

**THE LIONS CLUBS
OF DISTRICT 105 SW**



**HEALTH AND SAFETY
AND INSURANCE GUIDE
2009**

**This publication has been produced by Lion John Noblet
of Tavistock Lions and amended with his kind permission.**

The Lions of District 105SW are committed to serving the local and wider community in any way that it can.

A major part of our activities is the organisation of fund raising events so that we can meet requests for financial assistance.

Part of being a Lion is having fun organising or taking part in these events. It is, however, essential for a variety of reasons that these events are organised safely and, as far as is possible, without risk to those taking part or the general public.

These include:-

- Our insurer's demand it.
- Health and safety legislation demands it.
- Often the emergency services or local authority licensing demand it.

BUT MOST IMPORTANTLY

- We have a responsibility to those who attend.
- The reputation of the Club demands it.

This booklet sets out some minimum standards. All those who organise or take part in events should familiarise themselves with them.

In the event of any difficulties you should refer to the District Health and Safety Officer.

Remember, the Health and Safety Officer's role is to advise the Club. The Club Directors have overall responsibility.

Health and Safety Policy

The Multiple District 105 of Lions Clubs International (Great Britain and Ireland) has produced a detailed document entitled “Road to Safety”. This can be found on the Lions website – www.lionsmd105.org.

In brief, it states that “it is the policy of Lions Clubs International that ALL Clubs shall apply and observe a reasonable Duty of Care with respect to their Members, Employees, Families, Volunteer Helpers, Contractors, Visitors and Members of the General Public, ensuring that all reasonable and practicable steps have been taken to protect their Health and Welfare, whilst working at, or attending ANY function or event organised by any Lions Club within Multiple District 105”.

There is an overview of the Health and Safety at Work Act 1974 and of the duty of care under Common Law

Members of Lions Clubs in District 105 SW should be familiar with its content.

Insurance

MD105 has produced a “Guide to Insurance” and which can also be found on www.lionsmd105.org.

Cover is arranged through Insurance Brokers Sutton Winson.

The policy provides legal liability insurance for Lions and any voluntary helpers.

Employers Liability

Limit of Indemnity: £10,000,000 any one occurrence

Public Liability

Limit of Indemnity: £10,000,000 any one occurrence

Products Liability

Limit of Indemnity: £10,000,000 any one occurrence.

Members need to be aware that whilst most events which The Club is likely to organise, or be involved in, will be covered by these insurance arrangements, some activities are excluded unless agreed with the insurers.

The main exclusions are:-

- Events where more than 1,000 people are likely to attend.
- Events where more than 250 participate.
- Aviation or hot air ballooning events.
- Use of motor vehicles (on or off the Highway)
- Contract conditions which impose a liability which would not otherwise apply.

If any event being planned falls into any of these categories advise the Health and Safety Officer as soon as possible so that the appropriate arrangements can be made.

All communication with the Lions Insurance Brokers should be through the Health and Safety Officer.

In particular you should note that:-

Insurers expect that the Club will:-

- Do everything possible to avoid accidents.
- Record in writing, a risk assessment before each event.
- Obtain evidence in writing from any organisation or group supplying a service or taking part that they hold a valid Liability Insurance for at least £1,000,000. (See specimen form over)

We will be asking Club Members for documentary evidence of certification where it is relevant to the task concerned, e.g. driving licence or other qualification and you are asked to cooperate in this respect.



It is the responsibility of the Lion organising the event to ensure this is done.

Any difficulties should be referred to the Health and Safety Officer.

Specimen Form



Lions Clubs Of -----

The Lions Clubs Of ----- are committed to Health and Safety.

We need to ensure that all providers of services at events which we organise are similarly committed.

We ask you please to let us have details of your insurance arrangements and to provide a copy of your health and safety risk assessments for this event.

The Club will not be able to allow you to attend without insurance.

