

Buying second-hand goods has never been more popular. This has been helped by the increased use of technology and the growth of online marketplaces, such as eBay, Gumtree etc. Many churches and church groups are involved in selling these goods as a way of raising funds. This can be through charity shops, 'bring and buy' events, fairs and other sales activities.

Goods are frequently donated by well-meaning members of the public and can include a wide variety of items. Examples include electrical goods, toys, bicycles, furniture, clothing and other home wear. In many cases, it is your responsibility to make sure all these donations are checked and are safe to sell onwards.

Legal requirements

There is a wide range of legislation that could apply where second-hand goods are sold to a consumer. This includes the Consumer Rights Act, Consumer Protection Act and the General Products Safety Regulations.

In most cases, sellers of second-hand goods are responsible for ensuring these meet legal safety requirements and sellers may be liable to pay compensation if they sell unsafe goods, which then cause injury or damage. If you are in any doubt about your responsibilities when selling second-hand goods, you should contact your local Trading Standards office to seek clarification.

More specific requirements may apply depending on what you are selling. Here are some of the more common items that you are likely to come across:

 Furniture – under the Furniture and Furnishings (Fire) (Safety) Regulations 1988, used furniture must meet specified fire safety requirements. Furniture' includes beds, divans, sofa beds, children's furniture, cots, cushions, high chairs, mattresses and pillows. It also includes outdoor furniture that is

Risk Advice Line

Should you have any additional questions on this topic or other risk-related matters, as a valued Ecclesiastical customer you can contact us through our Risk Advice Line on

0345 600 7531

(Monday to Friday 9am – 5pm, excluding bank holidays) and one of our in-house risk professionals will be able to assist.

Alternatively, you can email us at

risk.advice@ecclesiastical.com and one of our experts will call you back within 24 hours.



suitable for indoor use (such as upholstered dining sets for use in conservatories and gardens). Furniture made before 1950 is exempt, as are bedclothes including duvets, loose covers for mattresses, pillow cases, curtains, carpets and sleeping bags.

In general, upholstery must meet certain safety provisions including fire retardancy tests. Usually, upholstered furniture must carry a permanent label with the heading 'CARELESSNESS CAUSES FIRE'. In the case of mattresses, there should be a label stating compliance with British Standard BS 7177: Specification for resistance to ignition of mattresses, mattress pads, divans and bed bases. Any items not bearing this labelling may not comply and you are advised not to sell them until you have obtained expert advice – for example, from the original manufacturer. In addition to the specific rules on flammability, furniture must be safe in all other respects (e.g. free from sharp edges and splinters).

- Electrical Goods here, the key legislation is the Electrical Equipment (Safety) Regulations 1994/2016 and the Plugs and Sockets etc. (Safety) Regulations 1994.
 - If you are in the business of selling second-hand electrical goods, you must check that they are safe. These checks should be completed by someone who is competent. Principally, appliances must be correctly fitted with an approved plug, have sleeved neutral and live pins, and the correct fuse. Usually, if it complies with an acceptable standard (i.e. a British or European Standard), it will normally meet the necessary safety requirements.
 - Usually, they will issue a test report and label each item to show that it has passed with the date and their initials. All failed equipment should be destroyed if it cannot be safely repaired. It is good practice to ask all staff that no electrical goods are sold unless the test label is attached.
- Toys new toys supplied by a business must comply with the Toys (Safety) Regulations 2011. These require them to be properly labelled with the name and address of the manufacturer/importer; the type, batch, model or serial number; and the CE mark. Some toys must come with warnings and instructions about precautions that need to be taken to ensure safe use. Toys are defined as: 'products designed or intended (whether or not exclusively) for use in play by children under 14 years old'. Some examples of items not classed as toys include Christmas decorations, detailed scale models for adult collectors, fashion jewellery for children and puzzles with more than 500 pieces.
 - Toys that are second-hand are covered by the General Product Safety Regulations 2005. They do not need to be labelled in the way described above, although they must still be safe. They must also include the warnings and instructions mentioned.
 - You are advised to only sell second-hand toys that are CE marked, contain any relevant instructions or warnings and have been checked for any obvious faults.
- Children's Clothes the General Product Safety Regulations 2005 and the Nightwear (Safety) Regulations 1985
 require businesses to supply safe children's clothing. There is also a Code of Practice (BS 7907) which gives
 recommendations on the design and manufacture of children's clothing. A further Standard (BS EN 14682) sets out
 the specification for cords and drawstrings in children's clothing.
 - The Nightwear (Safety) Regulations 1985 prohibit the supply of children's nightwear, such as nightdresses, that do not meet flammability performance requirements. Exceptions are pyjamas, babies' garments and cotton terry towelling bathrobes. The Regulations also specify labelling requirements.
- Prams and Pushchairs the key requirements here are set out in the General Product Safety Regulations 2005 and
 the Furniture and Furnishings (Fire) (Safety) Regulations 1988. As such, all prams and pushchairs, both new and used,
 are required to be safe. Prams and pushchairs are 'any wheeled vehicle designed for the transport of one or more
 infants either seated or reclined'.
 - One way of doing this is to look for a label on them stating that they comply with BS EN 1888 (Child care articles. Wheeled child conveyances). These labels are usually found on the frame or seat covering. Also, all upholstered prams and pushchairs have to comply with stringent flammability requirements too. Again, look for the label indicating compliance on the frame or seating cover.

