



**Gallagher**

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# COMMUNITY MATTERS

## AUTUMN 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 autumn draws near and the weather becomes colder and wetter, we've included an article that addresses the risk management for floods for councils. Additionally, this edition provides ten tips for effective tree maintenance in the colder months.

Finally, with traditional events such as Bonfire Night and Diwali on the horizon for many communities, we have produced a risk management blueprint for insurance coverage for fireworks and bonfires.

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).

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# COMMUNITY FIREWORKS AND BONFIRES: A RISK MANAGEMENT BLUEPRINT FOR INSURANCE COVERAGE

Bringing communities together through firework displays on occasions such as bonfire night and Diwali is a delightful tradition, which is why a sharp focus on enhanced safety through effective risk management strategies is essential.

Everyone involved in safeguarding attendees, volunteers, and organisers helps to minimise the risk of injury claims and ensures these events can be etched in our memories for all the right reasons. This also reduces the potential liability of event organisers and other key stakeholders. Prioritising health and safety fosters a sense of togetherness and celebration within the community.

## Health concerns

### According to the Children's Burns Trust:<sup>1</sup>

- Majority of firework injuries affect the eyes, head, or hands, particularly among children (mainly boys aged 12 to 15), and are accidents that are more likely to occur at private or family displays than at public displays.
- Incidents involving rockets, air bombs, and sparklers are most common.
- The temperature of a sparkler can go up to 20 times the boiling point of water.
- In the four weeks before bonfire night alone, more than 550 children under 16 are taken to A&E.

Brief exposure to firework smoke can exacerbate lung conditions, making individuals more vulnerable to respiratory issues such as asthma, acute bronchitis, and infections. Furthermore, short-term exposure to firework smoke has been associated with an increased risk of heart attacks and irregular heartbeats in individuals with pre-existing heart conditions.<sup>2</sup>

Managing the health and safety risks associated with fireworks and bonfire events demands a comprehensive approach, which can be broken down into three distinct phases: pre-event preparations, actions to be taken on the event night itself, and post-event measures.

## Preparing for the event

### Key focus:

- Date selection and approval.
- Training staff in risk management practices and carrying out a risk assessment.
- Purchasing fireworks from licenced sellers.
- Ensuring compliance with regulations.
- Planning routes for emergency services vehicles.
- Studying meteorology reports for the night of the event.

Preparation is the key to a successful fireworks display or bonfire event. Here are crucial steps to ensure your event goes off without a hitch:

- Before setting a date and location, research other local events to maximise attendance. Notify your insurance broker if you are expecting over 1,000 attendees.

- Speak to insurers to check if your event policy includes cover for bonfires or fireworks displays.
- Obtain necessary permissions from local authorities and notify the fire brigade at least two weeks in advance.
- For local council events, ensure a council working party or subcommittee is the sole organiser covered by insurance.
- All volunteers and employees must undergo proper health and safety training. Document this training and conduct a written risk assessment for your event ahead of time.
- Purchase fireworks with a CE mark from licenced sellers. Do not modify them, and strictly follow storage guidelines. Only use fireworks in categories 1, 2, and 3 for non-professional displays. Category 4 fireworks require licenced operators.
- Keep fireworks in a closed box, away from open flames, in a cool, dry place.
- Ensure crowd control measures are in place to manage the volume of people at the event and ensure a safe distance is maintained at all times.
- Ensure compliance with local regulations regarding the use of fireworks, including noise restrictions (usually not after 11 p.m.—7 a.m.), with exceptions for special occasions such as Diwali, bonfire night, New Year's Eve, and Chinese New Year, for instance.

<sup>1</sup>Fireworks

<sup>2</sup>Fireworks: Air quality and health effects

## On the night of the event

### Key focus:

- Never leave a bonfire unattended.
- Ensure children are adequately supervised at all times.
- Avoid playful handling of fireworks.
- Ensure there is at least one steward for every 250 spectators.
- Make fire safety a priority.
- Dispose of toxic and hazardous waste in a hazardous waste treatment facility to ensure safety and reduce potential environmental liabilities.

There are various aspects of the night to watch, from crowd control and safety measures to the disposal of fireworks afterwards.