I/We are insured for Public Liability Risks Yes/No

Insurer:

Policy Number:

Date Of Expiry:

Limit Of Liability:

I/We are insured for Products Liability Risks Yes/No

(i.e. Liability for goods sold or supplied)

Insurer:

Policy Number:

Date Of Expiry:

Limits Of Liability:

I/We are insured for Employers Liability Risk Yes/No

Insurer:

Policy Number:

Date Of Expiry:

Limits Of Indemnity:

Or

I am a Sole Trader Yes/No

My Insurance Brokers/Agent who has arranged these insurances is:

Name:

Address:

Health and Safety Risk Assessments

I/We attach a copy of the risk assessment(s) or method statements which I/We have prepared in respect of the Lions Club event which I/We will be attending.

Signed Date

Company/Business

Risk Assessments

A risk assessment should usually involve identifying the hazards present in any environment or arising out of the activities, and evaluating the extent of the risks involved, taking into account existing precautions and their effectiveness. The definitions of hazard and risk given by the Health and Safety Executive in their Approved Code of Practice are:

- (a) A hazard is something with the potential to cause harm (this can include articles, substances, plant or machines, methods of work, the environment and other aspects of the organisation of the activities);

- (b) A risk is the likelihood of potential harm from that hazard being realised. The extent of the risk will depend on:
 - (i) the likelihood of that harm occurring;

 - (ii) the potential severity of that harm; and

 - (iii) the number of people who might be exposed.

The purpose of the risk assessment is to help to determine what measures should be taken to comply with the legal duties under various health and safety legislation.

Suitable and Sufficient

A suitable and sufficient risk assessment must be made. 'Suitable and sufficient' is not defined in the regulations.

In practice it means the risk assessment should:

- Identify the risks arising from or in connection with the activity. The level of detail in a risk assessment should be proportionate to the risk. Once the risks are assessed and taken into account, insignificant risks can usually be ignored, as can risks arising from routine activities associated with life in general, unless the activity compounds or significantly alters those risks. The level of risk arising from the activity should determine the degree of sophistication of the risk assessment. It should be obvious that the Fireworks Display is inherently more hazardous than the Teddy Bear Stall.

Risk assessments must also consider all those who might be affected by the activity, i.e. Lions, members of the public, stall holders etc.

Risk Assessment in Practice

There are no fixed rules about how a risk assessment should be carried out. It will depend on the nature of the activity and the types of hazards and risks.

A risk assessment should:

- (a) Ensure the significant risks and hazards are addressed;
- (b) Ensure all aspects of the activity are reviewed. The assessment should cover all parts of the activity, including setting up or clearing up.
- (b) Take account of risks to the public;
- (d) Take account of the need to cover fire risks.

Identifying the Hazards

First, identify what the hazards are.

Identifying Who Might Be Harmed and How

Identify people who might be harmed by the hazard, including Lions, other helpers and members of the public. You should identify groups of people who might be particularly at risk, such as young or elderly people (see also the Lions Vulnerable Persons Policy).

Evaluating the Risks from the Identified Hazards

You need to evaluate the risks from the identified hazards. If there are no hazards, there are no risks. Where risks are already controlled in some way, the effectiveness of those controls needs to be considered when assessing the extent of risk which remains. You also need to

- (a) Observe the actual practice; this may differ from the intended action concerned should be consulted;
- (b) Address what actually happens in the course of the event, and
- (c) Take account of existing preventive or precautionary measures. If existing measures are not adequate, ask if more could be done to reduce risks sufficiently.
- (d) Consider if any further action would make the activity safer.

Recording

We are required to make a risk assessment. We must record the significant findings of the risk assessment and the record should represent an effective statement of hazards and risks.

The significant findings should include:

- (a) A record of the preventative and protective measures in place to control the risks;
- (b) What further action, if any, needs to be taken to reduce risk sufficiently;



Again, it is the responsibility of the Lion organising the event to ensure this is done. Any difficulties should be referred to the Health and Safety Officer.

