Canopy initiative to the end of March 2023 to give the people the opportunity to plant trees in memoriam to honour Her Majesty.

For councils, this may be the perfect opportunity for organising tree planting events, whether for parks or woodlands, or to enhance some of the more built-up space. Such events can provide great opportunities for community engagement, enabling local residents to get involved in designing and improving their green spaces.

<sup>3</sup><https://www.pect.org.uk/resources/litter-picking/>



A few things to consider for a tree planting event:

- **Health and safety:** Your insurance may require you to carry out a risk assessment and/or have a first-aider at the event. Risk assessments should include considering hazards such as uneven or muddy pathways, steep gradients and hot weather. All participants will need to be briefed before the tree planting begins to ensure their safety and the safety of those around them.
- **Trees and tools:** The size and nature of the trees you are planting needs to be matched with the ability of the participants (some, for example, will require people capable of digging tree pits and using a post driver to put in the stakes). Ensure you plan accordingly for the required tools, in terms of sustainability, safety and number. If the trees are being delivered in advance of the day of the event, you will need to organise suitable storage.
- **Photography consent forms:** If you are photographing your events for educational or publicity purposes, you should obtain written consent from participants who are happy to be included.

This is by no means an exhaustive list—you may also want to think about things such as places to shelter should the weather become unfavourable; whether you will be providing refreshments for those taking part, and if people can bring their dogs (and, if so, provide clear guidance about the responsibility of owners).

#### CONDITIONS AND LIMITATIONS

The sole purpose of this newsletter is to provide guidance on the issues covered. This article is not intended to give legal advice, and, accordingly, it should not be relied upon. It should not be regarded as a comprehensive statement of the law and/or market practice in this area. We make no claims as to the completeness or accuracy of the information contained herein or in the links which were live at the date of publication. You should not act upon (or should refrain from acting upon) information in this publication without first seeking specific legal and/or specialist advice.

## How can Gallagher help?

Gallagher is one of the leading providers of public sector insurance, with a dedicated team focusing solely on serving this sector.

Many local councils look to us to help them navigate the risks they face — we can design bespoke insurance programmes to meet their needs, as well as providing risk management advance and guidance.

If you would like to speak to us about cover for a specific event, conducting a review of your insurance programmes, or have a risk management query you would like to discuss, we are here to help. You can also visit our Public Sector page for more information on the ways in which we can work with your organisation.

## Connect with us

To find out more, please contact us.

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