



Communities Event Guide — 2024

Introduction

Events are a great way to bring local communities together, and we understand that many organisations across the UK are currently preparing for a variety of events throughout the year.

Community events require significant amounts of planning, from deciding on the location and scale of the event to getting the right team in place and ensuring all aspects of the event combine to make it a success.

Gallagher has a specialist Communities team and we work with local councils, not-for-profit organisations, and charities. Our handy guide is designed to help you organise popular and successful events, whether it's a tree planting event to improve the green spaces in your community or bringing people together to celebrate the 80th anniversary of D-Day.

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Contents

- **Martyn's Law**..... 2
Strengthen security in council-run events
- **Set a Shining Example**..... 3
A guide to responsible spring cleaning
- **Let's Blossom Together**..... 5
The government has pledged £3.6 million for urban tree planting in 2023-24
- **80th D-Day Celebration**..... 6
Key insurance considerations to mark the 80th anniversary of the Normandy landings
- **Celebrating With Fireworks**..... 8
Traditions, community events, and insurance coverage
- **Winter Wonderland**..... 9
A guide to festive community events

Martyn's Law

Strengthen security in council-run events

Managing your council-run or community events in line with Martyn's Law (Protection of Premises) Bill can help to create a safe environment and minimise the risks posed by terror attacks.

Understanding the legal framework

Martyn's Law is named in tribute to Martyn Hett, one of the many victims of the Manchester Arena terror attack in 2017.¹ It proposes stringent security requirements for public venues to mitigate terror threats. Here are the five requirements:

- Public access venues must engage in free counter-terrorism training and advice.
- Venues need vulnerability assessments of their operating spaces.
- Mitigate risks by identifying vulnerabilities.
- Venues need to plan a counter-terrorism plan.
- Local authorities must prepare for terrorism threats.

Two-tier approach

It helps navigate the security level measures needed depending on the type and size of the venue. The scope of Martyn's Law only applies to venues with a capacity of over 100 people, and there are two tiers:

Standard Tier: Applies to venues with capacities ranging from 100 to 799 people, where security measures such as public awareness campaigns, staff training, and a plan to tackle security concerns are needed.²



Enhanced Tier: This applies to venues with over 800 people that need to run a rigorous risk assessment and design a detailed security plan along with Standard Tier criteria. It will also include someone responsible for ensuring the adherence to this law and the health and safety plan.³

New proposed changes to the bill

On 7 November 2023, King Charles III delivered his first King's speech, the official opening of Parliament for the 2023–2024 year. The address included Martyn's Law, indicating that the bill will proceed to Parliament but is not guaranteed to become legislation.

Key points under consideration are:

- Clarification on the overall objective of the draft bill about the response or prevention of terrorist attacks.
- A targeted communications campaign about the bill and its business impact.
- Disproportionate costs on tier premises raise questions about the government's calculation.
- Clarification on qualifying premises and events to reduce the burden on small organisations.
- Consider expanding the scope of the bill with express entry permission.
- Staff training must be provided to a prescribed standard.
- Set provisions for the regulator and its powers.
- Publicly accessible new builds should consider security in their design.

¹"Martyn's Law Progresses as Government Publishes Draft Legislation," GOV.UK, 2 May 2023.

²"Terrorism (Protection of Premises) Draft Bill: Overarching Documents," GOV.UK, 2 June 2023.

³"Martyn's Law Progresses as Government Publishes Draft Legislation," GOV.UK, 2 May 2023.

