

Guidance Notes

Church – Health and Safety

Version 3



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Attachments

Personal safety risk assessment form

Accident and witness report form

Fire risk assessment form

General risk assessment form

The following guidance notes are also available from your Insurance Consultant and Surveyor, by calling our Church and Commercial Underwriting Team on 0845 606 1331 or by visiting our website at www.methodistinsurance.co.uk

[Fire](#)

[Security](#)

[Functions](#)

[Health and Safety Policy with Guidance Notes](#)

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We ensure that our business is run in a way that reflects our values, for the well being of the Methodist Church and give substantial donations every year to Methodist charitable causes.

Useful contacts at Methodist Insurance

Enquiries

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email enquiries@micmail.com

Lines are open 8am to 6pm

Monday to Friday (excluding Bank Holidays).

Claims

Tel 0845 606 1331

email methodistclaims@micmail.com

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This advice is provided to you as best practice guidance from Methodist Insurance. Please check your policy documents for details of any conditions specific to your policy.



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General precautions

Simple precautions and preventative measures can substantially reduce the risk of damage and injury.



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Working at height and the safe use of ladders

Every year many people are injured, sometimes fatally, from using ladders.



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Asbestos

The duty to manage asbestos applies to all places of worship.

Self-assessment form

How safe are your church and church hall? Every year, a number of accidents occur in churches, church halls and grounds. Not only does this cause pain and suffering to those people who are injured, it can often result in serious disruption to the smooth running of the church and its various activities.

For example, if a cleaner, caretaker, organist or other voluntary or paid member of the church staff is injured and unable to carry out their normal duties, it may be extremely difficult to find a replacement at short notice.

As well as the possibility that the injured person may make a claim against the church for damages in a civil action, criminal prosecutions may be brought against individuals as well as the Managing Trustees under health and safety law where penalties may be as high as a £20,000 fine and two years' imprisonment.

The Managing Trustees have a duty of care to ensure the safety of anyone who may visit the church, hall or grounds for any purpose. This includes paid employees, voluntary workers, regular members of the congregation, visitors and contractors who may be working on the buildings or in the grounds.

This questionnaire is designed to help you pinpoint any potentially hazardous areas so that the necessary action may be taken to eliminate or reduce as far as possible any risk of accident.

Additional information regarding any relevant legislation or reference sources is included where appropriate.

If you answer 'NO' to any of the questions, there is a risk that an accident could happen and difficulties could occur in dealing with a claim which might be made against you, so some action on your part is necessary.

Having carried out initial assessments it is important to monitor your health and safety procedures to take account of changing circumstances. This should be a continuing process but at least annually you should go through this questionnaire and take any action necessary.

1 Do you have a written Health and Safety policy?Yes No

Health and safety legislation applies to all places of religious worship. The Health and Safety at Work etc, Act 1974 requires every employer with five or more employees to 'prepare and bring to the notice of their employees a written statement of their general policy with respect to the health and safety at work of their employees and the organisation and arrangements for carrying out that policy'. There will be some large churches where the Managing Trustees actually employ five or more people and in these cases there is no doubt that a written health and safety policy statement is required. Employers with less than five employees are exempt from the requirement for a written health and safety policy. However, the Health and Safety Executive now regards volunteers as employees and persons who make use of volunteers as employers. The same level of training, information and protection must be given to both volunteers and employees. In the light of this it is good practice to have a written policy that sets out your organisation and procedures for health and safety, even if you employ less than five people.

It is the duty of every employee, including part-time employees such as organists, cleaners and caretakers, to take reasonable care for their own safety and that of other persons who may be affected by their acts or omissions. The person responsible for enforcing the requirements of the legislation is the Environmental Health Officer of the Local Authority.

A health and safety policy for churches is available from Methodist Insurance.

2 Have you carried out a risk assessment as required by the Management of Health and Safety at Work Regulations 1999?Yes No

These regulations require every employer to make 'a suitable and sufficient assessment of the risks to the health and safety of his employees to which they are exposed whilst they are at work; and the risks to the health and safety of persons not in his employment arising out of or in connection with the conduct by him of his undertaking'.

Where five or more people are employed a written record must be made of the significant findings of the assessment.

We would advise that it is good practice for all churches to carry out risk assessments and to record the significant findings.

Management of Health and Safety at Work Regulations 1999 Approved Code of Practice – ISBN 0 7176 2488 9

5 Steps to Risk Assessment – INDG 163 REV 2 HSE Free Leaflet

The Methodist Insurance Health and Safety Policy includes guidance for churches on carrying out risk assessments.

3 Are floor surfaces and floor coverings in good condition and properly maintained?

Yes No

Slipping, tripping and falling are a major cause of injuries. You must ensure that there are no unexpected changes in floor level, and that floor surfaces are not damaged. Particular attention should be given to stone flags, ceramic and clay tiles and wood blocks.

Loose floor coverings, such as mats and rugs, should be avoided. Carpets must not be worn and must be securely fixed down.

Preventing slips and trips at work – INDG 225 (rev1) HSE Free leaflet

4 Are the church grounds, including paths, steps, ramps, driveways, trees, boundary walls, gravestones and monuments, in good order and properly maintained?

Yes No

Paths and driveways must be free from potholes and steps must be in good condition. They must be properly drained to prevent collection of rainwater and the growth of algae. Where paths are regularly used at night they must be adequately lit. Steps and steep paths must be fitted with handrails.

Boundary walls and gates must be kept in good repair. Trees must be regularly inspected by a qualified tree surgeon and any necessary remedial work carried out. In addition to the risk of falling branches, an assessment must be made of the risk of damage to neighbouring property caused by the effect of tree roots removing moisture from the surrounding soil.

Although gravestones are the responsibility of the family of the deceased, the church is responsible where the family cannot be traced and also has a general liability for the safety of the grounds. Gravestones and monuments must be maintained in a safe condition.

5 Are all stairways in good condition and adequately lit?

Yes No

All stairways including those which give access to organ lofts, galleries, boiler rooms or basements, must be in good condition and be adequately lit. Handrails must also be fitted.

6 Have assessments been carried out of areas where there is a risk of falls from a height and the appropriate measures taken?

Yes No

Some churches contain areas where there is a risk of falls from a height. Consideration will need to be given to the need to install permanent rails or barriers. The fixing of anchor points for ladders may be sufficient where access is only occasionally required for maintenance purposes, such as the changing of light bulbs or the cleaning of gutters. In other circumstances, the use of tower scaffolds or mobile elevated work platforms may be necessary.

7 Have you carried out an assessment of all substances hazardous to health, and put in place control measures where necessary as required by the Control of Substances Hazardous to Health Regulations 2002 (COSHH) (as amended)?

Yes No

The Control of Substances Hazardous to Health Regulations 2002 requires that 'an employer shall not carry on any work which is liable to expose any employees to any substance hazardous to health, unless he has made a suitable and sufficient assessment of the risks created by that work to the health of those employees, and of the steps that need to be taken to meet the requirements of these regulations'.

Substances most likely to be found in churches are petrol, pesticides, insecticides, weedkillers, fertilisers and liquid petroleum gases.

All hazardous substances must be stored and used in accordance with the manufacturers' instructions. Consideration should be given to replacing dangerous substances with less-hazardous alternatives.

8 Has a Competent Person carried out an assessment and survey, if necessary, to determine the location and condition of any asbestos and prepared a management plan to enable asbestos to either remain safely on the premises or to be removed in accordance with regulation 4 of the Control of Asbestos Regulations 2012?

Yes No

A written record (Register) must be maintained, detailing location, condition, type and form of asbestos present.

Some churches may still have asbestos used for insulation, lagging, fire protection or in wall and roof linings. Asbestos is often found in organ blower motor housings. If any removal of asbestos materials is required, this work can only be carried out by contractors licensed by the HSE for asbestos removal.

The management of asbestos in non-domestic premises, Regulation 4 of the Control of Asbestos Regulations 2006 – ISBN 9780717662098.

9 Are all electrical systems including wiring, switchgear and any fixed machinery such as organ blower motors and all portable electrical appliances in good condition and properly maintained as required by the Electricity at Work Regulations 1989?

Yes No

The Electricity at Work Regulations 1989 require that all electrical systems shall be of such design, construction and installation as to prevent danger.

It is recommended that fixed installations should be inspected and tested at five-yearly intervals.

Portable electrical appliances need to be examined at regular intervals with the frequency of such examinations being set by experience. This will probably need to be at least annually, with equipment which is subject to heavy usage, such as vacuum cleaners, needing to be examined more frequently.

External lighting including floodlighting and associated wiring must be installed to IET Regulations (BS 7671). Temporary wiring is not acceptable.

HSE Guide Maintaining Portable and Transportable Electrical Equipment:
1994 HSG 107 – ISBN 0 7176 2805 1

HSR25 Memorandum of Guidance on the Electricity at Work Regulations 1989 –
ISBN 9 7807 1766 2289

Requirements for Electrical Installations. IET Wiring Regulations. 17th Edition.
BS 7671 – ISBN 978 086341 844 0

10 Do you have formal safety procedures in place if your church is used for public performances and for major services at Christmas and Easter?

Yes No

If your church is regularly used for large concerts and services, a written procedure should be in place detailing such matters as the number of stewards required and their duties. The procedures should include a detailed evacuation plan. Consideration will need to be given to the installation of an automatic fire alarm system, the use of the public address system for the giving of instructions in the event of an emergency, the installation of emergency lighting, and the training of stewards and other staff or volunteers in the use of firefighting equipment.

11 Do you have regular inspections of lifting equipment?Yes No

Lifting equipment in the building may include passenger lifts and hoists. The Lifting Operations and Lifting Equipment Regulations 1998 require such items to be inspected by a Competent Person at prescribed statutory intervals. An Engineering Insurance Company surveyor would be a Competent Person.

Safe use of lifting equipment. Lifting Operations and Lifting Equipment Regulations 1998. HSE – L113 – ISBN 0 7176 1628 2

INDG290 Simple guide to the Lifting Operations and Lifting Equipment Regulations 1998 – ISBN 0 7176 2430 7

12 Has an assessment been carried out to ensure there is no risk of injury from glass in doors and windows?Yes No

The Workplace (Health, Safety and Welfare) Regulations 1992 Approved Code of Practice requires that safety glazing is used in all windows below waist height and in (or next to) doors below shoulder height or elsewhere if there is a likelihood of injury. Safety glass includes toughened or laminated glass. Alternatively barriers may be used to prevent persons falling through vulnerable windows. Church halls built during the 1960s and 1970s may well include low-level windows and doors which will need to be upgraded to comply with the regulations.

Workplace Health Safety and Welfare HSE L24 – ISBN 0 7176 0413 6

INDG244 (rev2) Workplace Health, Safety and Welfare – ISBN 978 0 7176 6277 7

13 Is all plant and machinery in good condition and regularly maintained and are all tools and other items of equipment such as ladders, scaffolding towers and staging routinely checked and repaired?Yes No

The Provision and Use of Work Equipment Regulations 1998 require assessments to be carried out to ensure that all work equipment is suitable for the purpose and is adequately maintained. People using the equipment must be given adequate instructions, information and training.

Suitable inspections need to be carried out by a suitably qualified person if work equipment is likely to become unsafe due to the environment, damage or wear.

Boilers should be regularly serviced. Gas boilers should be checked annually by a Gas Safe Registered installer, oil systems by an OFTEC registered engineer. Lawnmowers and other items of maintenance equipment must be regularly checked and serviced. Young persons must not be allowed to operate any machinery without proper instruction and supervision. Personal protective equipment, such as visors for use with trimmers, must be available and be maintained.

Safe Use of Work Equipment HSE L22 – ISBN 978 07176 62951

INDG291 Simple guide to the Provision and use of work equipment Regulations 1998

14 Has an assessment been carried out into any manual handling operations?Yes No

In many churches, there is a constant moving of chairs, staging, pianos and so on to cater for different layouts and services.

The Manual Handling Operations Regulations 1992 (as amended) require assessments to be carried out of all manual handling operations. If possible manual handling should be avoided altogether. Where this is not possible, training should be given and the risk must be reduced as far as possible by the use of mechanical aids and manual handling kept to an absolute minimum.

Manual Handling HSE L23 – ISBN 0 7176 2823 X

INDG143 (rev2) Getting to grips with manual handling – ISBN 0 7176 2828 0

15 Has an assessment been carried out on any catering undertaken to ensure compliance with food hygiene regulations?Yes No

Catering in churches can range from a one-off event, such as the annual fête, to the regular provision of meals on a daily basis. The Food Standards Agency has produced detailed guidance on the requirements of food hygiene legislation that can be freely downloaded from their website, (www.food.gov.uk). Premises which are used occasionally for food preparation must follow the guidelines for temporary premises. Where food is prepared on a regular basis the General Requirements will need to be followed and you may need to register with the Environmental Health Department of the Local Authority.

