

COMMUNITY EVENTS – RISK AND INSURANCE



Advice on running a successful community event

Purpose and Extent

This document provides some advice on how to run a successful community event. You will find advice on the risks, precautions and insurance applicable to organising a community event. It is not designed to be comprehensive risk management tool and is designed only to stimulate thought about some of the generic issues that event organisers face. Professional health and safety advice may be appropriate for your group, particularly if organising a larger event.

Organise a Community Event

Many community groups are involved at some point in organising a community event. These occasions can be fantastic opportunities to raise funds, bring people together and campaign for your groups cause.

Organising a community event can also be a daunting task. There is a degree of red tape with any event, from considering health and safety, to negotiating with third parties, organising the volunteer army, thinking about licencing, managing a budget, the clear up and a host of other factors. You might have to engage with a number of local authorities too to coordinate planning for the event. In all, there is a lot to think about!

Having a good management committee for the event is critical too. You will want to share out the main organisational tasks and need a reliable team to make sure, everything is executed well. Many groups split the duties up which can be a sensible way of managing the workload, clearly good communication is required if this is how you organise.

One simple error that can scupper the best plans is a clash with another event. Forward plan to make sure that you are picking a date that is not already taken by another local significant event.

What are some of the considerations for managing the risk at your event and organising [insurance for your community event](#)?

Managing Risk at an Event

A key area will be managing the risk at the event and ensuring that everyone remains safe throughout the proceedings. The basis of risk planning for many will be a risk assessment for your event. Examples are available on the Health and Safety Executive website and the process is not daunting. Essentially as a management committee, you will want to ask a simple question, *what could go wrong that might stop the event from being successful*.

Organisers need to take sensible steps and act with care but worrying about things that can go wrong should not necessarily put you off organising an event. What we will focus on here are some areas you might want to think about.

Common Areas of Risk to Consider

Once you have identified a site for your event, one of the key considerations is capacity. Knowing a maximum attendance and how to manage it, is important. Sometimes, ticketing can be an effective way of gaining appetite in the community for the event.

Access to the Site - Is there good signage? Have you organised enough marshals? How will parking work? Does the pre event publicity make clear the public transport options? Have you considered any accessibility issues for people with a disability? You will find your local highway agency helpful (generally) if you need to consider diversions or road closures for your event, just make sure you give them plenty of time.

The Weather - This is Britain! The weather is variable and so good and bad weather plans are important. Is there shelter available (for both sun and rain)? In high winds, temporary structures can become vulnerable to collapse, have you considered this? If cars are parking on grass, bad weather can be an issue - How might you deal with cars that are stuck?

The Clear Up - We have written a [special guide concerning litter picking](#) and the risks associated - Ensuring the volunteers have the right preparation and equipment is critical.

The Community Impact – Particularly for larger events, consider the impact that you might have on local residents and businesses. Communication can be critical here too, understanding concerns up front can help you deal with them before they are bigger issues.

When Something Going Wrong? – Many things could happen during your event. A member of the public or volunteer might be hurt, does everyone know the plan in this eventuality?

How will Money be Managed? – Some events might involve a large amount of cash. Will the bank be open for regular trips? Who will collect money and transport it? How will they manage this? It is also worth thinking about the change you might need and contacting your bank in advance.

Equipment – You might have valuable and heavy equipment to transport to your event, such as PA systems. How will you make sure the people managing the transport of the equipment can do so safely?

Bad Weather Plan – It is essential to plan for bad weather. Cancelling the event at late notice is obviously not ideal but will go a lot more smoothly if everyone knows their responsibilities in that event.

Communication on Site – How will you communicate to volunteers and who is providing first aid capability?

Licensing and Permissions – Make sure that all applicable licences and permissions are organised in advance, these can take some time to get in place and so should be a very early consideration, clearly this would be a bit of a spoke in the wheels if they were not in place in time. Particular circumstances include lotteries, raffles, alcohol and entertainment and the government guide found in the ‘Other Resources’ section at the end of this guide might be helpful.

Slips and Trips – When dealing with the public, this is a common risk. Managing access to the site with safe numbers and ensuring the site layout is free from hazards as best as possible is sensible. Also keep an accident log in case something does go wrong and make sure all volunteers know where it is.