Steps to ensure safe council-run events

- **Comprehensive risk assessment**
This involves evaluating potential terror threats, identifying vulnerabilities of the venue, and determining the scale of necessary security measures.
- **Engagement with security agencies**
Coordination with local police, counter-terrorism units, and emergency services is crucial for sharing intelligence and developing a robust security plan.
- **Physical security measures**
Implementing barriers, control access points, and surveillance systems is necessary, including managing crowd flow to reduce vulnerabilities.
- **Trained security personnel**
Training staff in security protocols, emergency response, threat recognition, and handling suspicious packages and behaviour can greatly benefit.⁴
- **Active monitoring**
Utilising surveillance and intelligence to actively monitor for threats during the event.
- **Emergency response plan**
Clear procedures for evacuation, lockdowns, and coordination with law enforcement in case of a security breach.
- **Debriefing and feedback**
Gathering insights from staff, attendees, and security personnel to assess the effectiveness of the security measures.
- **Incident reporting**
Reporting any security incidents or concerns to the relevant authorities and analysing them for future improvements.
- **Public communication**
Informing the public about security measures and encouraging cooperation and vigilance.

- **Community training**
Offering training sessions for local communities on recognising and reporting potential terror threats.
- **Regular review of security plans**
Updating security protocols based on new threats, technological advancements, and feedback from past events.

Top Tip

Collaborate closely with local authorities and emergency services to bolster security at council-run events.

Set a Shining Example

A guide to responsible spring cleaning

A community cleanup is a powerful way to demonstrate that you care for the local environment and encourage others to do the same.

Dirty streets, fly-tipping, and overflowing bins are not only unsightly but also attract vermin and may cause the area to be associated with poverty, crime, and social disorder. This means organised spring cleaning can achieve more for the community than simply making its shared spaces look clean and tidy.

Widespread littering is threatening for wildlife. Animals face dangers ranging from suffocation in plastic bags to ingesting harmful materials. The RSPCA reports an average of 10 calls per day regarding animals impacted by litter.⁵ The toll on wildlife is likely higher, as many injured animals go undiscovered.

The True Cost of Litter in the UK

There are **1.3 million** disposable vapes thrown away weekly in the UK.⁷

500,000 items of litter enter into the sea from UK rivers annually, impacting marine life.⁸

About **87%** of the streets in England have gum stains, costing councils around **£7 million** each year to clean.⁶

The UK's litter crisis costs taxpayers over **£1 billion** annually for street cleaning.

⁴"Terrorism (Protection of Premises) Draft Bill," GOV.UK, May 2023.

⁵"How Littering Harms Animals," RSPCA.

⁶"New Funding to Remove Chewing Gum Stains From our High Streets," GOV.UK, 6 July 2023.

⁷"Tapper, James. "Single-use vapes sparking surge in fires at UK waste plants," *The Guardian*, 13 May 2023.

⁸"Plastics Challenge," Canal and River Trust.

Supporting community litter picks

Starting a community clean-up campaign involves a key initial step, like forming a working committee. This committee, led by a coordinator, plays a crucial role in overseeing and managing the event. Their responsibilities include setting the agenda, securing tools, mobilising volunteers, and seeking contributions.

Other key considerations are:

Help supplying the necessary kits

For a successful clean-up event, having the right tools is crucial, and the number needed depends on the area size, participants, and waste type. Ensure the tools are sufficient and checked during and after the event. Involve volunteers in bringing their own equipment and personal kits, including litter pickers, high-visibility vests, gloves, and bags.

Waste separation

To ensure proper waste management during your litter collection, seek advice from your local authority in advance.

Remember to sort the litter into three bags – plastic bottles, aluminium, and glass – to boost recycling efforts, emphasising the need for responsible waste management.

Undertaking risk assessment

Consider factors like busy roads, water bodies, slippery grass banks, tripping hazards, broken glass, giant hogweed, insecticides, syringes, and clinical waste. Identify spots for breaks or shelter in bad weather and locate nearby public toilets. For litter picking in remote areas like beaches, ensure an adequate mobile phone signal for communication. Be aware of wildlife.

Health and safety

Ensure a first aid kit is on hand for any injuries, know the nearest hospitals, and inform local authorities about the event. Prioritise volunteer safety by providing pre-event education on injury prevention. Include a first-aider for medical emergencies during the event.