FSA Guidance on the Requirements of Food Hygiene Legislation

16 Do you have systems in place for the recording of accidents and the reporting of injuries, diseases and dangerous occurrences?Yes No

The HSE *Accident Book* – ISBN 0 7176 2603 2 Ref BI 510 satisfies the regulations about keeping records of accidents to people at work. The Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013 (RIDDOR) requires employers and people in control of premises to report certain types of injury, occupational ill health and dangerous occurrences to their enforcing authority. For places of public worship this is the Local Environmental Health Department. Records of accidents to members of staff, volunteers and visitors must be kept.

If possible you should obtain written statements from any witnesses and record their names and addresses. In the case of back, neck and other serious injuries the injured person should be required to visit their General Practitioner as soon as possible.

A Guide to the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013 – HSE L73 – ISBN 978 07176 62906

17 Do you have procedures in place for the vetting of persons working with children and vulnerable adults?

Yes No

It is most important that adequate safeguards are taken in the selection of persons wishing to work with children and vulnerable adults. Anyone with a history of child abuse must not be allowed to come into contact with young people.

The Methodist Church has bespoke internal procedures known as 'Safeguarding'.

The guidelines in the Home Office publication *Safe from Harm* should be followed.

Another useful publication is: *Safe and Alert – Good practice advice on volunteers working with vulnerable clients*. Available from the National Centre for Volunteering. Tel 020 7520 8910

18 Do you have procedures in place for fêtes and other outdoor activities?

Yes No

There are various hazards involved with such things as bouncy castles, fireworks and charity walks. Certain events such as abseiling down towers will require specialist advice.

Methodist Insurance publishes guidance notes on Church functions with sections relating to a number of activities. These include:

- the use of inflatable bouncy castles
- the organisation of bonfire and firework displays
- the organisation of charity walks.

19 Do you have an individual with responsibility for health and safety matters?

Yes No

We would suggest that the Church Council appoints a member with specific responsibility for health and safety, including the carrying out of the various assessments outlined above and reporting back to the Church Council.

20 Have you carried out an assessment of your buildings to ensure they can be used by persons with disabilities?

Yes No

The Equality Act 2010 requires that all disabled persons are able to use a building and have access to the services provided within it.

Service providers, which includes churches, have to make 'reasonable adjustments' for disabled people and to provide reasonable means of avoiding physical features that make it impossible or unreasonably difficult for disabled people to use its services.

Code of Practice: Rights of Access Services to the Public, Public Authority Functions, Private Clubs and Premises – ISBN 9780117036956

21 Have you carried out a fire risk assessment?Yes No

It is a requirement of the Regulatory Reform (Fire Safety) Order 2005, that you undertake a fire risk assessment and that a responsible person oversees fire safety.

To comply with regulations you must:

- assess the fire risks in the church. If you have five or more employees you must record the findings of the risk assessment, although we would strongly recommend recording irrespective of the number of employees
- check that a fire can be detected in a reasonable time and that people can be warned
- check that people who may be in the building can get out safely
- provide reasonable firefighting equipment
- check that those in the building know what to do if there is a fire
- check and maintain your fire safety equipment
- check what effect a fire would have on your neighbours.

If you have already taken sensible and appropriate fire safety measures, little or no further action may be necessary.

Further guidance is available from www.gov.uk/workplace-fire-safety

Free advice is also available from your local fire brigade who are responsible for enforcing the regulations. The telephone number for non-emergency calls can be found in your local telephone directory.

General precautions

Often simple precautions and preventative measures involving little in the way of expenditure can substantially reduce the risk of damage to or loss of property and injury to persons.

As insurers, we gain a dramatic, if expensive, insight into some common causes of loss and it may be useful to Managing Trustees for us to list some points of maintenance and management, which may help to avoid an unnecessary loss or unfortunate injury to a church official, church member or visitor.

Footpaths

Regular maintenance is required to ensure these remain free from moss, algae, leaves, holes, loose materials, tree roots and obstructions and are reasonably level. Ramps and steps need particular attention with hand rails and/or lighting provided, if hazardous. Bear in mind the difficulty the frail, elderly and disabled may have in negotiating access to and from the church.

Gravestones

Although the maintenance of gravestones is the responsibility of the deceased's family, the church may be responsible for any injury if the family cannot be traced. It is, therefore, important that all gravestones are regularly inspected to ensure public safety. Please refer to the separate section on safety in the church grounds.

Steps, stairs and ladders

Steps down to boiler rooms and access ladders should all be inspected at least annually and any defects remedied. Uneven and worn treads are a positive danger to the unwary. External steps down to boiler rooms should not be neglected and these require frequent and careful attention to remove moss, algae, leaves and other

debris. They should be protected at the top by railings and a lockable gate, be fitted with a handrail and if used during the hours of darkness be well lit.

Litter picking

Great care needs to be taken when clearing litter, rubbish and other debris from the church grounds. Protective clothing including heavy-duty gloves and shoes or boots with protective soles need to be worn. Hypodermic needles, drugs-related litter and hazardous materials must be collected and removed by the Local Authority.

Trees

Trees are a frequent cause of serious damage in a variety of ways. During windy conditions they may fall onto or lash against the building, and rocking of the roots can cause collapse of boundary walls. Leaves and twigs block gutters and underground drains. Roots removing moisture from clay, soils can lead to shrinkage of the clay causing foundations to move and walls to crack. Branches falling onto visitors, neighbouring property or cars are a frequent source of claims.

Regular inspections of trees, at least every six months, should be considered essential and at least every five years by a tree surgeon.

Boundary walls and fences

Walk the boundary of your church grounds at least two or three times per year. Check for leaning pillars, posts, and sections of wall. Early attention to defects may prevent costly repairs later on.



If the family cannot be traced and an injury results from a gravestone, the church may be responsible.

Drainage

Any water penetrating the walls of the church via the roof or from below ground is likely to cause extensive damage through rot to timbers, etc. Gutters, downpipes and roof valleys need routine clearance at least every six months. Special arrangements should be in place for clearance of snow and ice from valleys during wintry conditions. Ensure that water shed from the buildings drains away from the foundations.

Walls and roof coverings

Visual inspections of the external walls and roof coverings should be carried out at frequent intervals to discover any defects requiring attention at an early stage. Look out particularly for slipped or missing slates. Inspections should be made after every period of stormy weather.

Floors and floor coverings

Most accidents in churches arise from slips, trips and falls. It is most important that all floor surfaces are inspected regularly and any defective areas made safe immediately and repairs carried out as quickly as possible. Defective floors include unfixed, broken and loose tiles and paving stones. Rotten and loose floorboards and pew platforms are another hazard. Trips and falls are also caused by worn, frayed, loose or unfixed rugs, mats and carpets, and by trailing electric leads and cables. All unfixed floor coverings should be removed or fixed down.

Flammable liquids and polishes

A number of major fires have been caused by vapours given off by polishes within a confined space igniting spontaneously or by a spark from electrical switches. In no circumstances should polish, polish rags or

other flammable liquids be stored anywhere near electrical switches and preferably they should be kept in minimum quantities within a metal cabinet in a well-ventilated area.

Paraffin or petrol for lawn mowers must not be stored within the church.

Despite all reasonable precautions, losses of varying magnitude may still occur. Sensible forward planning can, however, minimise such losses and some thought should be given to loss reduction measures. These could include:

- preparation of a list of local tradesmen – plumber, roofing contractor, general builder – who can be called upon to assist at short notice;
- provision of, or note of where tarpaulins can be located to cover holes in the roof or to protect contents removed outside the church;
- produce a notice for hanging on the vestry wall to show the position of the water mains stop tap, electrical switches etc.;
- locate and ensure that water supplies for fire extinguishment are accessible – including the nearest fire hydrant;
- adequately record details of the church valuables, portable furniture and stained glass. Security marking, engraving etc. plus a good description may help the Police recover stolen property.

...from sunlight
...are-cleaned surface
...10 minutes to air dry.



**EXTREMELY
FLAMMABLE**

SAFETY INFO

- Do not spray directly on preparation surface or pets.
- Do not spray on cooker pilot light

CAUTION

...misuse by deliberate
...contents can be harmful or fatal
...from sunlight and do not expose
...Extremes of temperature can occur
...and fireplaces. Do not place in
...aked flames. Do not pierce or
... flame, onto or near
... Kee

In no circumstances should flammable liquids or polishes be stored anywhere near electrical switches.

KEEP

EU by

Safety of church grounds

There are many hazards associated with church grounds. These notes are intended to provide guidance in order to reduce the likelihood of injury or damage to property.



Paths should be reasonably level and free of anything that might cause someone to trip or slip.

Trees

Church grounds may contain a large number of trees. Although healthy trees may fall in extreme weather, diseased or dead trees are much more likely to fall, causing damage to the church or neighbouring buildings and presenting a possibility of injury. The roots of trees can also encroach upon the foundations of neighbouring buildings causing subsidence or blockage of drains.

All trees within the grounds should be inspected every six months by a competent person for signs of disease or too close proximity to the church or neighbouring buildings. A record should be kept of the inspection and any subsequent work. This record will ensure that the inspection is carried out and could prove useful in defending any legal claim against the trustees.

Any required lopping, pruning or felling should be carried out without delay. Where trees have previously been pollarded, this practice should be continued at appropriate intervals. Where trees are the subject of a Tree Preservation Order, the Local Authority should be consulted prior to any work being carried out.

Whilst it is accepted that experienced, competent members of the church can carry out minor work, major felling, pruning or working at height must only be carried out by a professional contractor. Only persons suitably qualified and equipped with the appropriate safety equipment should operate chainsaws.

Any trees on neighbouring land which could be a hazard to the church should be visually inspected during the regular inspection and, if any give cause for concern, a letter should be written requesting the landowner to take appropriate remedial action. A copy of the letter should be retained.

Maintenance of church grounds

Equipment used to maintain church grounds is often more powerful than that used domestically. A number of injuries are caused each year that could be avoided by taking simple precautions.

All garden machinery should be inspected and serviced regularly and any defects remedied immediately. Appropriate safety equipment should be used which can range from substantial footwear when using mowing machinery to ear defenders, safety goggles or visors, gloves and footwear for using trimmers and hedge cutters. The manufacturers' instructions should always be followed regarding use and the provision of safety equipment.

Hand tools should be inspected for defects such as damaged blades and loose handles, and should be kept sharp and clean. Gloves reduce a person's ability to detect when a tool is slipping and should therefore not be worn when using wooden-handled, sharp-edged tools such as billhooks and slashers.

Particular care needs to be exercised when clearing rubbish from around the church. Broken glass and discarded hypodermic needles may be concealed in long grass. Heavy-duty gloves and other protective clothing must be worn and children should not be involved in 'litter picks'.

All persons involved in church grounds maintenance should be trained in the use of tools and machinery. When work is being carried out at least two persons should be present. Any use of ladders should be carefully considered and ladders secured appropriately. Persons under 18 years of age should not use machinery.

Grass cutting

A principal cause of accidents in church grounds is persons tripping over kerbs or graves that have become obscured by long grass. There is effectively no defence in such circumstances to a claim that the Managing Trustees have failed in their duty under The Occupiers' Liability Acts to ensure that visitors are reasonably safe for the purposes they were permitted to be in the grounds.

If there is a risk of persons tripping over kerbs or graves then the grass must be kept to such a height that the kerb or grave is clearly visible. Regular grass cutting is therefore essential.

Gravestones

Over a period of time gravestones suffer the ravages of frost and water and may become unsafe. Serious injuries and even fatalities have occurred when apparently securely mounted stones have fallen over.

Maintenance of gravestones is the responsibility of the deceased's family. However, where the family no longer tends the grave or cannot be traced, responsibility for any injury may rest with the church.

All gravestones should be inspected at least annually. The inspection need not be carried out by experts. Each stone should be physically handled to check for loose mountings, disintegrating mortar or undue spalling caused by age or frost, thus rendering the stonework unsafe.

The prime function of the survey is public safety. Stones in a dangerous state should be carefully laid on the ground and, where appropriate, the family contacted to advise of the action taken, repair costs not being the responsibility of the church.

A note of the survey findings should be reported to the Church Council for recording in the Church Council minutes. Such action would be an important feature in the defence of any legal claim against the church.

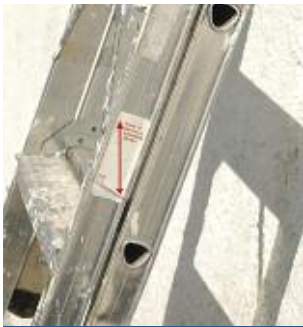
Visitors

Paths should be reasonably level and free from anything that may cause someone to trip or slip. Boundary walls and railings should be stable and in a good state of repair. Any temporary hazardous areas such as parts of buildings undergoing repair should be adequately roped off and suitable warning signs erected. Any permanent hazardous areas such as boiler houses should be locked or fenced as appropriate.

Remember that you owe a duty of care to trespassers and in particular to children who may see the church grounds as an exciting place to play.

Working at height and the safe use of ladders

According to statistics from the Health and Safety Executive during the year 2006/2007, falls from a height was the most common cause of fatal injury at work and accounted for almost 20% of the total number of workplace fatalities. There are also thousands of major injuries every year.



Ladders should be set at an angle of 75°, that is one unit of measure out from the wall, or support for every four units of measure up.

The Work at Height Regulations 2005 subsequently amended by the Work at Height (Amendment) Regulations 2007 apply in England, Wales and Scotland to employers, persons under their control and to the self-employed.

