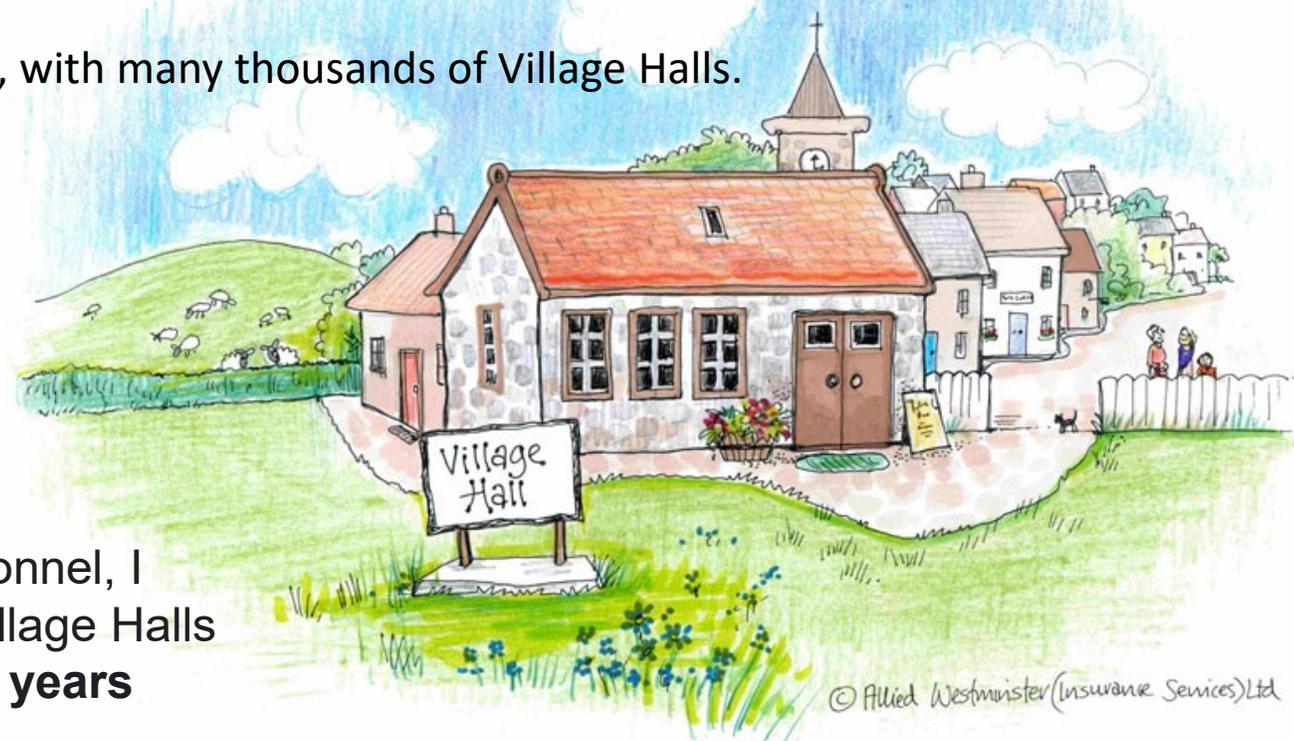


Risk Assessment: some key considerations

Bozena Bien, Director, Allied Westminster (Insurance Services) Ltd, 29 years service

Largest provider of Village Hall insurance in the UK, with many thousands of Village Halls.



Apart from our back-office and administration personnel, I have a team of 11 covering front-line support for Village Halls with a combined **164 years**, and an **average of 15 years** service with Allied Westminster as of 2021.

COVID-19 and the pandemic crisis has been the real focus for many over the last year...

However – Trustees should remember that all other risks have not gone away...

theft
flood
storm



Key Message:



Insurance Companies **do NOT** create Health & Safety rules...

They simply ask that **you follow** the rules/laws applicable, and stay up to date with any changes.

The Government sets the rules, and the best reference is always HSE



This is not an exhaustive list, but here are some key points...

Do you employ staff?

If you employ staff you have wider responsibilities under health and safety law.

Moving around the Hall, inside and outside?

Paths and ramps – consider risks and risk mitigation
Door mats to prevent water being walked in and creating slip hazards. Are corridors clear of clutter and trip hazards? Is the glass in doors safety glass etc? Handrails? Lighting – inside and out, for risk mitigation.

Electrical

- Is electrical equipment correctly installed, modified or repaired, then inspected and tested by a qualified electrician before being put into use?
- Are they inspected and tested at suitable (occasional) intervals by an electrician or other suitably qualified person? (PAT testing).
- Has any damaged electrical equipment been taken out of service or replaced?



Gas Appliances/Equipment

For example a boiler, cooker, water heater: are arrangements in place for periodic examinations and any remedial action by a Gas Safe registered engineer? Don't forget any mobile gas appliances, e.g. heaters fuelled by bottled gas.

Asbestos

Does the hall contain any asbestos? If so, is it in good condition, has a record been made of where it is? Are there arrangements to provide this information to anyone who carries out maintenance work on the building?