Hazardous waste

Educate volunteers to handle broken glass carefully, use tools to avoid direct contact, and dispose of it securely. For drug-related litter or needles, report the location to the council for proper removal. Suspected materials or potential hazards should be noted and reported for specialised handling and removal.

Children

For the safety of all children, they must have adult supervision throughout the clean-up. Clearly instruct them about which waste items to avoid, and they should not pick for more than an hour without a break. Teach them to ask an adult if they have any doubts before picking up litter. Provide gloves, and ensure they wear appropriate clothing and footwear during the activity.

Recording attendees

Maintain a volunteer list for council records and efficient organisation. It helps create teams for specific areas during the event to enhance targeted clean-up efforts.

Public and employers' liability insurance

Understanding coverage before the event is crucial, and having insurance is good practice to protect the group and leaders from potential claims. Check with local councils for insurance options. Participants may need their own insurance if the council only supplies kits or collects waste. Some groups, like charities or faith organisations, may have their own insurance.



Top Tip

To ensure proper waste management during your litter collection, seek advice from your local authority in advance. Equip volunteers with PPE (Personal Protective Equipment) and conduct pre-event safety briefings. Prioritise health and safety to guarantee a positive community cleaning experience.



Let's Blossom Together

The government has pledged £3.6 million for urban tree planting in 2023–24.⁹

Councils can bid for funds to improve their areas. They can seize the chance to organise tree-planting events, enhance green spaces and involve residents in designing and improving their communities.

Planning a safe and successful tree planting event

Safety measures

Prioritise health and safety with a risk assessment and a first aider. Brief participants on potential hazards, like uneven pathways and hot weather.

Insurance review

Review the event's insurance coverage by consulting with the Tree Wardens' coordinator. Verify if the insurance requires a risk assessment for compliance.

Tree and tool coordination

Carefully plan the number and size of trees for team organisation. Coordinate the acquisition, storage, and delivery of trees to ensure an adequate supply of tools.

Communication and collaboration

Emphasise clear communication and collaboration among organisers, participants, and resource providers. Keep everyone informed and updated about the event.

Event logistics

Handle logistics such as photography consent forms, shelter options in unfavourable weather, the provision of refreshments, and clear guidance on bringing pets in advance.

⁹"Why woods are good for our health and wellbeing," Woodland Trust.

80th D-Day Celebrations

Key insurance considerations to mark the 80th anniversary of the Normandy landings

Communities and organisations across the UK are in preparation to celebrate the 80th D-Day in June 2024. The events will bring together groups and individuals who will pay respect to the war heroes of the Normandy landings.

While heartfelt homage will be at the centre of the anniversary commemorations, the events across the neighbourhood will require considerable planning, a thorough review of inherent risks, and preventive measures. Here are the guidelines communities, councils, and event committees can follow to better prepare for the 80th D-Day, ensuring everyone can commemorate the event safely.

Key insurance considerations

1. List all the activities and identify who is responsible for organising them. If any third-party vendors or groups are involved, check if they are insured. All permits and licences for the food trucks, bouncy castles, bands, and stalls not organised by the council must be in place. If you need to implement road closures, the police and fire brigade should be consulted.
2. A risk assessment should be conducted and documented before the event. Ensure that the location is suitable for the event and its various activities. The risk assessment will help determine the number of security personnel needed to manage the crowd, identify other inherent risks, and take preventive measures.