It is important to remember that the Health and Safety Executive regard it as good practice to provide volunteers with the same level of protection as if they were employees.

There is no Approved Code of Practice (ACOP) but the HSE has issued a Brief Guide, Ref: INDG401 (rev1) which can be downloaded free from the Internet (www.hse.gov.uk).

Definition of 'work at height'

The regulations define 'work at height' as:

- (a) work in any place, including a place at or below ground level where, if measures required by these regulations were not taken, a person could fall a distance liable to cause personal injury;
- (b) moving around the workplace, except by a staircase in a permanent workplace where, if measures required by these regulations were not taken, a person could fall a distance liable to cause personal injury.

All work at height activities should be risk assessed, in accordance with the Management of Health and Safety at Work Regulations 1999, to identify and evaluate the hazards and risks. Risks need to be eliminated or suitable control measures introduced.

The Work at Height Regulations set out the following key action points:

Organisation and planning

Regulation 4 requires that every employer ensures that work at height is properly planned, appropriately supervised and carried out in a manner which, so far as is reasonably practicable, is safe. Organisation and planning of work at height should also include planning for emergencies and rescue, and ensure work at height is not undertaken during adverse weather conditions.

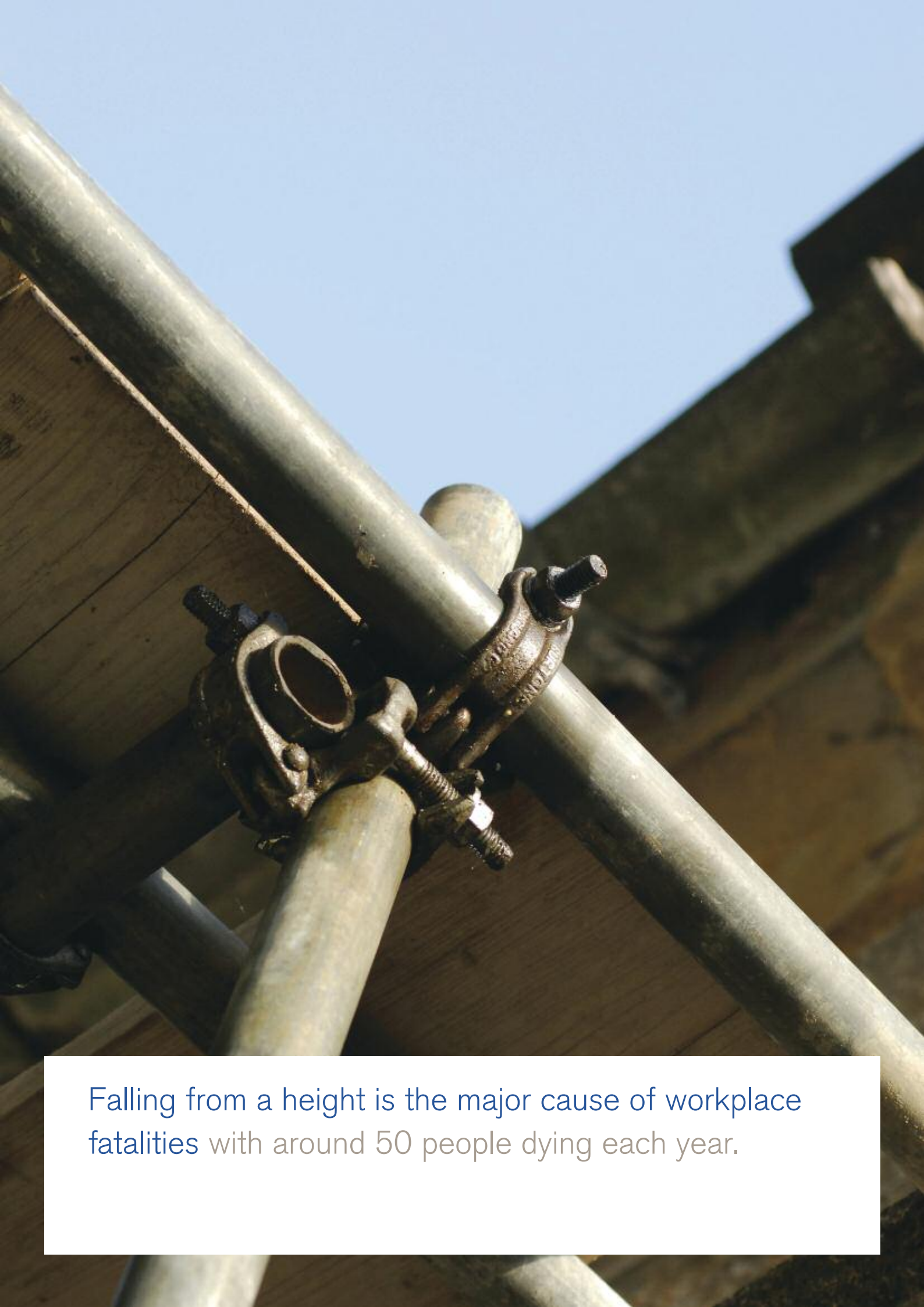
Competence

Regulation 5 requires that every employer shall ensure that no person engages in any activity, including organisation, planning and supervision, in relation to work at height or equipment for use in such work, unless he is competent to do so or, if being trained, is being supervised by a competent person.

Avoidance of risks from working at height

Regulation 6 requires that every employer shall ensure that work is not carried out at height where it is reasonably practicable to carry out the work safely otherwise than at height.

Where work is carried out at height, every employer shall take suitable and sufficient measures to prevent, so far as is reasonably practicable, any person falling a distance liable to cause personal injury.



Falling from a height is the major cause of workplace fatalities with around 50 people dying each year.

Selection of work equipment for working at height

Regulation 7 requires that employers give priority to collective protection measures over personal protection measures. They must also take account of the distance and consequences of a potential fall and the need for easy and timely evacuation and rescue in an emergency.

Requirements for particular work equipment

Regulation 8 covers requirements for particular work equipment including guardrails, toe-boards and barriers, working platforms, nets and airbags, personal fall protection systems and ladders. Schedules covering these requirements are included in the regulations.

Fragile surfaces

Regulation 9 states that no person at work shall pass across or near, or work on, from or near, a fragile surface where it is reasonably practicable to carry out work safely and under appropriate ergonomic conditions without his doing so.

Employers must ensure, so far as is reasonably practicable, that suitable and sufficient platforms, coverings, guardrails or similar means of support or protection are provided and used so that any foreseeable loading is supported by such supports or borne by such protection.

If a risk of falling remains, employers must take suitable and sufficient measures to minimise the distance and consequence of a fall.

Prominent warning notices should be fixed on the approach to any fragile surface.

Inspection of places of work at height

Regulation 13 requires that, so far as is reasonably practicable, employers inspect the surface, and every parapet, permanent rail or other such fall protection measure of every place of work at height prior to its use.

Use of ladders

Every year many people are injured, some fatally, while using ladders. More than half the accidents occur because ladders are not securely placed and fixed.

A ladder is a means of access, not a safe working platform.

Schedule 6 to the regulations is effectively a checklist to ensure the safe use of ladders and states that a ladder should only be used for work at height if a risk assessment shows that more suitable equipment, such as a tower scaffold or mobile elevated work platform, is not justified because of the short duration of the work or features at the site which preclude the use of such equipment. The HSE has indicated that 'short duration' means anything up to 30 minutes.

Schedule 6 Requirements for ladders

- 1** Every employer shall ensure that a ladder is used for work at height only if a risk assessment under Regulation 3 of the Management Regulations has demonstrated that the use of more suitable work equipment is not justified because of the low risk and:
 - (a) the short duration of use; or
 - (b) existing features on site which he cannot alter.
- 2** Any surface upon which a ladder rests shall be stable, firm, of sufficient strength and of suitable composition, to safely support the ladder so that its rungs or stops remain horizontal, and any loading intended to be placed on it
- 3** A ladder shall be so positioned as to ensure its stability during use.
- 4** A suspended ladder shall be attached in a secure manner and so that, with the exception of a flexible ladder, it cannot be displaced and swinging is prevented.

- 5** A portable ladder shall be prevented from slipping during use by:

 - (a) securing the stiles at or near their upper or lower ends;
 - (b) an effective anti-slip or other effective stability device; or
 - (c) any other arrangement of equivalent effectiveness.
- 6** A ladder used for access shall be long enough to protrude sufficiently above the place of landing to which it provides access, unless other measures have been taken to ensure a firm handhold.
- 7** No interlocking or extension ladder shall be used, unless its sections are prevented from moving relative to each other while in use.
- 8** A mobile ladder shall be prevented from moving before it is stepped on.
- 9** Where a ladder or run of ladders rises a vertical distance of nine metres or more above its base, there shall, where reasonably practicable, be provided at suitable intervals sufficient safe landing areas or rest platforms.
- 10** Every ladder shall be used in such a way that:

 - (a) a secure handhold and secure support are always available to the user; and
 - (b) the user can maintain a safe handhold when carrying a load unless, in the case of a step ladder, the maintenance of a handhold is not practicable when a load is carried, and a risk assessment under Regulation 3 of the Management Regulations has demonstrated that the use of a stepladder is justified because of:
 - (i) the low risk; and
 - (ii) the short duration of use.



Ladder standards

Only ladders which meet the appropriate British or European standards should be used. BS 1129 applies to wooden ladders, BS 2037 applies to metal ladders and BS EN 131 applies to both.

Choice of ladder

Ensure the ladder is suitable for the job, is of the correct construction material and is the appropriate length. Ladders should not be painted as this can hide defects. For electrical work only use ladders of a non-conductive material. Allow one metre of ladder length above the highest rung you use. Never stand on the top three rungs.

Stepladders

Stepladders are suitable for small jobs of short duration where it is not possible to rest a ladder against a wall or other support. They should only be used for minor maintenance at low levels. The stepladder should have an 'A' frame with a small working platform at the top which can be used to hold tools and materials. The platform should never be used to stand on. There must be a mechanism to prevent the legs from spreading out and a safety catch to prevent the joint opening. They must be placed on firm, level ground. The height of the steps should not exceed three times the width of the base.

Routine checks

Before use, the ladder should be checked to ensure that the general condition is sound and that it is clean and dry, free from wet paint, oil, mud or other slippery substances. In addition checks should be made to ensure that there are:

- no cracks;
- no rungs missing, bent or loose;
- no stiles (outside uprights) damaged or bent;

- no warping or splitting of wooden ladders;
- no corrosion of metal ladders;
- no sharp edges (metal) or splinters (wood);
- foot pads, caps and other rubber fittings are in place and sound.

Safe positioning

The ladder should be placed on a firm, level, dry surface. Where this is not possible, for example working on grass, the feet should be tied to stakes in the ground to stop slipping and a large, flat board placed underneath the feet to prevent them sinking into the ground. The ladder should only be set against structures capable of supporting the load that will be imposed upon them. Ensure the ladder cannot be knocked over by passing traffic. Exclusion zones may be necessary to ensure unauthorised people do not pass underneath the ladder.

The ladder should be set at an angle of 75°, that is one unit of measure out from the wall, or support for every four units of measure up.

Safe use

When using a ladder the following should be considered:

- keep your body facing the ladder at all times, centred between the stiles;
- don't reach too far forwards or sideways or stand with one foot on the ladder and one on something else;
- do not overstretch. Climb down the ladder and move it however time-consuming this might be;
- keep both hands free to hold the ladder as much as possible. If you need to carry tools, use a shoulder bag, belt holster or belt hooks. Use a rung hook for hanging a paint pot;
- hold onto the ladder with one hand when working;
- wear strong, flat shoes or boots with dry soles and a good grip;
- do not wear sandals, slip-ons or have bare feet;

- do not use a ladder in strong winds or if it is raining;
- only use a ladder if you feel completely confident;
- don't use a ladder near overhead power lines.

Fixed ladders

The use of fixed ladders as a means of access between floors should only be considered where a conventional staircase cannot be accommodated and their use is considered safe, based on risk assessment.

Ladders should be maintained in a good state of repair and securely fixed in position. Rungs should be firmly secured in a horizontal position and provide a good foothold. They should extend at least 1.1 metres above any floor accessed by the ladder. Where ladders pass through floors, the size of the opening should be as small as practical, fenced and a gate provided where necessary to prevent falls.

Where possible, safety hoops or a permanently fixed fall arrest system should be fitted to the ladder, as determined appropriate from risk assessment.

Routine maintenance

Ladders should carry an identification number and a maintenance log should be kept. As well as an inspection every time prior to use, an inspection and maintenance schedule should be employed to ensure every ladder is thoroughly inspected on a regular basis, depending on the environment where it is used and stored and the frequency of use. If any defects are found, the ladder should be withdrawn from use, suitably labelled and segregated for repair or safe disposal.

All ladders should be cleaned regularly before being stored. Climbing or gripping surfaces should be free of oil, grease, mud or other slippery substances. Timber ladders may be coated with a transparent non-conductive finish such as varnish, shellac or a clear preservative but not any opaque covering such as paint. Aluminium equipment should be given an adequate protective coating when it is subject to acids, alkalis or corrosive substances.

