



**Gallagher**

Insurance | Risk Management | Consulting



# COMMUNITY MATTERS

## SUMMER 2023

## 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.

As summer draws near and opportunities for fundraising events arise in your local community, we've put together a list of key risk management considerations and event ideas for all weathers. Additionally, this edition provides guidance tailored for councils and communities on tree management and maintenance.

As we look forward to sunny summer days, we have included an article that addresses the risk management on the roof, a focus on solar panel safety.

You'll find regular updates and helpful information from the underinsurance of community buildings to insurance considerations for events and much more in our news and insights section of our website.

We'd love to hear any suggestions for future articles — please send us your suggestions via email at [uk.community@ajg.com](mailto:uk.community@ajg.com).

### Connect with us

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.



# COMMUNITY FUNDRAISING — MANAGING RISK FOR A SAFE AND SUCCESSFUL EVENT

Spring has sprung (after keeping us all waiting a while) and many communities will be organising fundraising events and activities in the coming months. Whatever you're planning, make sure risk management is at the top of the agenda.

Regardless of the unpredictable British weather, fundraising events are a great way to bring communities together. With careful planning and a proactive approach to managing and mitigating risk, organisations can help protect their employees, volunteers and the public as well as meet their regulatory requirements.

We've put together some key considerations for councils and communities as they support local non-profit groups in running and hosting events—along with a few ideas from our team for outdoor, indoor and online fundraising activities.

## Key risk management considerations

### Licensing and regulations

Before getting too far ahead in your event planning, consider what permits and licences you may need. Non-council-run stalls, catering vans and fairground attractions/rides will require these, as well as their own liability insurance—a copy of which should be kept on the council's files. Check with your insurance broker what is covered under the council's insurance.

### Joint initiatives and liability

Organisations and community groups joining forces to raise money together can be an effective strategy as long as all of the parties involved are clear on their respective roles, responsibilities and liabilities. It may be the case that in order for the event to be insured under the council's policy, the organiser must be a working party or a sub-committee of the council. This is something you should check with your broker. If the event is not solely organised by the council, then a separate events policy should be arranged in the names of the organisers.

### Risk assessments

Before your event, carry out a site inspection and risk assessment, checking for any hazards such as litter or debris that needs to be cleared, damaged or broken equipment (such as playground equipment), blocked fire exits in buildings you plan to use, etc. Health and safety training provided for the event should be recorded in writing, along with a written risk assessment for the proposed event. There should be a sufficient number of marshals in place and an appropriate first aid presence on-site, in line with the risk assessment document.

The HSE offers a useful list of health and safety topics designed specifically to help event organisers with their risk assessments. Be sure to carry out a final risk assessment on the day of the event.

### Hired equipment

If you have hired equipment such as generators, toilets or lighting, you will likely need loss and damage cover, so check your policy to see if your sums insured are adequate. If you are powering your electrical equipment with a generator, consider the security arrangements and



who is responsible for implementing these, such as circuit breakers if the generator is plugged into the mains and the covering of cables with matting. It is unlikely any existing cover will be under the council policy. Therefore, they should provide full information including the replacement values—also comment regarding portable generators being secured whilst in use and then locked away when not in use.

### Barbecues and hot food

If your event includes a barbecue or other hot food served to the public, the equipment must be placed away from buildings or structures, and positioned where people cannot walk into or touch the equipment. Firefighting equipment (dry powder fire extinguisher, fire blanket or sand) must be easily accessible in case of an emergency. It is also important that food is kept chilled until it is cooked, and the person cooking should have a Level 2 Food Hygiene Certificate or be supervised by a person holding this certificate.

### Packing down and cleaning up

Your commitment to health and safety should extend beyond the end of the event and into your clear-up operation. If you want to include extra volunteers to help, ensure children are accompanied by an adult and all participants are aware not to pick up potentially hazardous items, such as unidentified cans/canisters or sharp objects. Supply the necessary equipment, such as litter pickers, gloves and waste bags, and high visibility vests if pickers will be operating near roads. The lifting and moving of heavy objects should only be carried out by official event organisers following the necessary health and safety procedures.

### Event ideas for all weathers

We asked our team for some fundraising ideas to engage communities. Here are our top picks:

**Hidden treasures walk:** Organise a community walk that includes a checklist of items to spot throughout the route to encourage people to look more closely at their local environment (nature trail,



interesting architecture, etc.). Encourage all ages/abilities by including a short and long route, and an easier checklist for the children.

**Indoor art exhibition:** Encourage local artists of all levels to exhibit their work. Give each visitor to the event a strip of paper to write down their favourite painting and artist, and place it in a voting box before they leave. This encourages greater interaction with the exhibition and can help get conversations going and increase sales.

**A royal tea party:** Why not ride the Coronation wave and organise a community tea party and bake sale? Bring out the bunting, polish the souvenir teapots and maybe organise a royal-themed quiz or raffle. You could even serve up the official Coronation Quiche

if you can get hold of enough eggs to make one! (Note: If serving perishable cold food, don't leave it out of the fridge for more than two hours).

**Silent auction:** Get local businesses to donate prizes, from products to vouchers and experiences. Drum up interest on your social media and have a countdown to the announcement of your winners.

This could be online or you could arrange a live event where the winners are announced and can claim their items in person. Your event could include a dinner or quiz night, and perhaps an additional live auction to raise extra funds.

We're sure you have plenty more ideas for your community fundraising events but for all things risk-management related, remember we are here to support you.

# RISK MANAGEMENT ON THE ROOF — A FOCUS ON SOLAR PANEL SAFETY

With councils increasingly utilising solar energy where budget allows, the decision can pay off both from a cost and environmental perspective. Effective risk management from installation to ongoing maintenance can help to keep systems operating safely.