3. Will there be any musical performances by a semi-professional or professional band at the event? If yes, ensure they have their own public liability insurance in place.
4. Make sure you have a qualified first aider present in case of medical emergencies.
5. Gather information about the duration of the event. The committee must make necessary security arrangements if the event lasts one more than a day, e.g., night security personnel or security gates/locks for equipment.
6. If there is any electrical equipment, understand how it will be powered. If it's a generator, ensure you know all information relevant to its operational safety. If plugged into the mains, ensure circuit breakers are in place. Also, consider a contingency plan for wet weather, for example, covering cables with matting.
7. If your event uses a beacon, conduct a risk assessment to ensure safe practices and avoid any public or property damage. If you are lighting a bonfire, the event committee needs to provide their insurers with a risk assessment at least 14 days before the event. In addition to that, the bonfire site should be at least 75 metres away from any property or vehicles not owned by the event committee. If this is an issue, you must seek your insurer's approval before coverage can be confirmed.
8. If you need loss and damage cover for hired equipment such as generators, toilets, or lighting, let your insurers know the total sum insured, along with the duration of the hire, security arrangements, and storage details.
9. Upon referral to Gallagher, if local people or groups run stalls without insurance, they may be covered under the event committee's policy.



In such a scenario, the committee must take responsibility for the stall's risk assessment and health and safety. The committee should be aware that if a claim occurs, it would be defended under the committee's insurance policy, which may affect the terms and conditions at the next renewal.

10. If the council organises a barbecue, the event committee must ensure it is placed where people can't walk into or knock it. Having firefighting equipment like sand or water nearby and keeping the food chilled until it's cooked are essential preventive measures for the committee to follow.

11. If any activity involves body contact or physical competitive sports, the event committee must ensure that all competitors wear suitable clothing and take adequate safety measures.

12. If the event committee uses drones and other technical equipment to broadcast or manage the event, they must be aware of the risks and implement the required safety measures.

Bringing communities together

Enthusiastic groups and individuals often participate in cleaning and waste management activities to celebrate important days or events.

In addition to assessing risks and focusing on preventive measures, encouraging community involvement can foster confidence in tackling potential risks.

For local councils organising or supporting 80th D-Day events, the following points should be considered:

Volunteering opportunities

The council can encourage individuals to support event committees in crowd control, safety measures, and logistics. It will bring in additional hands in crucial operations and managing diverse risks.

Community-driven initiatives

The council can host events like tree planting, photography contests, and games. Such events can provide excellent opportunities for community engagement, enabling residents to get involved in improving their community and building togetherness across the neighbourhood.

Public awareness campaigns

The council can also use this day to build a resilient community with various awareness campaigns on health, safety, and other community-driven campaigns. It's a great day to foster positivity and empower individuals.

Safely Operating Beacons: Essential Guidelines and Precautions

Brazier

- Use a long pole with a fire at the end, like a large match, to light the brazier. If you are using any alternative method, consult with your insurer.
- Have at least two people present when operating the brazier beacon.
- Keep a fire extinguisher or suitable firefighting method readily available.
- Ensure the burning material is tightly packed to minimise the risk of embers being carried by the wind. Gather information about wind direction to prevent fire during dry periods.
- Ensure all attendees stand far from the brazier beacon and be mindful of wind direction.

Gas Beacon

- Ensure that the equipment, including the gas bottle, is stored according to the manufacturer's instructions.
- Follow the manufacturer's instructions while setting up and using the gas beacon.

- Select a flat and non-slippery ground for the gas beacon to ensure stability.
- Have at least two volunteers present during the operation of the gas beacon.
- Keep a fire extinguisher ready or plan an alternative firefighting method.
- Check the strength and direction of the wind before using the gas beacon.
- Ensure that all attendees stand away from the direction of the wind to prevent any potential hazards.

Strawman

- Consult your insurer and conduct a risk assessment before using a strawman.
- Determine who will build the strawman and gather information about their experience in building straw structures.
- Decide when and how the strawman will be built.
- Take the necessary firefighting precautions.
- Create a plan for managing the collapse of the strawman.