Storage

Storage areas should be easily accessible. Ladders should be stored in conditions similar to those in which they will be used, protected from direct exposure to the elements and well ventilated. Storage racks should give protection against damage, with sufficient support to prevent excessive sagging. Materials should not be stored on top of ladders. Ladders should be chained and locked to prevent unauthorised use.



The object of the CDM Regulations is to **reduce the number of injuries** in the construction industry by establishing a culture of loss prevention.

Interpretation of the Construction (Design & Management) Regulations 2007

These regulations, commonly known as the CDM Regulations, are intended to protect the health and safety of people working in construction and others who may be affected by their activities. This section is intended to provide a brief synopsis.

Over 2,800 people have been killed as a result of construction work in the past 25 years. The object of the CDM Regulations is to establish a culture of loss prevention in the construction industry.

The regulations came into effect from April 2007 and place legal responsibilities on anyone having construction work completed on non-domestic premises, referred to as the 'client'. Compliance with the regulations will help ensure the construction work is well organised and managed safely.

The Approved Code of Practice to the CDM Regulations summarises the duties of a client as follows:

- check the competence and resource of all appointees;
- ensure there are suitable management arrangements for the project including welfare arrangements;
- allow sufficient time and resources for all stages of the project;
- provide pre-construction information to designers and contractors.

A project is notifiable to the HSE if the construction phase will be longer than 30 days or 500 person days of construction work and, for such projects, clients must:

- appoint a CDM Co-ordinator;
- appoint a Principal Contractor;
- make sure construction work does not start unless there are suitable welfare facilities, and a construction phase plan is in place;
- provide information relating to the health and safety file to the CDM Co-ordinator;
- retain and provide access to the health and safety file.

The CDM Co-ordinator

Where notifiable projects are taking place a CDM Co-ordinator must be appointed to help you meet your legal responsibilities under the CDM Regulations. The CDM Co-ordinator should be appointed as soon as possible after the initial design/preparation stage of the project has started and will:

- provide advice on the selection of competent designers and contractors;
- identify and collect information you need to provide to designers and contractors;
- co-ordinate health and safety arrangements during the planning phase;
- make sure the HSE is notified of the project;
- provide guidance on the suitability of the initial construction phase plan;
- prepare the health and safety file for future use at the end of the construction phase.

The designer

The designer must produce designs that avoid/reduce risks as far as reasonably practicable.

They must ensure the project can be constructed, used and maintained safely.

They must co-operate and co-ordinate with the CDM Co-ordinator to provide the relevant information to complete the health and safety file.

The Principal Contractor

The Principal Contractor must ensure compliance with the health and safety plan by themselves and all those working under them.



The CDM Regulations apply to 'construction work'. This includes restoration work to your church.

They must produce an adequate construction phase health and safety plan before any construction work begins and provide the CDM Co-ordinator with information relevant to the health and safety file.

They must ensure that competent contractors are being used and they must make sure contractors co-ordinate and co-operate with each other to ensure a safe working environment.

They must ensure suitable welfare facilities are available at the start of the construction phase.

They must display the project notification.

Individual contractors

Individual contractors must ensure they work safely, co-ordinate their activities and exchange information when sharing a site with others.

Paperwork

The regulations require the following two documents:

- health and safety file – this contains information regarding the health and safety issues of all aspects of the design and is in effect a manual for the completed project to help you manage health and safety matters arising from future maintenance, repair and demolition work to the building. The file is prepared by the CDM Co-ordinator and given to you at the end of the project;
- the Construction Phase Plan – this relates to health and safety issues during construction and execution of the project. It is developed by the Principal Contractor, in conjunction with the CDM Co-ordinator.

When does it apply?

To 'construction work', e.g., site preparation, new buildings, alterations, repairs, restoration, upkeep, temporary structures

and even redecoration and conservation work which:

- lasts more than 30 days;
- involve more than 500 person days of work;
- involves five people or more on site at any one time;
- involves any demolition work.

The key players

1 The Client

Has a legal responsibility to act in a manner insofar as it is reasonably practicable to select and appoint a competent Planning Supervisor and Principal Contractor.

Must be satisfied that adequate resources are or have been allocated by the above persons in the design and construction stages to allow for safe and healthy working.

Must provide the Planning Supervisor with all information relevant to health and safety regarding the project.

2 The Planning Supervisor

This is a role within the CDM Regulations, concerned with co-ordination of health and safety matters, appointed by the Client.

Must ensure that the health and safety plan is developed/in place before work on site commences.

Must ensure that the health and safety file is being prepared. Must advise the Client regarding the allocation of health and safety resources.

Any person can be appointed as Planning Supervisor but such a person should be competent and have a full understanding of design processes, building methods and practices, and sufficient knowledge of health and safety legislation practice.

Building works/repairs

The following points should be considered by the Managing Trustees when setting out on a programme of works:

1 Plans/specifications should be drawn up of the works to be carried out in conjunction with the Architect. The specification should make reference to site/building security, e.g., ladders to be removed, boarding for scaffolding when necessary.

2 Questionnaires issued by Methodist Insurance need to be completed and returned so advice can be given regarding cover required under the terms of the contract. In some cases a higher policy excess may be necessary whilst the works are in operation.

3 A Hot work permit will be sent with the questionnaires. Where hot work is being carried out during a contract, it is imperative that the procedures outlined in the permit be implemented and the permit completed. This document should be passed to the Architect.

4 If additional cover is required Methodist Insurance will advise of terms and premium involved, and issue the appropriate cover note.

5 The works are normally carried out over a fixed period of time. If this period is likely to be exceeded then Methodist Insurance must be informed so extensions of cover can be arranged.

6 Depending on the nature and extent of work, consideration should be given to requesting a resurvey by Methodist Insurance once the works have been completed so that a revised scheme of insurance can be prepared, taking into account the alterations that have been made.

7 The Managing Trustees should ensure that they comply with the provisions of the Construction (Design & Management) Regulations 2007.

8 It is strongly recommended that only contractors who agree to follow the Lead Sheet Association standards and who are experienced in working with lead, be asked to undertake any work involving the repair or installation of lead.

Lead Sheet Association

Tel 01622 872432

Website

www.leadsheetassociation.org.uk

Lead Contractors Association

Tel 01342 317888

Website www.lca.gb.com

9 Electrical supply installations, both temporary and permanent, should be installed in accordance with the 'Regulations for Electrical Installations' issued by the Institution of Engineering and Technology (IET), Current Edition, plus any formal amendments, under British Standard BS 7671.

- 10** All gas supplies should be installed by a Gas Safe Registered gas fitter. Gas supplies to appliances should be by fixed piping or armoured flexible tubing. Gas cylinders should be located outside buildings, secured and protected from unauthorised interference.
- 11** You must ensure that contractors have Public Liability and Employers' Liability insurance and that their policy covers your interest if claims are made against the Managing Trustees. Public Liability insurance should be for at least £5,000,000. You should obtain a copy of the policy schedule or have written confirmation from their insurers or their intermediary, setting out the period of insurance, indemnity limit and principal clauses.
- 12** Whilst you may not be directly responsible for health and safety arising from the activities of contractors you may well be held liable if things go wrong. As well as checking the contractors' insurances as noted above you should check that the following are in place:
- a health and safety plan;
 - first aid facilities;
 - site signage warning of the various hazards and precautions necessary;
 - a proper signing-in procedure for persons going on site;
 - prevention of access for the general public and children by means of adequate hoardings, fences and locked gates;
 - that any road closures or restrictions to pavements have received the necessary Local Authority approval.

- 13** For major works (usually where the contract value exceeds £1,000,000) Methodist Insurance will require that the contract is subject to the Joint Code of Practice on the Protection from Fire of Construction Sites and Buildings Undergoing Renovation published by the Construction Confederation and The Fire Protection Association.

*Copies are available from
The Fire Protection Association
London Road
Moreton-in-Marsh
Gloucestershire GL56 0RH.*

*Tel 01608 812500
Email fpa@thefpa.co.uk
Website www.thefpa.co.uk*

Note

If you have any doubts regarding works or alterations to be carried out, please contact Methodist Insurance who will be happy to give advice.

The Control of Asbestos Regulations 2012

The Control of Asbestos Regulations 2012 came into force on 6 April 2012, covering the control of asbestos at work and asbestos licensing.

Under Regulation 4, if you are responsible for managing the maintenance and repair of a building you have a 'duty to manage' any asbestos in the building.

Regulation 4 applies to all non-domestic premises including places of worship.

Persons at greatest risk are those who have been involved in the building trade, particularly those whose work involves drilling, sawing or cutting into the fabric of premises, such as plumbers, electricians, carpenters, shopfitters and anyone undertaking routine maintenance work.

There are three main types of asbestos still found in premises. These are commonly called 'blue asbestos' (crocidolite), 'brown asbestos' (amosite) and 'white asbestos' (chrysotile). All of these are hazardous, although blue and brown asbestos are more hazardous than white. It is impossible to identify the different types accurately by sight. More often than not, the material will have been painted or mixed with another component. To identify accurately the type of asbestos, it is necessary to carry out laboratory analysis on a sample.


Asbestos and asbestos-based products have been used as fire breaks in ceiling voids, fire protection around structural steelwork, thermal insulation for pipes and boilers, wall and ceiling panels, partitions, soffit boards, roofing and wall cladding, gutters, rainwater pipes and water tanks, textured coatings and vinyl or thermoplastic floor tiles.

Duty holders under the regulations must:

- carry out a suitable and sufficient assessment to establish if there is asbestos in the premises, its quantity and what condition it is in;
- presume that materials contain asbestos, unless there is strong evidence that they do not;
- make and keep up to date a record of the location and condition of asbestos-containing materials (ACMs) or presumed ACMs in the premises;
- assess the risk of the likelihood of anyone being exposed to fibres from these materials;
- prepare a plan that sets out in detail how to manage the risk from this material;
- ensure the measures to be specified in the plan for managing the risk include monitoring the condition of any asbestos and ensuring that any asbestos is properly maintained or, where necessary, safely removed;
- take the necessary steps to put the plan into action;
- review and monitor the plan and the arrangements made to put it in place;
- provide information on the location and condition of the material to anyone who is liable to work on or disturb it, and make it available to the emergency services.



Persons at greatest risk are those in the building trade, particularly those whose work involves drilling, sawing or cutting.



There are three main types of asbestos still found on premises. These are 'blue', 'brown' and 'white' asbestos, the latter being the least hazardous.

The duty holder may appoint a competent person to carry out all or part of the work to meet the requirements of Regulation 4, but final responsibility for complying with the duty remains with the duty holder.

The duty holder must establish whether or not asbestos is present in the building, and this can be achieved by the following methods:

- looking at building plans and any other relevant information, such as builders' invoices, which may indicate if and where asbestos was used in the construction or refurbishment of the premises;
- carrying out a thorough inspection of the premises, both inside and out, to identify materials that are, or may be, asbestos;
- consulting with architects, employees or safety representatives who may be able to provide more information.

If there are any doubts about any of the materials in the premises then the presumption must be made that it contains asbestos.

The only materials where it is safe to presume that they do not contain asbestos are glass, timber, metal and stone.

Asbestos surveys can be undertaken at two different levels, referred to as management surveys, and refurbishment and demolition surveys.

Management surveys

Undertaken to manage the risk from ACMs during the normal occupation and use of a building. This type of survey may involve some minor intrusive work for sampling and analysis purposes but can also involve presuming the presence or absence of ACMs. The survey should also include an assessment of the condition of any ACMs or presumed ACMs to help prioritise the subsequent asbestos management plan.

Refurbishment and demolition surveys

Undertaken when a building, or part of a building, is going to be refurbished or demolished. This type of survey should be completed prior to any work being undertaken which disturbs the fabric of the building if a previous 'management survey' of the area was not intrusive. This type of survey is fully intrusive and may involve destructive inspection to gain access to all areas of a building. This type of survey must be completed before any refurbishment or demolition work is undertaken to locate and describe ACMs in areas where this type of work is being undertaken. This type of survey should only be undertaken in unoccupied areas of a building to minimise the risks to others.

It is possible to commission a combination of survey types for different areas of a building.

Regulation 5 requires duty holders to identify, by analysis or otherwise, the type of asbestos involved in any work which exposes or is liable to expose individuals to asbestos.

A competent person must be employed to undertake a survey of the premises to identify ACMs. The survey should be carried out in accordance with the HSE Guidance 'Asbestos: The survey guide'.

HSE recommends the use of organisations accredited by UKAS to ISO/IEC 17020 to carry out asbestos surveys. Duty holders are responsible for ensuring they employ competent surveyors.

Currently there is no single accreditation scheme for independent surveyors but they must be required to demonstrate that they hold 'personnel' certification from a UKAS approved Certification Body to ISO/IEC 17024 standard or that they have achieved the required level of competence through an alternative approved route.

Only contractors who are approved and licensed by the Health and Safety Executive are allowed to remove and, in most cases work on, asbestos. Some tasks, by non-licensed contractors, are permitted but from April 2012 some of this work became notifiable to HSE (notifiable non-licensed work – NNLW). Records of the work must also be kept and from April 2015, medical examinations of people doing the work will be required.