Here's what best practice looks like:

- Any bonfire is kept at least 25 metres away from the firework display area and is not located within 5 metres of any trees, fencing or other combustible material.
- Any bonfire is kept at least 75 metres away from any premises, car park or storage of any flammable or dangerous material, and the bonfire should be checked immediately prior to lighting.
- We should be advised at least 14 days prior to the event.
- Ensure fireworks are lit individually and never seek to relight 'bangers' that have gone out, as this can be extremely hazardous.
- Do not use petrol or paraffin to light the bonfire, and ensure everyone maintains a safe distance at all times.
- A minimum distance of 25 metres must be maintained between spectators and the firework display or bonfire, and the area should be cordoned off.
- To ensure safety, there should be a ratio of at least one steward for every 250 spectators.
- Stewards must be provided with high-visibility clothing, i.e., coats or jackets, to make them easily identifiable.
- Each steward should be equipped with detailed instructions outlining their responsibilities, the necessary actions to take and whom to contact in case of an incident. They should also possess appropriate communication tools, such as walkie-talkies.
- Operators in charge of fireworks should avoid alcohol consumption until after the event.
- Areas where firework displays are set off and stored must be strict "no smoking" zones.
- Be aware of wind direction to prevent smoke from drifting onto roads or neighbouring areas, which could pose health and safety risks and result in fines.

- Evacuation procedures should be made known to all stewards, which can be reinforced through pre-event drills where appropriate.
- Marshalls must be appointed to direct customers and traffic on and off the premises and to prevent overcrowding.
- Never leave a bonfire unattended. Extinguish it thoroughly with water and/or fire suppressant foam before heading indoors.
- Ensure the designated fire lanes to be used by the fire brigade and rescue services remain open during an event.

## After the event

### Key focus:

- Extinguish the bonfire.
- Secure the remaining fireworks.
- Document improvements are required.

Inspection of the display and storage areas following a fire or bonfire event is a crucial stage of risk management.

This can include:

- Safely dispose of waste materials as soon as possible after the event, preferably on the same day.
- Collect fully spent fireworks in a refuse bin. Submerge misfired, partly spent, or unused fireworks in buckets of water until thoroughly soaked to render them non-explosive.
- Pour water and/or foam onto the bonfire, even if there are no visible flames, to ensure complete extinguishment. Verify that embers will not reignite before leaving the area unattended.
- Designate an official to inspect the event area the morning after, in daylight, in order to identify and address any residual risks.
- Keep records of the event, including safety measures followed, disposal methods, and any incidents, for future reference and improvement.

Please contact us if you need more details or wish to speak with one of our risk management specialists.





# FLOOD RISK MANAGEMENT: A GUIDE FOR COUNCILS

Floods are a major threat to communities worldwide, causing significant damage to infrastructure, property, and human lives. For councils, this means increasing their awareness and investing in robust risk management and recovery planning.

In recent years, significant changes have occurred in global weather patterns, primarily attributed to the effects of climate change. These shifts have increased the frequency and intensity of extreme weather events, including heavy rainfall and flooding.

As we delve into the growing need for flood risk management, it is evident that the combination of climate change, inadequate flood management measures, the sheer volume of housing on floodplains (and the continued construction of new estates underway), along with outdated sewerage systems, are among the major challenges facing councils across the UK.<sup>3</sup>

These are the challenges that are set to increase over time:

According to a 'future flood map' of Britain, which simulates the impact of climate change on flooding, annual flood damage could increase by over a fifth over the next century.<sup>4</sup> However, an orderly transition and reduction of global carbon emissions, along with investments in flood resilience, could lessen this impact, especially in flood risk hotspots.