Bonfire

- Keep the attendees at least 25 metres from the display area and any bonfire. Use appropriate safety fencing.
- Ensure the bonfire is at least 25 metres from the firework display area and not within five metres of trees, fencing, or other combustible materials.
- Keep the bonfire at least 75 metres from any premises, car park, or storage of flammable or dangerous materials. Do not use accelerants or other flammables on the bonfire.
- Check the weather conditions before the event. Consult with the fire brigade to decide whether to proceed with the event.
- Inspect the area thoroughly after the event and ensure no potential fire hazards remain.
- Douse the bonfire area with water to ensure safety.

Celebrating With Fireworks

Traditions, community events, and insurance coverage

Fireworks are a dazzling spectacle, integral to many cultural and national celebrations. From the bright lights of Diwali and the historical commemorations on Bonfire Night to the joyous celebrations of New Year's Eve and Chinese New Year, fireworks add a burst of excitement to these occasions. But enjoying these vibrant displays safely, without injuries, is paramount.

Organising bonfires and fireworks celebrations

When organising a fireworks or bonfire event, it's crucial to follow the below steps to ensure safety and compliance.

Permission and legal compliance

Obtain the necessary permissions from local authorities. Ensure compliance with UK fireworks laws and safety regulations.

Choosing a venue

Select a safe and suitable location, keeping enough distance from residential areas, and ensure the venue can accommodate the expected crowd safely.

Risk assessment

Conduct an exhaustive risk assessment to identify potential hazards and prepare mitigation strategies.

Safety measures

Establish clear safety barriers around the bonfire and fireworks. Also, get fire extinguishers, first aid kits, and emergency water supplies available.



Professional handling

Use trained professionals to manage the fireworks display. It will ensure safety and enhance the quality of the show.

Crowd control

Implement effective crowd management strategies. It includes clear signage, designated entry and exit points, and trained stewards for assistance.

Communication and information

Inform attendees about safety protocols. Keep emergency services informed about the event details.

Time limitations for fireworks

UK law specifies time restrictions for setting off fireworks to minimise disturbance and ensure public safety:

- **Standard restriction:** Fireworks should not be set off between 11:00 p.m. and 7:00 a.m.¹⁰
- **Exceptions:** Extended timing is allowed on certain occasions:
 - Bonfire night until midnight on 5 November.
 - New Year's Eve, Diwali, and Chinese New Year: Until 1:00 a.m. on these celebration nights.¹⁰

Community involvement and safety

Community fireworks and bonfires are more than just events; they foster a sense of togetherness and joy. Ensuring these gatherings are safe involves:

- **Engaging the community:** Promote participation in planning and execution, enhancing the communal experience.
- **Safety briefings:** Conduct safety briefings for volunteers and staff involved in the event.
- **Emergency plans:** Have clear emergency response plans and ensure all involved know these procedures.

Other safety measures

Fireworks can be dangerous if they are not appropriately handled. Here are some essential safety tips to keep in mind:

- Check the weather conditions before the event goes live.
- Have first aid and fire extinguishing equipment on site, conduct a risk assessment, and notify the fire brigade 7 days before the event.
- For safety, keep bonfires at least 75 metres away from any premises or flammable materials, 25 metres from the firework display area, and 5 metres from trees, fencing, or other combustible materials.

¹⁰"Fireworks: the law," GOV.UK.

- Purchase the fireworks for the event from a reputable supplier, ensuring they are not modified.
- Store and use fireworks according to the manufacturing guidelines and instructions.
- Ensure all employees and volunteers are equipped with appropriate training and safety procedures.
- Keep members of the public, especially children, away from the display areas and bonfires by at least 25 metres, and never give sparklers to children under five.
- Keep buckets of water for spent sparklers to avoid getting picked up from the ground while still hot.
- In case of injury or damage caused by a defective firework, keep the remains of the firework, packaging, instructions, and purchase receipt to claim against the seller.
- After the event, thoroughly check the area for fire hazards and douse all bonfires with water.

Manage risks with insurance coverage

Firework displays, despite precautions, carry risks of accidents, property damage, and injuries. Insurance provides financial protection against these risks. Your organisation needs to be prepared for unexpected incidents, as even a tiny spark can result in litigation that could severely impact your operations.