Only people who have received adequate training are permitted to carry out work involving asbestos..

The duty holder should ensure that the person undertaking the survey has the appropriate liability insurance by obtaining a sight of the policy or other evidence.

UKAS operate accreditation schemes for laboratories and surveyors undertaking asbestos surveys and testing. Details are available from UKAS on their website www.ukas.com

A former scheme ABICS (Asbestos Builders Inspection Certification Scheme), was discontinued in October 2010 and is no longer available.

If it is decided to leave ACMs that are in good condition in place, a note needs to be made of where they are located on an asbestos register.

ACMs can be labelled with asbestos warning signs, although this is not mandatory. If asbestos is not labelled, the duty holder must ensure that those who might work on the material know about its location. A Permit to Work system will ensure that anyone working on the premises is alerted to the presence of asbestos.

Where it is not possible to safely manage asbestos left in place it must be removed by a contractor licensed by the HSE.

Sale of second-hand goods

Each year many dangerous items (particularly electrical items) are ‘generously donated’ to organisations with the end-users often being the most vulnerable members of society.

Whilst these items are given with the best of intentions, the end result could be injury or possibly death. These guidance notes are designed to help you avoid accepting the most hazardous items and to ensure the safety of those who purchase from you.

Sale or supply as a main business

If you sell or supply second-hand goods as the main or as a substantial part of your business, you should follow the guidelines noted below.

Furniture and soft furnishings

The Furniture and Furnishings (Fire) (Safety) Regulations 1988 (as amended) govern the sale and supply of new and second-hand furniture and furnishings. The law applies to retailers, second-hand shops and charity shops as well as auctioneers.

The regulations apply to upholstered domestic furniture, including settees, chairs, bed bases, mattresses, headboards, stools, dining chairs, sofa beds and garden furniture suitable for indoor use. Nursery items such as prams, pushchairs, playpens, cots and carrycots are also included. Cushions and pillows are controlled as well as loose covers for upholstered furniture.

Any furniture manufactured and sold since 1990 should comply with the regulations. Any upholstered furniture made before 1950 is totally exempt, even if it has been re-upholstered. You should be able to tell that furniture complies with the regulations

as a ‘permanent’ label should be attached to the item. This is normally headed ‘CARELESSNESS CAUSES FIRE’ and then states that the item complies with the Furniture and Furnishings (Fire) (Safety) Regulations 1988. It also explains in detail that the various components comply with the relevant ignitability tests.

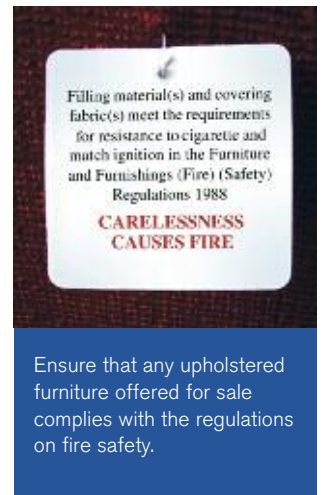
Beds and mattresses do not have to have the permanent label, but usually have some indications that the regulations have been met, such as a blue BS 7177 label claiming compliance and showing the date of manufacture.

As a guide, furniture and furnishings manufactured between 1950 and 1990 should not be accepted for sale.

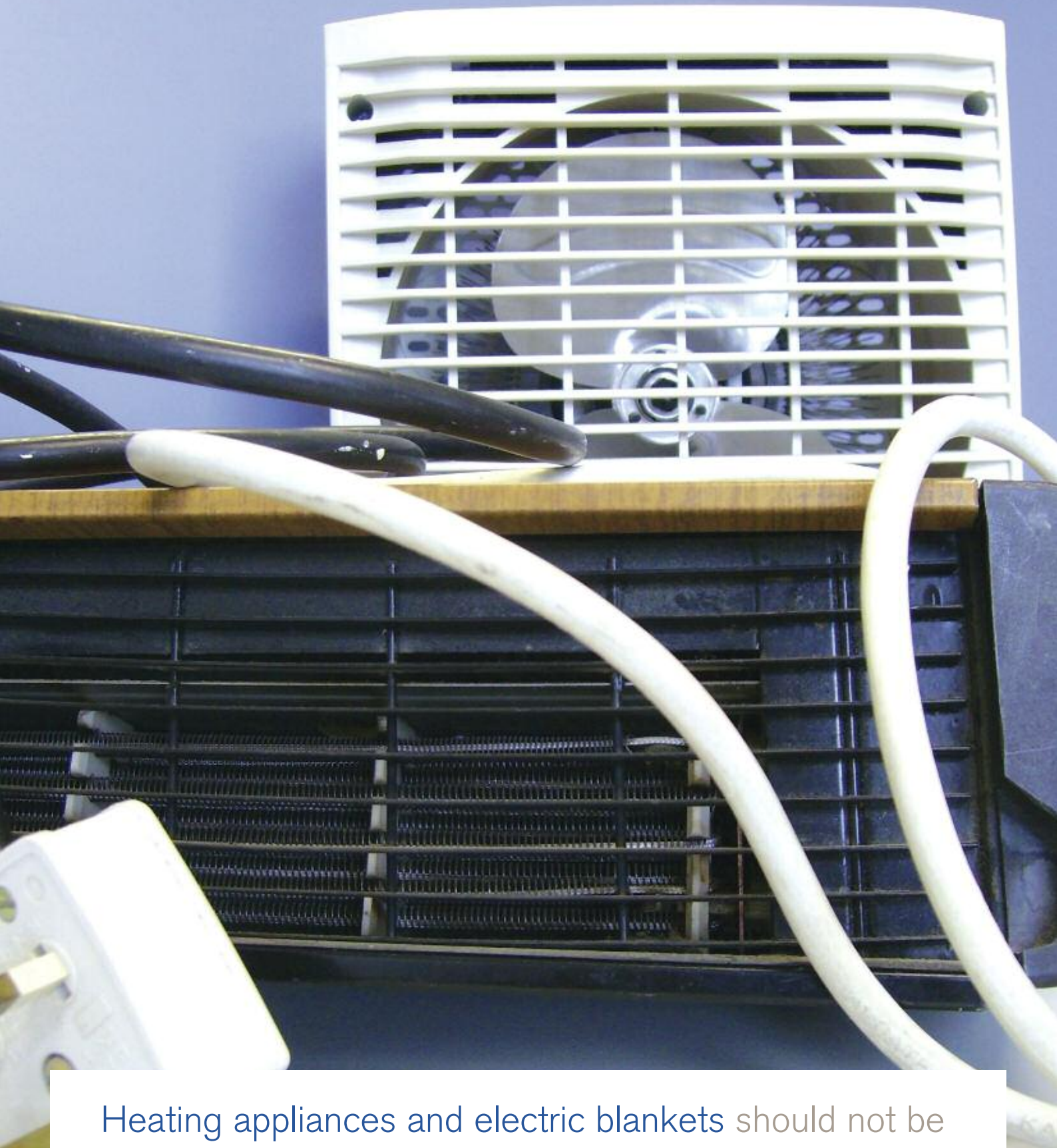
Electrical appliances

Heating appliances and electric blankets should never be accepted. There is a substantial risk of these items being faulty and possible serious injuries or death resulting.

Other electrical items may be accepted for sale provided that you have them inspected and tested by a competent person, such as a suitably qualified and experienced electrician, preferably a member of the National Inspection Council for Electrical Installation Contracting (NICEIC), the Electrical Contractors’ Association (ECA) or the National Association of Professional Inspectors and Testers (NAPIT), before the



Ensure that any upholstered furniture offered for sale complies with the regulations on fire safety.



Heating appliances and electric blankets should not be accepted. There is a substantial risk of these items being faulty and possible serious injuries or death resulting.

goods leave your control. A register should be kept of all items inspected, including date of inspection, description and any serial numbers, and the item should be tagged to show that it has been inspected.

Gas appliances

These items may be accepted for sale provided that you have them inspected and tested by a competent person, such as a gas installer registered with the Gas Safe Register, and a record is kept of all items inspected, including date of inspection, description and any serial numbers, and the item should be tagged to show that it has been inspected.

Toys

Toys, including second-hand toys, must comply with the Toys (Safety) Regulations 2011. Toys that are second-hand do not need to be labelled with the CE mark or the address of the manufacturer or distributor, but they must still meet the legal standards. Special warnings and instructions are required for both second-hand and new toys.

Electrically operated toys (other than battery toys), must be inspected prior to sale by a qualified and experienced person in the same way as for other electrical items and details recorded as noted above. Any other toy must be inspected prior to sale by a suitably trained and experienced person to ensure it complies with all the relevant regulations. Guidance can be obtained from your local Trading Standards Officer.

Children's clothing

In order to prevent injury and possible strangulation in children, the Children's Clothing (Hood Cords) Regulations 1976 prohibit the sale or possession of a child's outer garment with a hood, where a hood cord is fitted. This includes second-hand clothing. The regulations apply to raincoats, overcoats, anoraks and other garments suitable for outerwear, and includes tracksuit tops.

To see if the regulations apply, fasten the garment and lay it out as flat as possible. If the chest measures less than 44cm (approx 17.5 inches) then the garment must not be fitted with a hood cord.

All clothing should be checked to see that it is clean and safe for someone else to wear.

Occasional sales of goods at fêtes and jumble sales

You should try and follow the guidelines given above as far as possible, but we accept that it is not practical to arrange a professional inspection of electrical and gas equipment. The best thing is to refuse donations of electrical and heating appliances.

For toys and other items, use common sense. A responsible person should be appointed to check through the items prior to sale to eliminate any which seem dangerous by virtue of their nature or condition.

Preparation and sale of food and drink on church premises

Following the introduction of recent legislation, there has been a great deal of confusion over the position of churches with regard to the provision and sale of food, particularly where this has been produced by voluntary helpers.



Provided certain basic precautions are followed there is no reason why churches should not be involved with the preparation and sale of food.

Legislation

Provided certain basic precautions are followed there is no reason whatsoever why churches should not be involved with the preparation and sale of food.

This may range from the one-off annual event, such as the church fête, a weekly coffee morning or lunch, or a full-scale catering operation providing a large number of meals on a daily basis. Different considerations apply depending on the scale of the operation, and these are outlined below.

What the law says

The Food Safety Act and General Food Regulations 2004 make it an offence for anyone to sell or process for sale, food which is:

- harmful to health;
- contaminated to such an extent that it would be unreasonable to expect it to be eaten;
- falsely described, advertised or presented;
- not what the customer can reasonably expect.

Unsafe food must be withdrawn from sale or recalled from consumers if it has already been sold.

Product-specific regulations

There are a large number of specific regulations relating to various foodstuffs such as dairy products, eggs, poultry and shellfish.

Premises which are only used occasionally for food preparation

The Food Hygiene Regulations 2006

require that premises which are used occasionally for food preparation, and moveable or temporary premises such as marquees, follow the guidance for temporary premises. The Food Standards Agency Guidance 'Food Hygiene – A Guide for Business' advises that:

- temporary premises must be positioned, designed, constructed, kept clean and maintained in good repair and condition to avoid, as far as reasonably practicable, the risk of contamination, particularly from animals and pests;
- appropriate facilities must be provided to maintain adequate personal hygiene, including hygienic hand washing, toilet, and, where necessary, changing facilities;
- food preparation surfaces must be well maintained and easy to clean and disinfect;
- adequate facilities must be provided for cleaning and disinfection of work utensils and equipment;
- there must be an adequate supply of hot and/or cold water, including drinking water;
- there must be adequate arrangements for the storage and disposal of waste;
- there must be adequate arrangements for the storage of food at suitable temperatures and the monitoring of those temperatures;
- food must be placed in a way that avoids contamination, so far as is reasonably practicable;
- if you wash or clean food there must be adequate facilities to do this hygienically.

Premises used for regular preparation of food

Where premises are used for the regular preparation of food, Food Standards Agency guidelines include the following general requirements:

- you must keep your premises clean and maintained in good repair and condition;
- the layout, design, construction, site and size of your premises must:
 - allow adequate maintenance, cleaning and/or disinfection;
 - avoid or minimise air-borne contamination;
 - provide enough working space for you to carry out all tasks hygienically;
 - protect against the build-up of dirt, contact with toxic materials, shedding of particles, including protection against contamination and, in particular, pest control;
 - provide, where necessary, suitable conditions for handling and storing food while keeping it at appropriate temperatures, designed to allow those temperatures to be monitored, and where necessary, recorded;
 - cleaning chemicals and disinfectant must not be stored in areas where food is handled;
 - floors must be maintained in a good condition and be easy to clean and, where necessary, disinfect;
 - walls must be maintained in a sound condition and be easy to clean and, where necessary, disinfect;
 - ceilings and overhead fixtures must be well maintained;
 - any openings to the outside, including windows and doors, must be fitted, where necessary, with insect-proof screens that can be easily removed for cleaning, or where there is a risk of contamination, kept closed during food preparation;
 - food preparation and handling surfaces must be well maintained and easy to clean and disinfect;
- adequate facilities must be provided for cleaning, disinfection and storing of utensils and equipment;
- adequate facilities must be provided, where necessary, for washing food;
- vehicles and containers used to transport foods must be kept clean and well maintained;
- all items, fittings and equipment that come into contact with food must be regularly cleaned to avoid contamination;
- food waste must be removed from rooms where food is present at the earliest opportunity and disposed of in appropriate waste containers. Waste must be disposed of in a hygienic and environmentally friendly manner;
- raw materials and ingredients must be appropriately stored to prevent harmful deterioration and/or contamination;
- food must not be stored at temperatures that may cause a risk to health. In most circumstances prepared foods must be held at either HOT (at or above 63°C) or CHILLED (at or below 8°C). It is recommended that fridges and chilled display equipment are set at 5°C or below to ensure chilled food is kept at 8°C or below.