Fire

- Has a fire risk assessment been completed and are adequate fire safety measures in place?
- Has an evacuation plan been implemented and tested?
- Is the fire alarm tested regularly?
- Are fire drills carried out at least once a year?
- Are regular checks made to ensure escape routes and fire exit doors are: unobstructed AND adequate and effective for the number of people using the hall (including those who are disabled or vulnerable)?
- Are combustible substances or waste stored safely?
- Is fire-fighting equipment in place and tested regularly in line with the manufacturer's guidance? Are staff (and others) trained in how to use it?



Legionnaires' Disease

Do you or users do anything that involves spraying/sprayed water (e.g. using showers in changing rooms, or a humidifier) that could contain legionella bacteria? (These bacteria can cause legionnaires' disease.)

Playgrounds: Equipment & Surfaces



RoSPA inspections - Royal Society for the Prevention of Accidents

Responsibility

Do users have all the information (documented) about the hall they need to operate safely?



Risk Considerations:

- Not all risks can be eliminated, and no matter how well you look after your hall: damage, accidents and injuries happen. **That is why we have Insurance.**
- Insurance does not cover all risks and all crisis. Insurance is a legal contract where the insurer lists all **details of cover and exclusions in the contract.**
- Part of your risk assessment needs to be check to ensure that you have valid cover with the **correct levels of protection?**
- Are you sure that **all your assets are covered?** Do we have correct sums insured?
- Buildings sum insured needs to cover the full rebuild costs of the hall including any outbuildings, car parks, playground equipment if applicable. *When did you last check that you have the correct sums insured?* When was your last rebuild cost valuation done, and your last contents inventory carried out?
- Are you sure you are insuring **all** your assets or have some like playground equipment, car parks or even buildings been missed out?

Underinsurance affects Village Halls & Trustees



Halls should be **insured correctly** – if you are over-insured you are paying too much, and you could make a saving. If you are underinsured you are at risk of claims not being paid in full.

All trustees are collectively responsible – not just the person designated to deal with your insurance.

Make sure you discuss your Cover first and your premiums second.

Underinsurance affects Village Halls & Trustees

“ Charity trustees have a basic duty to protect the charity's assets and resources from loss or damage and to manage the risk of a third party making claims against the charity's funds.



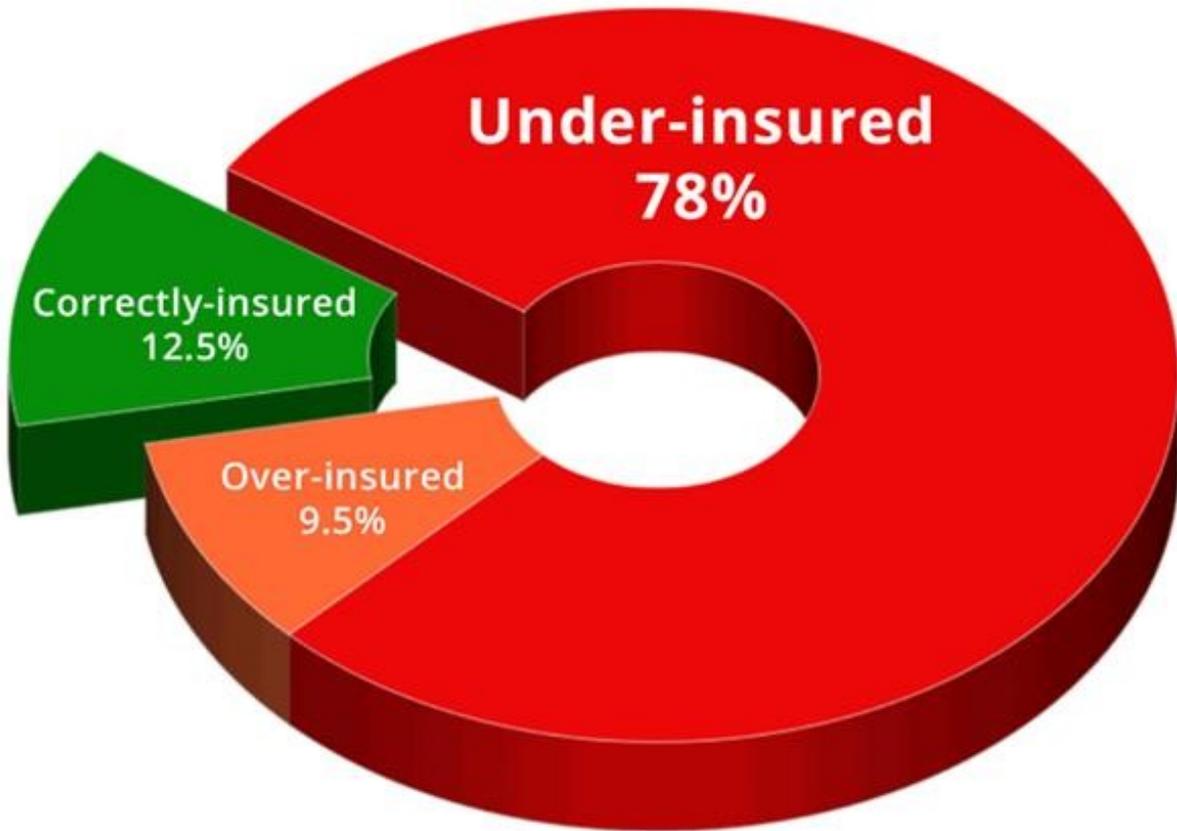
If the trustees ought to have bought more extensive cover, they may be liable to make good the shortfall out of their own pockets. To reduce the risk of a shortfall, the Commission recommend that trustees initially obtain advice from a professionally qualified building surveyor about what the sum insured should be, and the surveyor should be asked to confirm regularly (perhaps every two years) that the current figure is adequate. If it isn't, the trustees should notify the insurer immediately so that an adjustment can be made.