The 'flood risk map' by Bristol University and Fathom reveals that regions including south-east England, north-west England, and south Wales are expected to experience increased flooding under a changing climate. The researchers simulated all types of flooding in the coming decades using information on terrain, river flow, rainfall patterns, and sea level. They combined this with Met Office climate predictions over the next century.<sup>4</sup>



## Climate change and altered weather patterns: A global concern

Climate change impacts are already becoming a reality, with rising temperatures causing more frequent and intense rainfall events, resulting in flash floods (pluvial) and riverine (fluvial) floods. Like many parts of the world, the UK faces unpredictable weather and precipitation challenges, requiring effective flood risk management strategies. Currently, the Met Office<sup>3</sup> is forecasting high pressure in early winter but anticipates that the risk of stormy weather and flooding will increase in January and February 2024 due to La Niña's shift towards the Arctic.<sup>5</sup> As sea levels rise, the increased water levels provide a higher starting point for winter storm surges, amplifying the potential for coastal flooding events in the future.<sup>6</sup>

## Inadequate flood risk management

A lack of robust flood risk management measures exacerbates the potential impact of a flood. Urbanisation<sup>7</sup> has significantly changed natural landscapes, reducing the land's capacity to absorb excess water.

Less permeable surfaces, such as roads and buildings, prevent rainwater from being absorbed into the ground, leading to surface runoff and heightening the risk of flash flooding. Addressing this issue requires a comprehensive approach involving the creation of green spaces, the protection and restoration of biodiversity, the use of more porous materials in construction, and adequate drainage systems to manage excess water.

As one example, the National Trust<sup>8</sup> is launching a 20-year river restoration project to help flood-hit communities in the Ullswater Valley and restore dwindling wildlife populations. The project will move a stretch of river from its current course alongside a main road and recreate more natural bends and smaller channels to reduce the risk of flooding.

Floods have devastated homes and businesses in the valley, most notably during Storm Desmond in 2015. By 2060, storm damage, landslides, and flooding are expected to become widespread in North England.

<sup>3</sup><https://floodlist.com/europe/united-kingdom/england-flood-winter-2023>

<sup>4</sup>[www.bbc.com/news/science-environment-64866058](http://www.bbc.com/news/science-environment-64866058)

<sup>5</sup>[www.yourweather.co.uk/news/trending/uk-prepare-for-severe-floods-winter-2022-23-environment-agency-severe-weather.html](http://www.yourweather.co.uk/news/trending/uk-prepare-for-severe-floods-winter-2022-23-environment-agency-severe-weather.html)

<sup>6</sup>[www.ipcc.ch/2022/02/28/pr-wgii-ar6/](http://www.ipcc.ch/2022/02/28/pr-wgii-ar6/)

<sup>7</sup><https://www.local.gov.uk/topics/severe-weather/flooding/flood-and-coastal-erosion-risk-management/managing-flood-risk>

<sup>8</sup><https://www.nationaltrust.org.uk/visit/lake-district/aira-force-and-gowbarrow-park/ullswater-rivers-project>



### Construction on floodplains: A risky proposition

A concerning trend in recent years has been the increased construction of housing on floodplains, with current plans to build over 5000 new homes in areas with high flood risk being approved.<sup>9</sup> Despite the potential dangers and future remediation costs, should a site suffer a flood, demand for housing across the UK continues to grow and sites on floodplains continue to be developed. Even with assurances by developers, those building in flood-prone areas do not always invest in flood resilience measures. This increases vulnerability for homeowners and communities. Integrating floodplain management into urban planning therefore requires stringent regulations and guidelines to ensure development does not compromise safety.<sup>10</sup>

Repairing homes to their pre-flood state can leave them vulnerable to further floods in the future. Build Back Better, a FloodRe scheme, offers homeowners the chance to install £10,000 worth of Property Flood Resilience measures during property repairs, ensuring better preparedness for future floods and facilitating quick and safer cleanups and relocations.<sup>11</sup>

### Outdated sewerage systems: An overlooked challenge

An underestimated factor contributing to UK flooding is outdated sewerage systems. Many of the UK's sewer networks were designed during the Victorian era to support smaller populations and weather patterns that were characteristic of the pre-industrial climate. With urbanisation and climate-related rainfall spikes, these systems are struggling to cope.

Overwhelmed sewers lead to backups and localised flooding, while affected properties can take longer to dry out and restore. While a major long-term investment, it is essential to modernise drainage infrastructure so it can cope with the rate of construction and handle the changing climate.<sup>12</sup>

### Elevated flood risks: A call to urgent action

As we witness the escalating impacts of climate change, it is imperative that we unite against the rising tide of flood risks. Local councils must take proactive steps to mitigate these risks and protect communities. This involves adopting sustainable urban planning, implementing effective flood risk management (and collaborating with the Environment Agency and other bodies to restore natural defences), as well as upgrading essential infrastructure. Public awareness campaigns

are also vital to educate residents about their exposure to flood, to explain what is being done to mitigate the threat and reduce the vulnerability of communities at greatest risk.