Personal hygiene

Every person working in a food handling area must maintain a high level of personal cleanliness. Suitable clothing must be worn, hair should be covered using a hat or hairnet whilst preparing food, and jewellery (except wedding rings) should not be worn. People suffering from, or suspected of carrying a disease transmittable by food, or with open wounds, skin infections, sores, or with diarrhoea must not handle food or enter a food handling area.

The Food Hygiene Regulations 2006

These regulations set out the basic hygiene requirements for catering businesses, including premises and personal hygiene requirements. Under these regulations catering businesses must have written 'food



Food preparation surfaces must be well maintained and easy to clean and disinfect.



Everyone involved in food handling must have received training in basic food hygiene.

safety management procedures' in place to manage food safety hazards within the business. The procedures should be proportionate to the size of the business and organisations undertaking very simple food processes may not need to develop safety management procedures, at the discretion of the local authority, but still need to follow good hygiene practice.

These regulations also require catering businesses to be registered, or approved, by their local authority. However, the occasional preparation of food by individuals or groups for gatherings or sale at charitable events, are excluded from the regulations.

Food hygiene training

Staff who handle food must either be supervised and instructed, or trained, in the principles of food hygiene to an appropriate level for the catering operation under consideration, to enable them to do so safely.

Food allergies

When someone eats a food they are allergic to, the body suffers a food allergic reaction, when the immune system mistakenly believes the food consumed is a harmful substance and creates antibodies to that food. The body is then sensitized to that particular food and the next time it is eaten this triggers an acute allergic reaction involving the release of histamine and chemicals into the body. Physical symptoms of an allergic reaction include swelling of the body, including the mouth and throat, leading to respiratory difficulty, vomiting and a change in skin colour.

Approximately 10 people die each year from an allergic reaction to food.

To prevent food allergic reactions a management system should be established to avoid/minimise the risk of anyone coming into contact with identified foods to which they will suffer an allergic reaction, and the emergency arrangements to be carried out in the event of accidental exposure to such foods.

If someone with a food allergy asks if a meal contains certain food you should check the ingredients and let them decide if they can eat it. Never guess!

Churches providing meals to regular customers should complete risk assessments to identify anyone with life-threatening allergies, leading to the introduction of suitable control measures to eliminate or minimise the risk of an allergic reaction occurring.

People working with individuals identified to be at risk of suffering food allergic reactions must be informed and trained in the control measures that need to be followed and the emergency measures to be implemented in the event of allergic reactions.

Risk assessment, identified controls and emergency arrangements should extend to include any off-site activities, such as day trips.

Control measures to be considered as part of risk assessment in respect of anyone suffering with food allergies may include:

- 1** Use of identification posters incorporating a photograph of the person, their name, the foods to which they are allergic, the possible symptoms of an allergic reaction and the emergency measures to be implemented if this is suspected, e.g., the administration of epinephrine (adrenaline) and immediate transfer to hospital. If identification posters of children are to be used, parental consent for the child concerned should be obtained.
- 2** The provision of epinephrine in known locations, which are easily accessible. Where epinephrine is to be administered to children, signed parental consent should be obtained.

- 3 The provision of individual Epi-Pens, or other suitable injection devices for each identified person, labelled with their personal details and any expiry date.
- 4 Appropriate first aid training for staff, to include training in the administration of epinephrine.
- 5 The sharing of food, cutlery and crockery must be prohibited.
- 6 Hands should be washed immediately before and after eating food.
- 7 A stringent cleaning regime in respect of food surfaces to reduce the risk of cross-contamination.
- 8 Measures to avoid cross-contamination of food during its preparation and handling.
- 9 The clear identification of ingredients to all foods brought into the premises, undertaken to identify where there is a risk of anyone coming into contact with allergens.
- 10 The prohibition of food being brought into the premises by anyone, other than when specifically authorised having determined the food ingredients.

- 11 The use of a coloured plate system whereby anyone with a particular food allergy eats off a specified coloured plate, which food handlers are trained must not contain any of the food to which they are allergic, and which must be handled separately to other foods to avoid cross-contamination.

Portable hot water boilers

The use of portable hot water boilers within kitchens is considered extremely hazardous. We suggest that boilers of this type are located in a cradle or strapped to the wall whenever in use, and that a method to capture spills is in place.

To significantly reduce the risk of accidents from steam and spilt water that can scald staff, volunteers and visitors we strongly recommend that a fixed, plumbed-in unit is installed.



A management system must be established to avoid the risk of anyone coming into contact with foods to which they are allergic.



Ensure that all entrances to the church and hall, including paths and car parks, [are well lit](#).

Personal safety

It is a sad fact of modern life that even when in church, we cannot be sure that we are entirely safe. The purpose of this section is not to alarm but to give some simple advice as to what can be done to minimise the risks to your own safety and that of others in the church environment.

Practices that have been followed for many years without incident may no longer be safe and the fact that nothing has gone wrong in the past is no reason to be complacent. Now is the time to examine the way you do things and make any changes that are necessary.

You can do this by carrying out simple risk assessments. First of all, you need to identify what are the hazards. These are situations where there is the potential for someone to be harmed.

Then you must establish what is the risk. This is the actual likelihood of someone being harmed, taking into account the measures you have in place to limit the consequences. These measures are called controls. Examples of control measures are the carrying of a personal attack alarm or ensuring that there are always two people on duty in the church at any one time.

You may find that you have no controls in place at all or that they are insufficient to prevent someone from being at risk. If this is the case, you must decide what additional control measures are necessary to reduce the risk and ensure they are implemented.

The best way of going about this is to record your findings. This means listing the hazards you have identified, noting the risks and any existing controls and then noting what additional controls are necessary to ensure personal safety. Finally, you should record how these new measures are to be implemented.

Where risks to personal safety might arise

People in church

People in the church hall

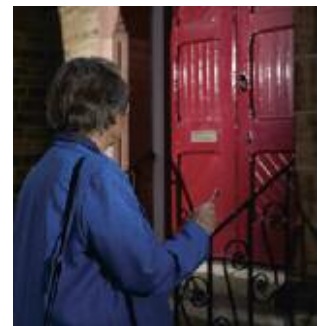
People at home

People walking or travelling between any of the above

1 People in church

The greatest risk arises when people are on their own. This risk is increased when people are carrying cash or there is cash or other valuables on the premises. You will therefore need to look at the following situations:

- (i) Are there any occasions when people are in the church on their own? Additional controls that could be considered are always having two people on duty at any one time or providing some form of communication. This could be a mobile telephone, two-way radio or personal attack alarm connected to an alarm system. You will need to consider, however, who is available to respond to an alarm call.



The greatest risk to personal safety arises when people are on their own.



Collections from Sunday services may be held in a safe and then taken to the bank during the week.

- (ii) When is cash collected? Collections from Sunday services may be held in a safe and then taken to the bank during the week. How many people are present when the safe is opened and what are the arrangements for taking the cash to the bank? If more than one person is involved with cash transits, one person can act as driver so that it is possible to stop directly outside the bank while the other goes inside. One person can act as a 'lookout' to ensure the route is safe. It is important that times and routes for the transfer of cash are varied. Assaults on persons carrying cash often occur because a pattern can be established as to when it is going to happen. Methodist Insurance may stipulate the numbers of persons who are required to accompany cash transits above certain amounts.
- (iii) Are there any areas where it is possible for threats to personal safety to occur? Church entrances or other concealed spaces are often used as meeting places by persons not authorised to be there. This can be very intimidating for anyone coming to open up the church. You should do all you can to avoid the possibility that someone is put at risk. Ensuring all areas are well lit can reduce the practice of people congregating around the church. If you are in an area where there is a real possibility of people being threatened by challenging behaviour then obtain specialist help from the local Crime Reduction Officer, who can be contacted via your local Police Station, so that church members and officials have the correct training.

2 People in the church hall

Here again, the greatest risk arises when people are on their own. This is often difficult to avoid, particularly if the hall has to be opened up in the evening for lettings

or church events. Avoid the collection of cash at events held in the hall and have some means of communication in the hall such as a separate telephone. Ensure that all entrances to the hall, including paths and car parks, and particularly around the entrance door and final exit door, are well lit. Car parks should be overlooked if possible and be free from excessive vegetation growth where people can be concealed. Consider carefully the sort of activities for which you allow the hall to be used. Private parties and discos can often attract the wrong sort of attention. Ensure that you have adequate supervision and stewarding for all activities.

3 People at home

The challenges presented to ministers arising from callers to the manse are already well known. However, there may also be occasions when people call at the home of any church member.

People in difficulty or distress rightly look to the church for help. However, this can often be difficult for lay people to deal with adequately if they have not received the correct training. If a set of common guidelines are established to deal with these situations and they are known and followed by all members of the congregation, this can considerably reduce the possibility of individuals being put at risk.

For example, you may decide to have a policy that you do not give cash to casual callers but have vouchers available that can be used in a local shop or café.

Have information sheets available that can be given to callers detailing local shelters, social services, emergency social workers and other voluntary organisations.

Arrange 'another appointment'. Decide on fixed times and places where ministers or others with specialist skills will be available to help people in need. Have these details on a card that can be handed to callers. If possible, keep a log of callers with brief details of name and reason for the call.

Church members should never allow callers indoors unless they are well known to them, and they should not attempt to become involved in counselling unless they are trained to do so. You have no idea of the background or psychiatric condition of the person at your door. If you have a porch, keep the door to the house locked and conduct any discussions in the porch.

Consideration must also be given to lay workers visiting other peoples' homes. If you do not know them well and have any cause for concern, it may be advisable not to visit alone. Always let someone know where you are going and at what time you expect to return. Carrying a mobile phone is a sensible precaution.

4 Travelling between home and church

The same rules apply regarding personal safety as at other times. When walking, keep to busy, well-lit routes and avoid alleyways, subways and shortcuts through back lanes or wooded areas. Carry a personal attack alarm. When driving, keep car doors locked and valuables out of sight. However, churches are often located in remote rural areas or inner city areas. In both cases, ensure that church doorways and paths are well lit and, if driving, that you park as close to the church as possible.

If you are travelling alone, tell someone where you are going and what time you expect to arrive.

Self-defence

Do not play the hero. Do not attempt to hold on to cash if you are threatened. If you are asked to hand over cash then hand it over. Only sound an alarm if you feel it is safe to do so. If you have not been trained in conciliation techniques, do not get involved in an argument. Avoid confrontation. Do not get involved in a physical situation. Do not try to apprehend anyone even if you have had training in self-defence techniques. If you have had such training, only use it as a last resort to defend yourself. Your aim should be to defuse a potentially violent situation and reduce the risk of injury to yourself and other people. As soon as possible, contact the Police and leave apprehension to them.

Conclusion

The key to personal safety is to avoid situations where a threat to your safety could occur. Carry out a risk assessment of your church and church hall and identify those at risk. Establish procedures and introduce control methods to reduce the possibility of risks to personal safety as much as possible. The key elements are:

- ensure people are not left on their own, particularly when handling cash;
- ensure there is a method of raising the alarm in the event of an emergency;
- ensure all areas of the building, both inside and outside, are well lit and that there are no places where people can loiter;
- have set procedures and information available for dealing with people looking for help.

A Personal safety risk pro-forma is attached.

Environmental protection

Not only is the environment at risk from our actions, but our buildings and businesses are at ever greater threat from the elements. Whilst we must do all we can to prevent environmental pollution at a local, national and global level we also need to ensure that we adapt our buildings and protect them from the impacts of climate change.



The regulations require owners of oil tanks to provide a secondary containment facility such as a bund or drip tray.

By-products of combustion emitted into the environment from vehicles, business and dwellings are now causing concerns over issues such as ozone depletion and global warming, and millions of tonnes of waste are being deposited in landfill sites at an ever-increasing rate.

In order to address these concerns the UK has developed its own environmental strategy. The principal legislation enforcing this strategy is the Environmental Protection Act 1990, which sets out a three-point plan:

- prevent the generation of waste and its release into the environment by optimising machinery design and trade processes;
- if prevention is not feasible, minimise the amount of waste generated and its release into the environment;
- render the waste generated harmless.

A lot of organisations have now developed environment management strategies, having assessed the impact of their business on the environment. In addition to protecting the environment, an effective environment management strategy can also help improve an organisation's operational efficiency, resulting in savings, and attract new business opportunities, as well as compliance with the legislation.

