

Insurance Newsletter – January 2018

Welcome to the latest edition of the Members' Newsletter focusing on Firework Displays arranged by the Districts and Clubs.

Now the festive period is over it is time when focus will shift towards events in 2018. Some of these events will be bonfires with firework displays.

As such, we felt this would be an ideal time to issue some guidance on the planning of these events and steps that can be taken to minimise the risk of injury to members of the public and damage to their property.



When organising the event the HSE suggest contact should be made with the following people;

Police—crowd control, public order emergency access etc

Fire Brigade—marshalling crowds, building features which could be affected by fire and access in an emergency

Local Authority—they may issue a license under entertainments and related legislation

Local Institutions—neighbouring landowners, coast guards, harbours and aerodromes (where relevant).

You may find the HSE guide on planning and organising a firework display useful, to read a copy please go to <http://www.hse.gov.uk/explosives/fireworks/using.htm>

Guidance given by Ecclesiastical, Rotary's insurers is;

- Spectators should be kept at a safe distance - preferably 50m away but wind direction should be taken into account so this distance may increase
- A rope or strong barrier should be used to clearly mark off the display area
- Keep well clear of buildings, trees and other hazards, such as overhead electricity cables
- The site chosen should have as many entrances and exits as possible and should be kept clear of all obstructions
- Entrances and exits should be clearly sign posted
- To ensure proper crowd control you should arrange for stewards to be present—at least one steward for every 250 spectators. Stewards should be easily identifiable. The steward team should be aware of what to do in an emergency and should have practiced drills thoroughly before the event.

Where possible the display should be organised and operated by the manufacturer of the fireworks or a professional display operator.

Selecting a display operator

When evaluating the competency of a displays operator ask the following:

1. Can the operator provide evidence of competency
2. Is there evidence of formal training
3. Does the operator have insurance cover
4. Will they carry out a dynamic risk assessment

It is important to have a contract drawn up with the display operator which is clear on responsibilities such as spectator safety and who is running and controlling the event.

Where possible legal advice should be taken on the wording of the contract to protect the interests of the club and limit any liability.

In addition to a contract a joint Risk Assessment with the competent display operator would be useful but a risk assessment must be carried out for all events. The display operator should carry out their own dynamic risk assessment and a copy of this should be obtained along with copies of the operators insurance documentation.

Risk Assessments

An assessment of risk should be carried out for every activity organised by a Club, using the approved RIBI Health & Safety Risk Assessment Form available to download on the RIBI [website](#) and in accordance with the Health & Safety Policy Statements signed up to by individual clubs and districts and the RIBI Health & Safety Guidance document.

Additional guidance is available on the RIBI website in the Compliance area under the heading of Health & Safety or from your District Health & Safety Officer.

It would be unusual if at least one Club Rotarian was not familiar with the process as part of his or her normal working practice.

The assessment is straight-forward, often common sense, in five stages and best carried out by an individual or a small group.

The five stages of an assessment:

1. Look for anything that might cause harm - the hazards.
2. Decide who might be harmed and how.
3. Evaluate the chance that someone might be harmed – the risk – and decide whether the precautions are adequate.
4. Record the findings.
5. Review the assessment and revise it if necessary.

Looking for the hazards

This is best done by visiting the location. It should be acknowledged that most activities begin much earlier than the arrival: when travelling from home for example. If those looking are not completely familiar with the proposed activity, the advice of someone with experience should be sought.

Decide who might be harmed and how

If in doubt, consult those with current, practical experience.

Evaluate the risk and the precautions

Look at each risk in turn: it may be that the risk can be eliminated altogether. The aim is to make all risks as small as possible. Again, seek help and guidance from those who have experience.

Record the findings

Not every tiny risk and precaution needs to be written down. Exercise judgement and record the major items.

Review at all stages, but particularly after the event, review the adequacy of the arrangements to reduce the risks to see if improvements can be made in future, similar events.

Guidance for Bonfires

- Keep the bonfire well away from the firework display
- Dangerous rubbish, such as foam-filled furniture, aerosols, tins of paint and bottles should not be burned
- The bonfire should be stable and checked to ensure that it will not fall to one side
- Paraffin, petrol or solvents should not be used to light the fire; use firelighters in stead
- Bonfires should be kept to a manageable size and additional materials to be burnt kept at a safe distance
- The bonfire should be under the control of a responsible adult, and one person should be in charge of all safety arrangements
- Fire Fighting equipment should be available, such as hose, fire extinguishers and buckets of water and sand
- Qualified first aiders with suitable equipment should attend all organised bonfires and firework displays
- Water should be poured on the embers of the fire and the site should not be left until the bonfire is out and safe

Bartlett aim to provide clear and helpful advice to Clubs on all insurance related matters, with prompt responses to queries & requests for cover. Should you have any questions please refer to the contacts below;

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