Roof-mounted solar photovoltaic (PV) panels can either be retrofitted to existing buildings or form part of a new-build project. From community centres and village halls to schools and healthcare facilities, solar panels are now a common sight on many community buildings.

Residents of social housing, too, are increasingly benefitting from the use of solar power to lower their electricity bills. Waverley Borough Council, for example, has around 450 council homes with solar panels, while St Albans City & District Council has recently been awarded an £8.45 million grant to improve the energy efficiency of social housing, including the installation of solar panels.<sup>1</sup>

## Did you know?

There are over  
**1.2 million**  
solar PV installations in the UK.<sup>2</sup>

The average number of  
installations per month<sup>2</sup> is  
**12,000.**

The cost of solar panels has  
**reduced by 80%**  
in the last decade.<sup>3</sup>

A properly designed and installed solar panel system that is operating correctly should not pose a risk to the building to which it is fitted. However, like any electrical equipment, fires safety risks may arise if the equipment malfunctions or is damaged.

Poor quality componentry is the biggest fire risk factor for solar panels<sup>4</sup> but something as simple as vermin chewing through a wire or a branch falling onto and cracking a panel could also lead to a fire breaking out.

When installing solar panels, it is vital therefore to follow the necessary safety guidelines.

### Pre-installation

- Check that your roof does not contain combustible materials or insulation. Solar panels should ideally only be installed on non-combustible roofs, such as a concrete or clay tile pitched roof or a flat roof lined with non-combustible material.
- Confirm you have the authority for solar panels to be installed—if you do not have full ownership of the building or a long lease, you will need authorisation from the landlord.
- Faulty electric meters can give incorrect readings so check your meter is not due to be replaced.
- Nominate a person with responsibility for administering the installation project.

### Installation

- Check that your contractor is accredited to a national trade body such as the UK MCS Certification Scheme and the UK BS 7671 IET Wiring Regulations (18th edition or later), and has experience in both AC and DC systems.
- Solar panels, once in use, are considered to be constantly 'live', so your installer should provide a way to automatically isolate the panels. This could be a remote or integrated isolation switch, or

isolation via your fire alarm system. The inability to isolate the supply of electricity from the panels to the building may delay firefighting operations.

- Solar panel cables should not be routed through rooms considered to be hazardous, such as boiler rooms, transformer rooms, flammable liquid storage rooms, etc.
- Solar panel arrays (strings of connected solar panels) should be kept at a distance of at least one metre from roof edges and roof vents to reduce the risk of a potential solar panel fire spreading.

### Handover

- Your contractor has a responsibility to clearly explain to you as the building owner or occupier, the operational risks and safety features of your solar panel system. The handover should include detailed documentation relating to inspection and maintenance requirements.
- Ensure those responsible for the building operation have access to the documentation and understand the action to take and who to contact in the event of any suspected issues.

### Maintenance

- Allow safe access for roof maintenance and cleaning with sufficient space on the roof itself to allow servicing and cleaning engineers to access the equipment, including panels, inverters and cables.
- Electrical maintenance should be performed by competent electrical engineers who are familiar with solar panel installations.

If you're considering installing solar

<sup>1</sup>£8.45 million grant for project to make Council homes more energy efficient and reduce tenants' bills | St Albans City and District Council.

<sup>2</sup>Solar Photovoltaics Deployment—February\_2023.xlsx (www.live.com).

<sup>3</sup>Solar Panel Statistics 2023: Everything You Need To Know (www.theecoexperts.co.uk).

<sup>4</sup>Solar power fire risk (www.ife.org.uk).

panels on your property, it's important to understand the coverage that your insurance policy provides. To ensure that you have the necessary coverage in place, you should reach out to your insurance provider and discuss your options, and any costs with them.

### Annual inspection

Your inspection programme should be in accordance with the manufacturer's guidelines and include the following actions:

- Check the condition of the panels—look for damage/discolouration and build-up of any debris/vegetation.
- Inspect the wiring and junction boxes—check for damage signs of water ingress.
- Check the fixing system, carry out a visual inspection of electrical components and ensure isolators are operating correctly.
- Keep a record of each inspection with photographic evidence.



- Carry out additional inspections following extreme weather events.
- Consider arranging thermographic inspections which are carried out via an infrared camera to detect power losses as well as defects that could lead to a fire.

Finally, organisations should include the risk of solar panel fires in their emergency response plan and incorporate this into the building's fire risk assessment.

**If you would like to speak to our team about the installation or maintenance of solar panels, or have any other risk management queries or concerns about your buildings, please get in touch.**

## TREE MANAGEMENT AND MAINTENANCE — GUIDANCE FOR COUNCILS AND COMMUNITIES

Trees are a vital part of our ecosystem and play a significant role in enhancing the aesthetic appeal of our communities. They provide numerous benefits, such as improving air and water quality, reducing energy consumption, and providing habitat for wildlife. However, ensuring the health and longevity of trees require proper management and maintenance.

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 improving our quality of life, green spaces can help us make us physically healthier and improve our mental wellbeing. Nature can help reduce stress and also treats anxiety and depression.<sup>1</sup> It is also estimated that the annual mental health benefits associated with visits to the UK's woodlands are £185 million.<sup>2</sup> Furthermore, exercising in nature can increase your vitamin D and also provide a more pleasant and scenic setting for average gym goers.

### 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.

<sup>1</sup>Why woods are good for our health and wellbeing | Woodland Trust.

<sup>2</sup>Why are forests and woodlands so good for our mental health and wellbeing? | Forestry Commission.





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.

Public Liability insurance would be required by all TP's, and a copy kept on the council's files.

**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.

## Connect with us

To find out more, please contact us.

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### CONDITIONS AND LIMITATIONS

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