The Environmental Protection Act 1990 is underpinned by various regulations including:

The Control of Pollution (Oil Storage) (England) Regulations 2001

The Control of Pollution (Oil Storage) (England) Regulations 2001 only apply to England and similar regulations apply in

Scotland. However, good practice suggests that everyone should follow these regulations. Even if they don't apply to you, you still have a duty to avoid causing pollution and could be prosecuted for failure to do so. The Oil Storage Regulations aim to ensure you store oil safely and minimise the risk of pollution.

The Control of Pollution (Oil Storage) (England) Regulations apply to all oil stores located outside and above ground, except for waste mineral oil stores.

The Environment Agency advises that 25% of all pollution incidents involve the spillage of oil every year. Most incidents are caused by oil leakage from tanks during storage or delivery.

The regulations require owners of oil tanks to provide a secondary containment facility, such as a bund or drip tray, to prevent oil escaping into the water environment.

The regulations apply to virtually all premises where more than 200 litres of oil are stored above ground at an industrial, commercial or institutional site, or more than 3,500 litres at a domestic site.

The regulations cover all types of oil including petrol, diesel, vegetable, synthetic and mineral oil.

The regulations also apply to drums over 200 litres and to mobile bowsers. Bowsers that are not self-bunded will need to be kept in a bunded area or drip tray when not in use.

For single drums, a drip tray with a capacity of 25% is acceptable.

The standards required by the regulations are as follows:

- Tanks, drums or other containers must be strong enough to hold the oil without leaking or bursting;
- If possible, the oil container must be positioned away from any vehicle traffic to avoid damage by collision;
- A bund or drip tray must be provided to catch any oil leaking from the container or its ancillary pipework and equipment;
- The bund must be sufficient to contain 110% of the maximum content of the oil container;
- Where oil is stored in more than one container, the bund should be capable of storing 110% of the largest tank or 25% of the total storage capacity, whichever is the greater;

Double-skinned tanks do not automatically comply with the regulations. This is because the sight gauge and other pipework are outside the double skin. If the inner tank, sight gauge and pipework are completely contained within a totally enclosed unit then it may comply with the regulations.

The Environment Agency advises that details should be obtained from the manufacturer and referred to them for approval.

The Environment Agency is responsible for enforcing the regulations and will provide advice and guidance to help with compliance. Failure to comply could result in the issue of an improvement notice. Failure to comply with an improvement notice is a criminal offence, which may result in prosecution.

The Waste Electrical and Electronic Equipment Regulations 2006

In the UK we throw away around two million tonnes of electrical and electronic waste every year. Some electrical items contain hazardous substances, such as lead and

- The bund, base and walls must be impermeable to water and oil and must be checked regularly for leaks;
- Any valve, filter, sight gauge, vent pipe or other ancillary equipment must be kept within the bund when not in use;
- No drainage valve may be fitted to the bund for the purposes of draining out rainwater;
- Above-ground pipework should be properly supported;
- Underground pipework should be protected from physical damage and have adequate leakage protection;
- If mechanical joints must be used, they should be readily accessible for inspection.

mercury. These regulations came into effect in January 2007 and apply to most electrical and electronic equipment in use. In most circumstances, if you generate, handle or dispose of electrical and/or electronic waste you should follow these regulations. The regulations aim to:

- reduce waste generated from electrical and electronic equipment;
- promote the recycling and environmentally safe disposal of waste electrical and electronic equipment;
- promote the separate collection of waste electrical and electronic equipment;
- assign responsibilities to the producers of electrical and electronic equipment in respect of its environmental impact.

The Hazardous Waste (England and Wales) Regulations 2005 and The Lists of Wastes (England) Regulations 2005

These regulations define hazardous waste, but essentially it can be regarded as any waste that may be harmful to human health or the environment, e.g., asbestos, healthcare waste, chemical wastes and solvents.

Organisations producing hazardous waste will usually need to notify their premises to the Regulator, the Environment Agency for England and Wales, so that they can periodically inspect the premises to ensure hazardous waste is being properly handled. However, there are some exceptions and premises that produce less than 500kg of hazardous waste per annum will not need to notify the Regulator.

The Environment Agency can be notified in writing, by phone, email or online. Further information can be obtained from their website, (www.environment-agency.gov.uk). A fee is payable for notification.

Under the regulations consignment notices must usually be completed prior to the disposal of hazardous waste from a premises. In addition waste carriers used to transport hazardous waste should be registered with the Environment Agency and hazardous waste should only be sent to 'permit' waste management facilities.

Records on the movement of hazardous waste must be retained for at least three years from the date on which the waste was transferred to another person or disposed of within the premises. Records must be securely stored and readily retrievable at all times. If you cease to occupy the premises within the three-year period the Environment Agency must be informed, who will agree a new location for keeping the records.

Separate legislation governs the control of waste in Northern Ireland, the Hazardous Waste Regulations (N.I.) 2005; however, this broadly mirrors the legislation applying in England and Wales. In Scotland, waste that may be harmful to human health or the environment is known as 'special waste' and is regulated by the Special Waste Amendment (Scotland) Regulations 2004. However, as with Northern Ireland, these regulations broadly mirror the regulations applying to England and Wales since they

have been used to implement the same European Hazardous Waste Directive.

Climate change

It is now generally accepted that we are experiencing a period of climate change and we do not have to look far to find examples of record weather events, both in the UK and abroad. As insurers we see the effects of climate change at first hand and the misery and devastation it causes to both individuals and businesses. As well as the damage to buildings themselves we see the disruption to businesses which may have taken years to establish.

Within the last few years we have experienced the devastation of Boscastle following flash flooding, flash flooding across Yorkshire and the north east and rivers bursting their banks. Localised summer 'torrential' rainfall events across the country, often in the order of 100mm of rain in one hour are now a common event. This causes water run-off problems, with water running through buildings regardless of the presence of watercourses. Drains are often unable to cope, with consequent backing up and overflow of toilets and sewers. Severe wind-storms are also occurring with greater frequency. Similar events will continue to happen in the future and almost certainly with increasing regularity.

In the event of suffering a water damage loss, you should contact our Claims Department as soon as possible since this can minimise disruption and help to reduce the costs of the claim.

We are unable to change the nature and location of these events but individuals and organisations can take basic precautions by managing their trees to reduce potential damage to buildings and making sure that roofs, gutters and drains are properly maintained.

The importance of maintaining natural ventilation within a building should not be underestimated. Research has shown that natural ventilation has a considerable effect in reducing moisture content within a building thus reducing the effect of moisture ingress. A properly maintained wall, paying particular attention to the maintenance of mortar joints and lead flashings, should perform well in keeping moisture out even with a high level of rainfall.

Adequate internal ventilation should be ensured, gutters and downpipes should be of sufficient size and surrounding drainage works should be such that water can be removed without walls becoming totally saturated.

Provided walls are well constructed and maintained they should keep moisture out of a building under the conditions predicted for the future. It is not so much the materials themselves we need to concern ourselves with, but rather the mechanisms in place for the removal and dispersal of water following bursts of torrential rain.

It is not just attention to the buildings themselves which is of concern but the need to have contingency plans already in place to deal with a disaster when it happens. Those with responsibility for managing buildings should have worked out in advance by preparing a disaster recovery plan how to deal with a severe weather event causing flood, storm or other damage so that the effects of this on the structure can be minimised and the work that goes on in the building can continue.

Reporting and recording accidents and first aid

No matter what type of premises you have, and irrespective of the nature of your activities, first aid facilities should be provided for employees, volunteers and visitors in the event of illness or injury whilst on your premises. Some of these incidents will need to be reported.



It is essential that statements are obtained as soon as possible after the event.

One monitoring tool is the assessment of accidents and dangerous occurrences recorded over a period of time. To be able to carry out this assessment, all accidents and potentially dangerous occurrences need to be properly investigated and recorded. Armed with this information, the church authorities are then in a position to take corrective action where necessary. The recording of all accidents is also essential in the event of civil litigation.

Legislation

There is also a statutory requirement to report certain types of accident, dangerous occurrences and disease to the enforcing authorities as required by the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013 (RIDDOR).

Investigation

The investigation of accidents and dangerous occurrences should be carried out as soon as possible after the event. Staff must be trained to react accordingly. The longer the passage of time after the event, the more information is lost and witnesses' memories are less accurate.

In addition to the completion of the statutory accident book the following should also be investigated and recorded:

- activity being performed;
- contributory factors;
- injured person's work experience;
- witness names and details;
- witness statements;
- preventative measures taken.

The status of the person involved in the accident is important and must be clearly stated on the investigation report form.

The principle categories are as follows:

- (a) employees;
- (b) volunteers;
- (c) visitors;
- (d) general public;
- (e) contractors/other organisations' employees;
- (f) young persons (under 18).

Witnesses

It is essential that names and addresses and any other relevant details of any witnesses are recorded and statements obtained as soon as possible after the event. Statements must be confined to facts only and no assumptions must be made.

Care must be taken that witnesses selected did actually witness the event. People may come forward to volunteer themselves as witnesses but who did not actually see the event, only the aftermath, and who have given evidence based on assumptions.

Reporting

As required by the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations, serious injuries as defined by the regulations and injuries which involve the injured person in absence from work for more than seven days must be reported to the enforcing authorities. So must diseases and certain dangerous occurrences as defined by the regulations.

There are three requirements for reporting, as follows:

- 1** Serious injuries or dangerous occurrences (as defined by the regulations) must be reported immediately. This must be followed by a report in writing within **ten days** on official form **F2508**.
- 2** Accidents involving the injured person losing **more than seven consecutive days'** work (excluding the day of the accident but including any days which would not have been working days) but which do not fall into the above category, must be reported in writing within **fifteen days** on form **F2508**.
- 3** Reportable diseases, as defined by the regulations, must be reported in writing to the enforcing authority on form **F2508A**. This will be required only if the employer receives a written diagnosis of the disease made by a doctor and the person concerned is involved with a work activity as specified in the regulations. Reportable diseases include certain poisonings, infections such as legionellosis and hepatitis, and other conditions such as certain musculo-skeletal disorders.

Accident reporting

Go to www.hse.gov.uk/riddor and complete the appropriate online report form. The form will then be submitted directly to the RIDDOR database. You will receive a copy for your records.

All incidents can be reported online but a telephone service remains for reporting fatal and major injuries only. Call the Incident Contact Centre on 0845 300 9923 (opening hours Monday to Friday 8.30 am to 5 pm).

Recording

Full details of all accidents, diseases and dangerous occurrences should be recorded using the Data Protection compliant HSE Accident Book. This is necessary for

monitoring purposes and is also a requirement of RIDDOR, as well as the Social Security (Claims and Payments) Regulations 1979 and Social Security Administration Act 1992.

An Accident and witness report pro-forma is attached. This is not a substitute for the statutory accident book and should be used in addition.

First aid

The type of facilities required depends on a variety of factors. Issues to consider are:

- nature of activities undertaken (high or low risk);
- number of people involved;
- distribution of those people;
- location of nearest doctor and ambulance station;
- accessibility in the event of an emergency.

First aid arrangements

The minimum first aid provision in any premises is:

- a suitably stocked first aid box; and
- an appointed person to take charge of first aid.

All staff and volunteers should be aware of the arrangements for administering first aid and the location of any first aid kits and room. This is particularly important if your activities are potentially hazardous or are carried out away from your normal premises.

First aid kits

First aid kits should be identified by a white cross on a green background. They should contain sufficient quantities of the required materials and be replenished as soon as possible after use. The items should include only those which the nominated first aider has been trained to use and must be appropriate for the circumstances of use.

There is no mandatory list of items that should be included in a first aid container. The Health and Safety Executive (HSE) in the Approved Code of Practice to The Health and Safety (First Aid) Regulations 1981 say that as a guide, where no special risk arises in the workplace, a minimum

stock of first aid items would normally be:

- a leaflet giving general advice on first aid (e.g., HSE leaflet Basic Advice on First Aid at work);
- 20 individually wrapped sterile dressings (assorted sizes), appropriate to the type of work (dressings may be of a detectable type for food handlers);
- 2 sterile eye pads;
- 6 safety pins;
- 6 medium-sized individually wrapped sterile, unmedicated wound dressings – approximately 12cm x 12cm;
- 2 large sterile individually wrapped unmedicated wound dressings – approximately 18cm x 18cm;
- 1 pair of disposable gloves;
- individually wrapped wipes.

The Code of Practice says that tablets and medications should not be kept.

First aid kits should be stored in an area where conditions will not readily contribute to their deterioration and be checked on a regular basis.

First aid training

All first aiders should be trained and certificates of competence obtained. Certificates are valid for three years. Training should include specialised training on hazards specific to the activities undertaken.

The HSE recommends that first aiders should undergo annual refresher training.

Emergency first aid at work

This one-day course is ideal for smaller premises that present few health and safety risks, where a nominated or appointed person is required to take charge in the event of an illness or accident.

The role of the emergency first aider is to manage the first aid arrangements, including looking after first aid equipment and facilities, and calling the emergency services when required.

First aid at work (HSE approved course)

This three day course covers the practical skills needed by nominated first aiders. In addition to the above, the course covers items such as heart attacks, burns and scalds, fractures, eye injuries and severe allergic reaction.