SPECIMEN RISK ASSESSMENT MATRIX

Risk Assessment Matrix

Worst Outcome (A)

Fatality	5
Major injury reportable or serious damage	4
Injury requiring medical treatment	3
Minor injury requiring first aid only	2
No personal injury/minor property damage.	1

Likelihood / probability (B)

Likely to happen at any moment	5
Probable Could occur 2 or 3 times a year	4
Possible Would expect to happen once a year	3
Remote Would not expect to happen in 2 – 3 years	2
Unlikely Would not expect to happen in 5 years	1

A x B = Overall Risk Factor

Score of 20 or above	Priority 1 – the risk is imminent and indicates that the activity should cease, until the risk has been eliminated or adequately controlled.
Score of 15 – 19	Priority 2 – Urgent action to eliminate the risk or adequately control it is required.
Score of 9 – 14	Priority 3 – Action needed.
Score of below 9	Suggests a controlled or insignificant risk. However, risks with these lower scores must be kept regularly under review to ensure that existing control measures remain appropriate and are properly used.

SPECIMEN RISK ASSESSMENT FORM

General Risk Assessment

Location		Assessment Ref	
Activity / Process Description			
Hazard Identification			
Existing Control Measures			
Who Might be Harmed & How A x B = C (see Risk Assessment Matrix)	Worst Outcome (A)	Likelihood or Probability (B)	Overall Risk (C)
Is the risk managed to an acceptable degree using the existing control measures?		YES / NO	
If no, what further action is required? Action Completed		Signed Date	
Residual Risk (after control measures are implemented) A x B = C (see risk assessment matrix)	Worst Outcome (A)	Likelihood or Probability (B)	Overall Risk (C)
Risk assessor - Signature	Print Name		Date
Endorsed by	Print Name		Date

VULNERABLE PERSONS POLICY

In the course of their community or fundraising activities Lions Club members may be involved with vulnerable persons, including children and young persons.

Lions Club MD 105 has produced a twenty page Policy concerning the Protection of Vulnerable Persons and this summary is a précis for the Lions Clubs of the main points. This can be found on the Lions website – www.lionsmd105.org.

You are urged to read the whole document, a copy of which can be obtained from the Secretary, not only for the protection of vulnerable persons but also to safeguard Lions Club members themselves.

A vulnerable adult is defined as “A person who is eighteen years of age or over, and who is or may be in need of community care services by reason of mental or other disability, age or illness and who is or may be unable to take care of him/herself, or unable to protect him/herself against significant harm or serious exploitation”.

Such vulnerable adults would include all people with learning difficulties, older people or the disabled.

A child or young person is defined as a person under the age of eighteen.

Abuse can take many forms and may be a single act or be a situation that develops over a period of time. The more obvious forms of abuse are physical, sexual or emotional but others are defined in the Policy including “inappropriate care”.

It is vitally important that Lions do not put themselves in a position where they may be open to accusations of abuse and equally the Club must ensure that vulnerable persons are protected.

The risks will be minimised if some basic principles are followed. These should be obvious but a reminder may be timely.

- Respect all individuals, whatever their physical or mental ability.
- Place the safety of vulnerable persons first.

- Be aware of the lack of ability of vulnerable persons.
- Avoid being in private, rather than open, locations.
- Be careful in the way in which you speak to them.
- Keep their carers informed and, if necessary, obtain their consent (even, for example, offering a lift).

Above all:-

- Try and ensure you are never alone with a vulnerable person.

All Clubs are required to appoint a Vulnerable Persons Liaison Officer. In some cases this may be the Health and Safety Officer. If any Lion is concerned that abuse of vulnerable persons may be taking place or may have taken place it should be reported to him.

In the course of our voluntary duties members of Lions Clubs are not normally in a position of having substantial unsupervised access to vulnerable persons. We do not, therefore, propose to insist that all Lions are vetted by the Criminal Records Bureau (CRB) but we strongly recommend that they are. This is to protect both the Lions Clubs and themselves. Remember, CRB checks are specific to the business - if you have a CRB check because of your employment, it will not be valid for Lions voluntary work.

We also ask Club members for documentary evidence of certification where it is relevant to the task concerned as well, e.g. driving licence or other qualification. You are asked for your cooperation.

**If you have any queries, please ask the Health and Safety Officer or the
Secretary (who holds the CRB forms).**