### Council's key responsibilities

Local councils are pivotal in managing flood risks and implementing preventive measures.<sup>13</sup> Key responsibilities include:

#### 1. Risk assessment and planning:

Conduct thorough flood risk assessments to identify vulnerable areas and plan accordingly. Consider land-use zoning, floodplain management, and infrastructure upgrades.

#### 2. Infrastructure investment:

Prioritise upgrades to sewage systems and drainage infrastructure. Modernise these systems to handle increased water volumes and minimise overflow risk.

#### 3. Public awareness:

Raise awareness about flood risk and prevention. Initiate educational campaigns to help residents improve their preparedness and resilience.

#### 4. Collaboration and partnerships:

Effective flood risk management requires collaboration among stakeholders—government agencies,<sup>14</sup> environmental organisations, and community groups. Facilitate partnerships to pool resources and expertise.

<sup>9</sup><https://www.lv.com/home-insurance/new-homes-in-flooding-areas>

<sup>10</sup>[www.nature.com/articles/s41467-023-38297-9](http://www.nature.com/articles/s41467-023-38297-9)

<sup>11</sup>[www.floodre.co.uk/buildbackbetter/](http://www.floodre.co.uk/buildbackbetter/)

<sup>12</sup>[www.local.gov.uk/topics/severe-weather/flooding/local-flood-risk-management/managing-flood-risk-roles-and](http://www.local.gov.uk/topics/severe-weather/flooding/local-flood-risk-management/managing-flood-risk-roles-and)

<sup>13</sup>[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/917654/SOEP\\_NTS\\_PDFA.pdf#:~:text=The%20National%20Flood%20and%20Coastal%20Erosion%20Risk%20Management,as%20from%20rivers%2C%20the%20sea%20and%20surface%20water.](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/917654/SOEP_NTS_PDFA.pdf#:~:text=The%20National%20Flood%20and%20Coastal%20Erosion%20Risk%20Management,as%20from%20rivers%2C%20the%20sea%20and%20surface%20water.)

<sup>14</sup>[www.preventionweb.net/news/new-online-resources-help-community-understand-flood-risks-and-be-prepared](http://www.preventionweb.net/news/new-online-resources-help-community-understand-flood-risks-and-be-prepared)



## Becoming an active stakeholder

Councils can support flood risk challenges in several ways:

**1. Urban planning:** Enforce strict regulations for building in flood-prone zones and encourage responsible land-use planning to minimise flood exposure.<sup>15</sup>

**2. Emergency readiness and disaster preparedness:** Develop and share flood response plans with residents, businesses, and emergency services<sup>16</sup> for coordinated and effective responses during floods.

**3. Research and innovation:** Invest in ideas and technology to enhance flood prediction, early warning systems, and flood resilience.

In conclusion, proactive and collaborative approaches are vital to managing flood risks in the UK, particularly as extremes in precipitation become more frequent and as the landscape continues to evolve. Climate change, outdated infrastructure, and a high demand for affordable housing will continue to push the flood risk agenda.

Local councils play a critical role in safeguarding their communities through risk assessment, infrastructure upgrades, public awareness campaigns, and strategic partnerships.

By tackling these issues head-on, councils can significantly reduce the impact of flood events, safeguard residents, and reduce the impact and cost of flooding on their communities both now and into the future.

<sup>15</sup>[www.gov.scot/publications/flood-risk-management-scotland-act-2009-delivering-sustainable-flood-risk-management/pages/7/](https://www.gov.scot/publications/flood-risk-management-scotland-act-2009-delivering-sustainable-flood-risk-management/pages/7/)

<sup>16</sup>[www.oecd-ilibrary.org/sites/068a77e9-en/index.html?itemId=/content/component/068a77e9-en](https://www.oecd-ilibrary.org/sites/068a77e9-en/index.html?itemId=/content/component/068a77e9-en)

# TEN TIPS FOR EFFECTIVE TREE MAINTENANCE IN THE COLDER MONTHS

As living and moving structures, trees can pose risks to people and the built environment. Even during periods of winter dormancy, regular tree inspections and maintenance can be vital to reduce hazards.