First aid co-ordination

Where first aiders are not available, appointed persons may be nominated to take charge of the co-ordination of activities in the event of an emergency occurring.

Appointed persons are only responsible for summoning trained personnel or professional assistance and should not administer first aid treatment other than emergency treatment, and then only when specifically trained.

Records

Records of first aid treatment should be maintained and should contain the following information:

- name and address of person treated;
- occupation;
- date of entry;
- date and time of incident;
- place and circumstance of incident;
- details of injury and treatment given;
- signature and address of person making entry.

Manual handling

A surveillance scheme, conducted by General Practitioners in 2006, identified musculoskeletal disorders as the most common type of work-related illness, representing more than half of all diagnosed illnesses. Workplace manual handling operations play a significant contributory part in the development of such conditions.

The implementation of a rigorous manual handling policy will benefit everyone and will lead to a reduction in the number of days off by staff and the need to employ temporary workers.

Legislation

The Manual Handling Operations Regulations 1992 were introduced in order to reduce the risks from manual handling. Wherever possible, hazardous manual handling should be eliminated altogether, and where this is not possible, suitable and sufficient assessments need to be undertaken. The regulations require employees to make use of appropriate equipment provided for them in accordance with their training and the instructions their employer has given them.

The regulations do not prohibit all manual handling and a balance needs to be struck to ensure that staff are not required to perform tasks that put them at unreasonable risk.

Risk assessment

A risk assessment must be undertaken for each task and this must be available to all staff, including temporary staff. The assessment needs to consider the task, the load, the working environment and the individual's capabilities. The control measures detailed under the assessments must show the number of staff and equipment needed.

A Manual handling procedures pro-forma is available on request.

The assessment must be regularly reviewed, signed and dated by the reviewer.

Handling equipment

The risk must be reduced wherever possible by the use of hoists, lifts, trolleys and other devices for transferring loads. Staff must be trained in the use of equipment. All equipment must be regularly maintained. Lifts and hoists used for transporting people must be thoroughly examined every six months, and all other pieces of equipment annually, by a competent person such as an insurance engineer in accordance with the terms of the Lifting Operations and Lifting Equipment Regulations 1998 (LOLER).

Training

It is of paramount importance that all staff are properly trained in handling techniques and that comprehensive records of training are maintained. Training must be competency based, and provided by a recognised supplier. This means that the trainee must demonstrate to the satisfaction of the trainer that they have understood the training given and can actually demonstrate in practice the correct technique. The training record must be signed and dated by the trainer to the effect that the trainee has successfully demonstrated the correct technique, and the trainee must also sign and date the training record confirming that they have fully understood the training given. A Training record pro-forma is available on request.



Wherever possible hazardous manual handling should be eliminated altogether.

Training

Training of staff, including volunteers, is essential in any organisation in an attempt to reduce human errors and failures. It is necessary, not only from the point of view of improving the quality of work performance, but also to reduce the risk of accidents and injury to the staff themselves and to others who may be affected by their actions.



Training must be competency based and written records maintained.

Most accidents, when investigated, show lack of adequate training to be a contributory factor. Lack of, or inadequate training, is one of the most common allegations made by litigants in liability claims. Properly trained staff can, therefore, not only prevent accidents but also prevent liability claims.

There is a legal duty under the Health and Safety at Work etc. Act 1974 on employers to provide such information, instruction, training and supervision as is necessary to ensure, so far as is reasonably practicable, the health and safety at work of employees.

Training aims

- 1 To ensure staff are trained to a level of competency necessary to carry out their job as efficiently and safely as possible. Training should consider the needs of all staff, up to and including senior management.
- 2 To ensure that staff are trained in new working practices or revised working practices as these are introduced or revised.
- 3 To ensure that new staff or temporary staff receive adequate induction training on health and safety issues.
- 4 To provide refresher training as and when necessary, so as to maintain a satisfactory level of competency and health and safety awareness.

- 5 No task should be attempted until adequate training has been given and staff have demonstrated a satisfactory level of competency.

Assessing training needs

Where skilled staff are taken on, an assessment should still be made of their qualifications to determine whether their knowledge and training is up to date or whether specific refresher training is necessary.

A risk assessment should also be carried out to identify health and safety training needs.

This should specifically include manual handling, emergency procedures, how to cope with violence, fire and evacuation procedures, etc. A risk assessment of staff needs should also be carried out where they are returning to work after a long absence, or where a change of equipment is made or a new working procedure introduced.

It is a statutory requirement under the Management of Health and Safety at Work Regulations 1999 that employers shall, in entrusting tasks to an employee, take into account that employee's capabilities as regards health and safety, and must ensure that employees are provided with adequate health and safety training.

Training format

All training, including induction training, should be given on a formal basis. Training schedules should be drawn up, with the training progressing through easily assimilated stages. The trainee should be tested at the end of each stage and should not pass on to the next stage until the preceding one is completed satisfactorily.

A register should be kept for each training session. This should show the printed name of the delegates, should be signed by the delegate at the start of the session and any non-attendees should be noted with any reasons for non-attendance if given. Where trainees have missed the session completely or arrived more than half an hour late, this should be noted and the delegate required to attend the next session. The register should be attached to a course summary with details of what has been covered and kept as part of the training records.

At the conclusion of the course, the trainer should sign and date the training programme as having been completed to a satisfactory standard. The trainee should also sign as having received and understood the training. A Training record pro-forma is available on request.

It is recommended that at least one person on the management staff be given responsibility for training. This person need not be the actual trainer, but should be responsible for assessing training needs, drawing up training programmes, arranging training through outside agencies where

required, monitoring training and maintaining training records.

Manual handling training

It is of paramount importance that all staff are properly trained in handling techniques and that comprehensive records of training are maintained. Training must be competency based. This means that the trainee must demonstrate to the satisfaction of the trainer that they have understood the training given and can actually demonstrate in practice the correct technique. The training record must be signed and dated by the trainer to the effect that the trainee has successfully demonstrated the correct technique, and the trainee must also sign and date the training record confirming that they have fully understood the training given.

Training must be delivered by someone who is deemed competent in the subject.

The Manual Handling Operations Regulations 1992 were introduced in order to reduce the risks from manual handling. Wherever possible, manual handling should be eliminated altogether, and where this is not possible, suitable and sufficient assessments need to be undertaken. The regulations require staff to make use of appropriate equipment provided for them in accordance with their training and the instructions they have been given.

It is important to remember that manual handling assessments are required for moving people as well as objects. The assessment must be regularly reviewed.

Sources of information

The Health and Safety Executive

HSE Information Services
www.hse.gov.uk

Royal Society for the Prevention of Accidents

RoSPA House, 28 Calthorpe Road,
Edgbaston, Birmingham B15 1RP
Tel 0121 248 2000 Fax 0121 248 2001
Email help@rospa.com www.rospa.com

The Fire Protection Association

London Road, Moreton-in-Marsh
Gloucestershire, GL56 0RH
Tel 01608 812500 Fax 01608 812501
Email fpa@thefpa.co.uk www.thefpa.co.uk

Food Standards Agency

Aviation House, 125 Kingsway
London, WC2B 6NH
Tel 020 7276 8829
www.food.gov.uk
email: helpline@foodstandards.gsi.gov.uk

Environment Agency

National Customer Contact Centre
PO Box 544, Rotherham, S60 1BY
Tel 03708 506506
email: enquiries@environmentagency.gov.uk

Communities and Local Government

Eland House, Bressenden Place
London, SW1E 5DU
Tel 0303 444 0000
email: contactus@communities.gov.uk

Personal safety risk assessment form

Carry out a risk assessment of your premises and identify those at risk. Establish procedures and introduce control measures to reduce the possibility of risks to personal safety as much as possible.

The key elements are:

- ensure people are not left on their own, particularly when handling cash;
- ensure there is a method of raising the alarm in the event of an emergency;
- ensure all areas of the building, both inside and outside, are well lit and that there are no places where people can loiter.

Have set procedures and information available for dealing with people looking for help.

Details of organisation

1 Name of organisation

Assessment undertaken by

2 Address

Postcode

3 Date

Review date

4 Area assessed

Use the following table to carry out your own risk assessment.

Under additional controls you should note the additional measures that are needed to reduce the risk to an acceptable level and record when they have been implemented.

Risk details

Hazards/risks/ persons affected	Existing controls	Additional controls
Example Unlocking hall for evening functions – caretaker	Caretaker unlocks hall on her own	Additional lighting outside hall door. Provide caretaker with personal attack alarm

Risk details (continued)

Hazards/risks/ persons affected	Existing controls	Additional controls

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Accident and witness report form

This form should be used for the recording of all accidents, injuries and dangerous occurrences whether or not they need to be reported under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) 2013 and should be completed in addition to the Statutory Accident book.

The form should be completed as soon as possible after the occurrence. All details should then be checked by a senior employee. To comply with the Data Protection Act 1998 personal details must be kept confidential.

If there were any witnesses to the accident, they should complete witness statements as soon as possible after the occurrence.

Details of organisation

1 Name of organisation

2 Address of organisation

Postcode

Telephone

3 Full name of person injured

4 Home address

Postcode

Telephone

5 Date of birth

6 Tick appropriate box

Employee Resident Visitor Other (please give details below)

7 Date of occurrence

Time of occurrence

8 Place of occurrence

Description of accident

- 1 Full description of the accident circumstances, including a description of any apparatus or equipment involved**

- 2 Full description of any injuries suffered and treatment given**

Employment details

If the injured person was an employee this section is to be completed by the employee's Manager or Senior employee.

- 1 State nature of injured person's employment**

- 2 Was (s)he on or off duty at the time?**

--

- 3 If on duty did (s)he continue to work or go off duty after the occurrence?**

--

- 4 If (s)he went off duty at what time and for how long?**

--

- 5 I/we confirm that as far as I am/we are aware the above details including the description of the accident are true and complete.**

Signed (on behalf of the organisation)

Print name

--

--

Position

Date

--

--

**Any apparatus or equipment involved must be retained for inspection.
See overleaf for signed statements.**

Statement by witness 1

Signed

Print name

Date

Home address

Postcode

Statement by witness 2

Signed

Print name

Date

Home address

Postcode

Statement by witness 3

Signed

Print name

Date

Home address

Postcode

To comply with the Data Protection Act 1998 (DPA) personal details must be kept confidential. These forms must be stored securely when completed.

Note: this form is not a substitute for the Statutory Accident book record BI 510 and should be completed in addition.

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Fire risk assessment form

Details of organisation

1 Name of organisation

Assessment undertaken by

2 Address

Postcode

3 Date

Review date

4 Area assessed

Under additional controls you should note the additional measures that are needed to reduce the risk to an acceptable level and record when they have been implemented.

Fire risk details

Hazards/risks/persons

Note existing situation

Additional controls

Note here the additional measures that are needed to reduce the risk to an acceptable level and record when they have been implemented

1 What are the fire risks?

Note details of any flammable liquids, combustible materials, ignition sources and persons at risk

2 Can a fire be detected in a reasonable time and people be warned?

Note details of any automatic fire detection system or other means by which fire can be detected

Fire risk details (continued)

Hazards/risks/persons <i>Note existing situation</i>	Additional controls <i>Note here the additional measures that are needed to reduce the risk to an acceptable level and record when they have been implemented</i>
3 Can people in the building get out safely? <i>Note details of fire exit doors, escape routes, emergency lighting and signage</i>	
4 Is there adequate firefighting equipment? <i>Note details of existing fire extinguishers, hose reels, etc.</i>	
5 Do people know what to do if there is a fire? <i>Note details of any written evacuation procedures</i>	
6 Is a regular check made that firefighting equipment is in place, are people trained in its use, is it regularly maintained? <i>Note details of existing procedures for checking and maintaining firefighting equipment and training</i>	
7 What effect would a fire have on our neighbours? <i>Note risks of spreading fire and evacuation on neighbouring premises</i>	



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General risk assessment form

Details of organisation

1 Name of organisation

Assessment undertaken by

2 Address

Postcode

3 Date

Review date

4 Area assessed

Risk details

Under additional controls you should note the additional measures that are needed to reduce the risk to an acceptable level and record when they have been implemented.

Hazards/risks/ persons affected	Existing controls	Likelihood (L)	Severity (S)	Risk rating (L x S)	Additional controls

Likelihood

1 = Low (seldom)

2 = Medium (frequently)

3 = High (certain or near certain)

Severity

1 = Low (minor cuts and bruises)

2 = Medium (serious injury or incapacitated for 3 days or more)

3 = High (fatality or a number of persons seriously injured)

Risk rating

1 – 2 = low priority

3 – 4 = medium priority

6 – 9 = high priority

Risk details (continued)

Hazards/risks/ persons affected	Existing controls	Likelihood (L)	Severity (S)	Risk rating (L x S)	Additional controls

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Notes

Notes

Contact us

For further information contact your local Insurance Consultant and Surveyor or call us on

0845 606 1331

Monday to Friday 8am to 6pm (excluding Bank Holidays).
We may monitor or record calls to improve our service.

You can email us at

enquiries@micmail.com

Or visit

www.methodistinsurance.co.uk

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