”

Complacency is common – small claims do not result in loss adjuster intervention...

However large claims can, and that's when the heartache could begin in terms of underinsurance...

The Accuracy of Buildings Sums Insured for UK Village Halls



Statistics

- Biggest case of under-insurance: 71% (insurance of £114,00 on a £393,000 building).
- Biggest financial exposure through under-insurance on a single hall: £1.6M (65% under-insured).

The Top 20 Under-insured Halls had:

- Combined under-insurance of £11.45M.
- Average under-insurance of 49% per hall.
- Average financial exposure of £572,000 per hall.

Source: Village Hall Buildings Sums Insured survey of over 250 halls conducted by Allied Westminster from 1/1/2019 - 1/10/2019.

An obvious solution is to have the hall professionally valued... **but at £500-£800 the cost of a full on-site survey via RICS is simply beyond the reach of many Halls**, especially as the Charity Commission recommends that valuations should be repeated on a regular basis.



The Royal Institution of Chartered Surveyors (RICS) is a professional body promoting and enforcing the highest international standards in the valuation, management and development of land, real estate, construction and infrastructure.

Our pioneering new initiative is a solution for ALL Halls...

Village Hall/ Community Hall Valuation Report

Courtesy of...



Prepared by an
accredited RICS Company

			Ex VAT	Inc VAT
Main Property				
Village Hall	459 m ² x	£1,660 per m ²	£761,940	£914,328
Main Property Sub Total			£761,940	£914,328
Other Cost Factors				
Professional Fees at	10 %		£76,194	£91,433
Demolition at	7 %		£53,336	£64,003
Sub Total			£129,530	£155,436
Other Permanent Structures (OPS)			Ex VAT	Inc VAT
Scout Hut	154 m ² x	£1,550 per m ²	£238,700	£286,440
Bowling Club	117 m ² x	£1,550 per m ²	£181,350	£217,620
Timber Store	41 m ² x	£90 per m ²	£3,690	£4,428
Pebbledash Store	12 m ² x	£350 per m ²	£4,200	£5,040
Bowling Green Stand			£2,500	£3,000
Bowling Green	1272 m ² x	£11 per m ²	£13,992	£16,790
2 x Tennis Courts			£55,000	£66,000
Car Parking	3450 m ² x	£27 per m ²	£93,150	£111,780
Fencing			£5,000	£6,000
OPS Sub Total			£592,582	£711,098
Other Cost Factors				
Professional Fees at	10 %		£59,258	£71,110
Demolition at	7 %		£41,481	£49,777
Sub Total			£100,739	£120,887
			Ex VAT	Inc VAT
Total Estimated Main Property Rebuild			£891,470	£1,069,764
Total Estimated OPS Rebuild			£693,321	£831,985
Total Rebuild Cost Valuation			£1,584,791	£1,901,749



Risk assessment for Village Halls

- <https://www.hse.gov.uk/voluntary/assets/docs/village-hall.pdf>
- <https://www.hse.gov.uk/risk/casestudies/pdf/villagehall.pdf>
- **Health a Safety Checklist for Village Halls**
<https://www.hse.gov.uk/voluntary/assets/docs/village-hall.pdf>

What is Legionnaires' disease?

- <https://www.hse.gov.uk/legionnaires/what-is.htm>

Allied Westminster VillageGuard: <https://www.villageguard.com>

https://thevillagehallspodcast.com



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A podcast for Britain's 10,000 village, church and community halls and anyone interested in the vital community services they provide.



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Season 1: Episode 3 - 26 February 2021



The Village Halls Podcast
Vaccination Volunteers Leap into Action

00:00 | 18:55

[See summary](#) [Read transcript](#) [Episode Links](#)

Season 1: Episode 2 - 12 February 2021



The Village Halls Podcast
The Challenges of Covid and Hope for the Future

00:00 | 19:57

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Season 1: Episode 1 - 29 January 2021



The Village Halls Podcast
Celebrating 100 Years of Village Halls

00:00 | 26:31

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Season 1: Episode 0 - 12 January 2021



The Village Halls Podcast
Welcome to The Village Halls Podcast

00:00 | 03:12

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