

## Local Councils Insurance Special Events & Activities Guidelines

### Firework Displays / Bonfires / Beacons

If the Insured organises a firework display or bonfire the Insured must

- a) organise the event in accordance with the latest guidance available from the Health and Safety Executive
- b) follow all recommendations or instructions of the
  - (i) Health and Safety Executive, and
  - (ii) fireworks manufacturers
- c) ensure all fireworks are supplied by a company complying with the firework regulations concerning the manufacture and supply of firework. All fireworks must be British Standard 887114:1988 and not modified.
- d) ensure the display and bonfire is at least 100 metres away from all property, materials and any flammable or other dangerous materials.

### Christmas Trees and Lights

The tree is to be erected by a competent person

- a) Electrical devices to be connected to mains supply by a qualified electrician with their own Public Liability Insurance
- b) If the tree is erected on land not owned by the Policyholder, the landowner concerned must have their own Public Liability Insurance
- c) The tree must be regularly inspected especially in cases of bad weather

### Bouncy Castles and Inflatables

If the Insured hires or operates inflatable equipment the Insured must

- a) ensure all operators have sufficient training and knowledge to understand the procedures and rules regarding the safe use and operation of such devices.
- b) Follow the manufacturers' or suppliers' guidelines in relation to the maximum number of persons allowed in or on such devices at any one time.
- c) Ensure all outdoor devices have adequate anchorage points that must be used at all times.

- d) Inspect all devices daily prior to use and at least annually by a competent person. All defects that are a risk to health & safety must be rectified immediately or the device must be taken out of use until repaired.

Where inflatable equipment is hired in, the Insured must

- a) have in place a system of check to ensure that the supplier has Public and Products Liability insurance, which must not be less than the limit provided to the Insured by this Policy.
- b) keep written details of such insurance including the policy number, insurer and the limit of liability.

### **Shooting and Archery**

- a) Each firing position must be individually supervised and controlled by experienced and qualified persons
- b) An area behind the firing position must be roped off ensuring any person not involved has no access whatsoever
- c) Owners of guns must have their own Public Liability Insurance
- d) No unauthorised persons are to use the guns

### **Fetes and Galas**

- a) Police and Fire Brigade authorities must be consulted at least 7 days prior to the event, and again, their recommendations strictly adhered to
- b) There should be at least 1 steward in attendance for every 100 spectators for the duration of the event
- c) Qualified First Aid personnel must be in attendance with the means available to summon the Emergency Services
- d) All independent persons, owners of mechanically propelled vehicles and the owners of any animals must have their own Public Liability Insurance
- e) The Policyholder must ensure that all areas where events are to take place are suitable for their intended purpose

### **Playgrounds**

In respect of all playground equipment and other amusement devices the Insured must

- a) Inspect all playground and amusement devices at least every seven days. Any damage or defect must be rectified as soon as possible. Defective equipment which is a risk to health and safety must be taken out of use immediately and repaired as soon as possible.
- b) Erect suitable signs detailing any information that is necessary for the safe use of the equipment device or facility and clearly stating any restrictions on its use.
- c) Determine where supervision is necessary and ensure that it is provided whenever the play equipment device or facilities are in use.

## Boating ponds and Lakes

In respect of the hiring out of non-powered boats, the Insured must

- a) Inspect the boats daily and rectify any defect as soon as possible. Any defective boat that is a risk to health and safety must be taken out of use immediately and repaired as soon as possible
- b) Supervise the use of boats at all times and persons misusing the boats must be ordered to return to land
- c) Provide life jackets free of charge to hirers of sailing boats and encourage hirers to wear them.
- d) Have a motorised rescue boat, in working order, ready for use at all times.
- e) Have life-saving equipment and the means of summoning emergency available at all times

**Any other hazardous activity not previously mentioned must, of course, be notified to your BHIB insurance advisor, prior to the activity taking place.**

## BHIB Affinities Team Contacts

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