



COMMUNITY MATTERS

SPRING 2022

INTRODUCTION

Welcome to the latest issue of our Community Matters newsletter featuring topical articles for the Community sector, including local councils, charities and not-for-profit organisations.

With the Queen's Platinum Jubilee approaching we know many of you are busy planning community events, so we've included an article on the key risk management considerations for events run by councils, not-for-profit or charitable organisations.

The winter months are finally behind us and the weather is warming up so now is the ideal time to focus on green spaces so please take a look at our guidance on tree maintenance and spring litter picks.

The news and insights section of our website is regularly updated and features helpful information from underinsurance of community buildings to insurance considerations for events and much more.

If you have any suggestions for future articles we'd love to hear them—please email us at uk.community@ajg.com.

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Our Gallagher UK [LinkedIn](#) and [Twitter](#) channels are also a great way to stay up to date with the latest news and insights so please follow us.

ORGANISING A COMMUNITY RUN EVENT — KEY RISK MANAGEMENT CONSIDERATIONS

Organising and running public events can present various risks for councils, not-for-profit or charitable organisations. Essentially, there are two important risk management factors to think about—trying to prevent something going wrong, and 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, organisation's employees and the organisation 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 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 organisation's policy, so this is something you should check.

It may also be the case that for events to be insured under the organisation's insurance policy, the council, a working party or a sub-committee 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.

COVID-19 status checks

From 27 January 2022, it is no longer mandatory for certain high-risk events and venues to check the COVID-19 status of attendees as a condition of entry. However, if there are large crowds and/or people are in close contact, you may choose to do this to keep attendees and staff safer. If so, those carrying out the checks should be familiar with the latest government guidance, including guidance on data protection.

Of course, rules around attendee numbers and social distancing may well change again, such is the nature of the pandemic, so organisations will need to ensure they remain up to date with any changes, and adhere to the rules.

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 organisation. 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.



TREE MANAGEMENT AND MAINTENANCE — GUIDANCE FOR COUNCILS AND COMMUNITIES

Managing trees on council-owned land is about more than inspections and pruning. It can help a council promote sustainability, create high-quality public spaces, attract investment and deliver infrastructure.

Councils, not-for-profit or charitable organisations have a responsibility to properly maintain trees and plants in all public spaces, from streetscapes to parks and woodland. But it's also about investing in green spaces for the short-term and long-term benefit of the community and the environment.

Trees bring so many positives for the communities they coexist with. For towns and cities, the inclusion and proper management of trees and plants within the infrastructure is especially important. Benefits include the improvement of air quality, flood alleviation, increased biodiversity, noise reduction, and the cooling of land and buildings, as well as having a positive effect on property prices as a result of greenery within the built environment.

In addition to all of this are the benefits to our mental health—being around nature, specifically trees, has been shown to reduce the levels of cortisol in our brains. It has even been stated that if everyone in England had access to good quality green spaces, this could save the NHS £2.1 billion every year in treatment costs.¹

A serious responsibility

First, let's consider the issue of maintenance of existing tree stock, which must be carried out according to the relevant legislation, and health and safety guidance. The inspection, pruning and/or removal of some trees is necessary to protect people, buildings and surrounding infrastructure, while in some cases tree felling will be required in order to clear space for building works or new developments.

In order to minimise risk, councils and organisations should adhere to the following:

Insurance: The councils and organisations should check that any contractors used have Professional Indemnity (PI) insurance in place, otherwise any claim would have to be dealt with by the council's insurance.

Risk assessments and inspections: A risk assessment should be in place for tree inspections, which should be carried out by an arborist, not a tree surgeon, unless they have the correct qualifications. Inspections should be properly documented, with professional advice implemented and review dates adhered to. Interim annual inspections should be considered by a person who understands the trees in your area; this can be a tree warden, volunteer or professional person.

Dealing with hazardous trees: Hazardous trees (classified as trees near the public highway, playgrounds and any other open spaces where people may gather or walk) should be inspected annually at a minimum, and following periods of adverse weather conditions. When dealing with diseased trees, the council should seek guidance from appropriate professional organisations, such as the Forestry Commission.

¹Plant your future—the case for trees (publishing.service.gov.uk)

Getting the community involved

Recently, The Prince of Wales invited everyone from individuals to school groups to councils to 'plant a tree for the Jubilee', encouraging people across the UK to get involved. For councils and organisations, this may be the perfect opportunity for organising tree-planting events, whether for parks or woodland, or to enhance some of the more built-up spaces.

Such events can provide great opportunities for community engagement, enabling local residents to get involved in designing and improving their green spaces.

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 need 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).

Photography consent forms: If you are photographing your event 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).



TIME FOR A SPRING CLEAN?

HOW COUNCILS AND COMMUNITIES CAN TEAM UP TO MANAGE WASTE

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 during the height of the first national lockdown due to COVID-19. 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 restrictions have eased, and the weather is warming up, there is an opportunity for councils to get communities involved in helping to clean up their local spaces.

Apart from the obvious problem of being unsightly, it can take years to degrade, causing harm to wildlife and habitats.

Research also shows litter contributes to further crime and that people feel less safe in areas that are littered.³

Supporting community litter picks

There are groups and individuals country-wide who care about these issues and already carry out litter picks in their communities. In some cases, their local council will be assisting them 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:

- **Supply the necessary kit:** Kits should include litter pickers, high visibility vests, gloves and bags. If you are not supplying hand gel, advise participants to bring their own.
 - **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.
 - **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.
- **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 aider and 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.
 - **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.
 - **Children:** All children taking part should be accompanied by an adult, supervised at all times, and told clearly about the items of waste to leave alone. They should not pick for more than an hour at a time without a break.

Nearly
£1 billion
of taxes is spent on picking
up litter every year.²

More than
2 million
pieces of litter dropped in
the UK every day.³

²<https://www.keepbritaintidy.org/local-authorities/understand-your-problem>

³<https://www.keepbritaintidy.org/faqs/advice/litter-and-law>

- **Recording attendees:** A list of the volunteers attending the event should be kept for reference on files.
- **Public and employers' liability insurance:** If the litter pick is an organisation run event, it should be covered by the existing insurance policy, including cover for volunteers under their employers' liability insurance. If, however, the council is merely providing litter-picking kits and/or order collecting the waste at the end of the event, insurance cover is down to those participating—although it 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.

HEALTH & SAFETY INNOVATION FROM GALLAGHER

Local councils, churches and not-for-profit organisations sometimes struggle with capturing a quality risk assessment. Whilst the importance of an assessment is recognised unfamiliarity with the process and not having readily available templates means time is often spent understanding how to complete the forms rather than spending time understanding the risk.

What if you could capture all of the information needed to complete a risk assessment as it is discussed and immediately translate that into user-friendly dashboards and records without the need for laborious and unfamiliar form filling?

With this thought in mind, Gallagher is pleased to introduce **Risk Talk**.

Risk Talk is a voice-powered workplace health and safety app which offers users a new way of carrying out risk assessments, moving away from traditional health and safety tick-box exercises, to a 21st-century digital solution. It should not only help save you time, but it will also create better risk assessments which hold richer data and can help your organisation be more resilient should there be an incident.

Because **Risk Talk** is an app there is no additional hardware cost to incur meaning that your colleagues can access **Risk Talk** from their phones and tablets no matter where they are.

[Click here to find out more.](#)

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