Bouncy Castles – Many summer events might include a bouncy castle. We have written a separate [piece on bouncy castles](#) on our blog which we would refer you to. Make sure you have adequate safety precautions in place (e.g. similar size children, at least two supervisors). It is also essential to ensure that your insurer understands that your event involves this activity. It is often best to hire this facility in and check that you are using a reputable supplier who has a public liability insurance policy in place.

Consider Fire – This might be lesser or more of a risk depending on the event. If you are organising an event you do have a duty to assess fire risk and the Health and Safety Executive can provide guidance on that (see Other Resources). In principle though, your assessment is about making sure sensible precautions and checks are in place concerning fire alarms, fire emergencies, equipment, emergency service access and minimising the risk of fire.

Minimising the Risk of a Fire – Make sure that rubbish does not build up. Store flammables carefully and pay particular attention to gas cylinders, heaters and fuel tanks.

Bonfire Events – We have written a specific piece on [community groups organising a bonfire or fireworks event](#).

Food Safety – Consider your food labelling, the food facilities and preparation areas. You are not obliged to label food as fully as a registered food business might need to, however, it might be good practice to. Also consider, how will attendees with allergies receive clear information on the food supplied?

Insurance for a Community Event

It is not a legal requirement to purchase insurance for your event but we would always advise that you do so. Of course, you might think that, given that we provide insurance for such groups! Often you will find that the premises you are hiring from will require cover or that local authorities will insist on insurance being in place.

In examples we have dealt with, some local authorities insist on levels of cover that are unnecessary and expensive. We have had success with some clients in pushing back on these obligations and helping community groups agree more realistic insurance commitments.

In organising insurance, make sure the full scope of your event is declared. Some insurers will have special terms for higher risk items like bouncy castles or fireworks and will either refuse or restrict cover.

If you already have insurance for your group, it might be possible to extend that cover to include your event. This is normally more cost effective. Equally, if you are using another organisations premises, such as a village hall or community centre, it might be possible to extend their own policy to include the event. Ask!

If third parties are providing facilities such as the bouncy castle, face painting, rides or catering; be clear on whether these parties are separately insured or whether you are asking the insurer to include these activities as part of the event.

What Cover is Appropriate for your Community Event?

Public Liability Insurance

The starting point for insuring an event is public liability insurance. This provides cover in case an allegation is made by a member of the public alleges that damage to property (e.g. the hirer's premises) or injury (e.g. a member of the public trips) was caused by the negligence of the event organisers.

Cover can be arranged at £1,000,000, £2,000,000, £5,000,000 or even £10,000,000. We will always discuss the appropriate level and our advice often depends on the value of buildings in the events proximity, the activities undertaken and the ages of the crowd likely to attend.

Employer Liability

This sounds like an odd cover to suggest as almost all community events are organised by voluntary committees, there are no employees to speak of. However, most insurers consider volunteers in the group to be employees and so this cover, in our opinion, is always recommended. Volunteers do make claims for the same types of incident that members of the public do. They are at the same risks of slips and trips and in some cases, if handling equipment, at possible greater risk of injury.

Event Cancellation

This cover is generally arranged if you are going to incur non-refundable costs in the event that things are called off. Normally, weather conditions have to be specifically dangerous for this cover to be applicable.

Assets

Your group might have assets on site which you wish to insure. These might be marquees, equipment such as PA systems or other items. An all risks contents cover might help protect these items.

Money

You can often insure for money, at the event, during transit or held overnight after the event.

Personal Accident

This cover will provide modest benefits in the event that a volunteer is injured during the event. It is more of a benefit than an insurance item as the Employers Liability will pay for the defence and costs against a volunteer bringing a civil claim for damages as a result of the event organisers negligence.

Other Resources

[Government Guide for Voluntary Events](#)

[Health and Safety Executive – Events Guide](#)

[Food Standards Agency – Events Guide](#)

Other Ladbrook Guides

[Ladbrook Guide for Fireworks or Bonfire Nights](#)

[Ladbrook Guide for Litter Picking](#)