In January 2023, a council was fined £280,000 following the death of a six-year-old girl who was hit by a falling tree in her school playground.<sup>17</sup> The incident happened in September 2020 when a decaying willow tree collapsed. An investigation by the Health and Safety Executive (HSE) found the tree was in poor condition and that the council had failed to identify the extent of the decay or to manage the risk posed by the tree.

While fatal injuries caused by falling trees are rare, each year in the UK, between five and six people lose their lives due to trees or branches falling on them—with around three people being killed in public places.<sup>18</sup> For the most part, these types of incidents can be avoided with adequate tree inspections and maintenance.

## Risk management from the roots up

The inspection and pruning of trees and other greenery may seem like a more obvious priority in the spring and summer months when plant life is flourishing, but the colder months (during which deciduous trees shed their leaves) are ideal for carrying out detailed risk management checks and maintenance. Exposed roots can become more visible, broken branches more obvious, and an arborist's job more straightforward in many cases.

We've put together some useful tips for councils and community groups.



<sup>17</sup>Council fined £280,000 after death of six-year-old girl hit by falling tree | HSE Media Centre

<sup>18</sup>Management of the risk from falling trees or branches - FOI - HSE

## Ten tips for autumn/winter tree maintenance

### 1 Regular Tree Inspections

Engage certified arborists to assess the health of trees and recommend appropriate actions. Conduct thorough tree inspections to identify any signs of decay, disease, or structural weakness.

### 2 Soil Inspection and Care

To improve the health of remaining trees, provide proper soil care, including mulching and adequate watering before the ground freezes, to ensure trees remain strong during the winter. Look out for soil shrinkage, as this can lead to subsidence. Some tree removal may be necessary to give the remaining trees more space for their roots. However, consult with a professional arborist before making this decision.

### 3 Pruning and Trimming

Trim dead or overhanging branches to reduce the risk of them breaking under the weight of snow or ice, or in strong winds. Proper pruning also improves air circulation, reducing the likelihood of disease. However, consult with a professional arborist before making this decision.

### 4 Tree Removal

In cases where a tree is severely diseased, structurally compromised, or poses an imminent danger, it may need to be removed. However, consult with a professional arborist before making this decision.

### 5 Support Systems

Install support systems like cables and braces on weak or vulnerable trees to help them withstand the weight of snow and ice. Young trees should be supported with staking, covers, and/or mesh. Consult with a professional arborist to determine the appropriate support mechanisms.

### 6 Leaf Management and Grounds Maintenance

Regularly clear fallen leaves from pathways and roads to prevent slip hazards and from landscaped areas so they do not stop the soil from allowing in water. Carry out grounds maintenance weekly, or in line with the arborist report or the council's risk assessment, in public spaces such as play areas and ensure the safe disposal of fallen branches, plants, and foliage where necessary.

### 7 Building Clearance

Regularly inspect and trim tree roots that are encroaching on buildings or infrastructure. Preventative measures can mitigate potential damage to structures, including subsidence. Seek advice from a professional arborist before carrying out such measures.

### 8 Community Engagement

Educate the community about the importance of reporting hazardous trees and branches. Encourage them to notify the council or relevant authorities if they spot any potential risks. Consider composting fallen leaves for community use.

### 9 Emergency Response Plan

Develop a clear plan for addressing fallen trees or branches during winter storms or flash flooding. This includes a coordinated response, efficient communication, and trained personnel to handle emergencies safely and promptly.

### 10 Zone 1 Priority (Public Spaces)

Prioritise tree maintenance in public spaces such as footpaths, parks, recreation grounds, and at the side of busy roads. These areas require more diligent upkeep to ensure public safety.

By taking these points into consideration, councils and communities can help to ensure public safety and preserve the benefits that trees bring to our shared environment. It's also important to ensure that contractors, such as tree surgeons, have Professional Indemnity (PI) insurance in place; otherwise, any claim may have to be dealt with by the council's insurance.

## Connect with us

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