There are other checks you can also make. These will be particularly important if the pram or pushchair has been damaged or modified. These include checking that there are no sharp edges or points; ensuring the safety harness is in good condition; making sure the parking brake works; testing the stability of the pushchair; checking the locking

devices for the folding chassis; ensuring the wheels are secure; looking for damage to the tubes and linkages and for any finger entrapments.

Gas Appliances – here, the General Product Safety Regulations 2005, the Gas Safety (Installation and Use)
Regulations 1998 and the Health and Safety at Work etc. Act 1974 may be relevant. Any gas cooking appliance must
meet certain safety requirements. For example, the gas-carrying component must prevent leaks of gas, the gas shutoff devices must work properly and safely, and surface temperatures must not be too high. Only someone who is Gas
Safe-registered can install a gas appliance.

More broadly, under the Trade Marks Act 1994, it is an offence to sell counterfeit goods, such as DVDs, CDs, T-shirts, bags and perfumes. Also, under the Video Recordings Act 1984, it is an offence to sell films that have not been correctly classified by the BBFC, and also to sell DVDs or video games to anyone not meeting the age on the certificate.

Hazards to look out for

Typical hazards include:

- Protective headgear where it is impossible to determine if they have been damaged
- Toys with loose facial features, sharp edges, finger trapping or choking hazard
- Furniture without a 'fire' label
- Damaged prams or pushchairs without a 'fire' label
- Electrical equipment without a CE mark
- Damaged plugs, cables and casings to electrical equipment
- Children's raincoats, overcoats, anoraks, tracksuit tops or other clothes fitted with a hood cord.*

Precautions you can take

Typical precautions include:

- Checking that all equipment is complete, with all necessary safeguards fitted, and free from obvious defects
- Obtaining important information such as the age range of the product, particularly whether it is suitable for children under 36 months (due to choking hazards) and other safety warnings
- Ensuring that toys and electrical goods have a CE mark
- Getting a competent person to check electrical goods and labelling them to show that this has been done
- Ensuring that all toys are clean and where possible washed prior to being sold
- Never selling second-hand electric or fire blankets, as their history, usage and condition may be unknown.*

^{*}This list is not exhaustive.

Making a start

Action

 When planning a sale, set out some basic rules about what you can and cannot accept.

Guidance

Members of the public may not be aware of what items cannot be re-sold. By making this clear when you ask for donations, you can reduce the number of items donated that are inappropriate or unsafe to sell. This will save you time in checking items and disposing of those that you cannot sell.

2. Set aside an appropriate place to store and check donations.

All items must be checked thoroughly to ensure that they are safe before they can be sold.

Make a note of any checks or inspections made.

The checks required will depend on the item donated. Some of the checks that might be required are set out above.

If you find any defects or other problems, these must be corrected to bring items up to a suitable standard. If this is not possible, the items must be safely disposed of.

Remember, if you are asking employees or others (such as volunteers) to carry out the checks, they may need some basic instruction on how to do these properly and what to do if they have any doubts.

It is a good idea to keep appropriate records of the checks that you make. This will help to demonstrate that you have the necessary procedures in place to help prevent you from offering unsafe items for sale.

Obtain any important information for the goods that you may need to pass on to buyers. A good example is the information for second-hand toys. They are often missing their instructions, which include important information such as the age range of the product, particularly whether it is suitable for children under 36 months due to choking hazards, and other safety warnings.

These days, information for goods, including any necessary safety information, can usually be downloaded from the manufacturer's website.

 Document your arrangements and responsibilities for the sale of second-hand goods at your church. Depending upon your own circumstances, you may want to record your arrangements for checking and selling on second-hand goods.

If you have prepared a health and safety policy, you could record these as part of it.

Want to know more?

Other useful health and safety information is available at:

www.ecclesiastical.com/healthandsafetu

Further guidance and resources are also available at:

www.businesscompanion.info/en/quick-guides/product-safety

Note: if you are in Ireland, Northern Ireland, Jersey, Guernsey or the Isle of Man, then regional variations might apply. In this instance, you should check the guidance provided by the Enforcing Agency for your region. This will be freely available on their website.

Need to report an incident involving an injury?

If an incident occurs that may result in a claim for injury, please retain any accident investigation records, e.g. accident book entry, photos etc. and contact our specialist claims team on **0345 603 8381** (Monday to Friday 8am – 6pm) for advice. Where you have received correspondence about a claim being made against you, it is important that you notify us immediately and email a copy to our experts on **casualtyclaims@ecclesiastical.com**.

Policy cover queries

For queries about your policy cover, call our specialist church team on **0345 777 3322** (Monday to Friday 8am – 6pm, excluding bank holidays) or email us at **churches@ecclesiastical.com**.

Alternatively, please visit www.ecclesiastical.com/church.

This guidance is provided for information purposes and is general and educational in nature. It should not be used as a substitute for taking professional advice on specific issues and should not be taken as providing legal advice on any of the topics addressed.