Such incidents can be stressful for your organisation, as they can attract adverse publicity, affect future bookings, and result in extensive press coverage. Gallagher offers fireworks insurance with loss adjusters to help ensure that any claims can be handled quickly, minimising the impact on your organisation.

Our tailored insurance solutions understand each specific need, whether a small community gathering or a large-scale public display.

Our team offers specialist advice on risk management, helping organisations customise their exposure and learn how to mitigate risks effectively.

Winter Wonderland

A guide to festive community events

The festive charm of winter sets the stage for community events, spanning Christmas fayres, light shows, lively markets, and New Year's Eve celebrations. While these events breathe life into communities, organising them involves inherent risks for councils.

The key to effective risk management is proactively preventing issues and ensuring sufficient insurance coverage for unforeseen circumstances.

Key risk management considerations for successful winter festivities

Event planning

Event planning is a crucial aspect of any successful event. It involves several stages: conceptualisation, budgeting, scheduling, execution, and risk management. Avoid scheduling conflicts with local events to

boost attendance. Ensure adequate skills and training are provided, including for marshals. Developing a contingency plan is a must to mitigate weather-related issues, technical difficulties, and security concerns. A backup plan ensures the event can proceed smoothly, even in unexpected situations.

Managing crowds and security

Efficient crowd management during an event is essential. Set a limit based on the venue's size and designate clear, wide entrance and exit points with bright signs for seamless crowd flow. Hire trained security personnel to manage crowds and swiftly address issues like theft or disturbances.

Safe light shows

When organising a light show, it is crucial to ensure the efficient functioning of all electrical components to prevent short circuits during the event. Cables, connectors, and equipment should be carefully checked for wear and tear to prevent people from tripping over electrical wires. Secure them with heavy

matting or tape as necessary. Choose weatherproof equipment for outdoor shows and have contingency plans for rain, snow, or extreme temperatures.

The Christmas lights switch-on

Organising a festive event with Christmas lights and fireworks requires careful attention to safety. Lights should be securely installed to prevent accidents. Councils should keep their insurers informed about the event. By collaborating closely with insurers, potential risks can be minimised, ensuring a safe and enjoyable experience for all attendees.

Protecting hired equipment

Choose reputable rental companies with proper insurance and safety protocols. Secure generators and lighting rigs, chain down portable toilets, and ensure responsible handling by event staff. Provide your insurer with the exact value of the equipment, rental duration, and detailed security arrangements like fencing or security personnel.



Before renting, check your existing event insurance and confirm if it covers hired equipment. If not, get a separate policy to protect against loss, damage, and theft.

Managing unforeseen events and circumstances

Weather disruptions, ranging from sudden storms to extreme temperatures, may impact outdoor events, while unforeseen lockdowns or other emergencies can disrupt even the most carefully laid plans. Insurance can help manage financial liabilities associated with cancellations, rescheduling, or other unexpected adjustments.

Emergency response plan

To prioritise everyone's safety, establish direct connections with local emergency services and medical facilities, equip staff with first aid and CPR training, and strategically place first aid stations throughout the grounds.

Permits and licences

Ensure you have the proper permits for activities like catering vans, non-council stalls, bands, fairground rides, and bouncy castles. It is important to check your organisation's public liability insurance and limits. Ensure vendors and performers have

Top Tip

Leverage technology! Many local councils offer online permit applications and information. Exploring digital resources may save you time.

Keeping everyone warm and safe

- Establish warm-up stations featuring heaters, providing a retreat for people to escape the cold and socialise.
- Ensure your event is accessible to everyone, including people with disabilities. Provide ramps, wide walkways, and accessible restrooms.
- Implement a structured queueing system for hot drink stations to streamline the process and prevent accidents, such as people accidentally knocking into others, especially in areas with a significant presence of children.

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To find out more, please contact us.

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