

Welcome to our short introductory guide to health and safety for churches. Keeping all those involved with your church and its activities safe is very important. Nobody wants to see anyone suffer an injury. In many cases, you may have to comply with specific health and safety law. All of this can seem like a daunting task at first, so we have produced this short guide to help you.

In it, we summarise what managing health and safety means for you and suggest some simple steps you can take to meet your obligations. We also signpost further resources that will help you get started or simply check the adequacy of what you have already done. This includes templates you can use to easily complete risk assessments and put together a health and safety policy, if you need them.

How does health and safety law affect churches?

The main statutory legislation is the Health and Safety at Work etc. Act 1974 that sets out a number of duties. It is supplemented by more specific regulations made under the Act. This is **criminal** law intended to protect employees and others (for example, members of the public, volunteers, etc.). It applies to any organisation, including a church, that has **at least one employee**. It is worth noting that even if you do not have employees, certain aspects of it may still apply to you, for example if you control non-domestic premises, such as a church hall. Failure to comply could lead to prosecution.

In addition to this, everyone has a duty of care under common (or **civil**) law to ensure that their activities do not cause injury or damage to another. Where something does go wrong, individuals may sue for damages as a result of another person's negligence.

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.



Where the Health and Safety at Work etc. Act 1974 applies, you will need to comply with it. More generally, if someone is injured, you may need to show that you have met your duty of care.

What about volunteers?

Many churches rely on the support of volunteers, as well as any employees they may have. Volunteers undertake a variety of tasks, from gardening, decorating and administration, through to general maintenance. Employees can include vergers, caretakers, organists, cleaners and administrators.

As we have seen, you have a duty of care to ensure that no one is injured. In addition to this, where you have employees, you need to comply with health and safety law. In these circumstances, you should afford the same level of protection to volunteers as you do to any employees. For example, this may mean that you have to provide them with relevant information, training or personal protective equipment.

How do we manage health and safety in our church?

For most churches, managing health and safety need not be complicated, costly or time consuming. It is worth remembering that your church is not a factory or a building site, and is comparatively a low-risk environment.

Any action you take needs to be proportionate depending on your own circumstances. This will reflect the size of your church, the numbers of employees, volunteers or visitors you have, and the nature of the activities involved there.

With all of this in mind, here are some simple steps for you to consider. Some will be more relevant to you than others; if you are an employer you will need to consider all of them. Whatever the case, they will help you to protect people and meet your legal obligations where they apply.

The steps include:

- Deciding if you need assistance
- Writing a health and safety policy
- Implementing adequate precautions
- Providing training and information for those that need it
- Establishing arrangements for first aid and dealing with any accident
- Checking that your precautions remain adequate
- Retaining appropriate records
- Keeping up to date.

Deciding if you need assistance

The PCC (or church council) is responsible for complying with any relevant health and safety obligations. Where your church is an employer, it should appoint someone who is competent to help meet these. A competent person is someone with the necessary skills, knowledge and experience to manage health and safety.

For smaller churches engaged in normal activities, this is something you can manage without bringing in outside expert help. Anyone can be appointed into the role, provided they have some appropriate knowledge and are willing to accept the responsibility. With regards to knowledge, simply being able to refer to and understand relevant guidance (for example, that provided by the Health and Safety Executive or ourselves) will be enough in many cases.

Where you are not confident about managing health and safety, you need to develop your competency or bring in external help for support. This may only be the case for larger or very active churches with significant numbers of employees, volunteers and visitors, or where there are many diverse activities.

Writing a health and safety policy

A health and safety policy helps to define responsibilities and clarify the precautions you have put in place.

Where you are an employer and have five or more employees, you will need one. It will need to meet certain requirements; for example, it will need to be in writing, detailing the organisation and your arrangements for managing health and safety. Any risk assessments you complete will help to inform what needs to be included. The policy will need to be revised periodically and communicated to all employees and volunteers.

If you prepare a policy, you should formally minute its adoption at a PCC (or church council) meeting. You may also want to consider how health and safety is reviewed at these meetings over time.

To help you, we have created a template that you can use or develop further once you have completed any risk assessments.

Implementing adequate precautions

You need to make sure that reasonable precautions are in place at your church. To do this, you will need to think about what might cause harm to people. You will then need to decide if the precautions already in place are adequate. If they are not, you may need to identify further action to prevent any danger. When done formally, this is known as a risk assessment.

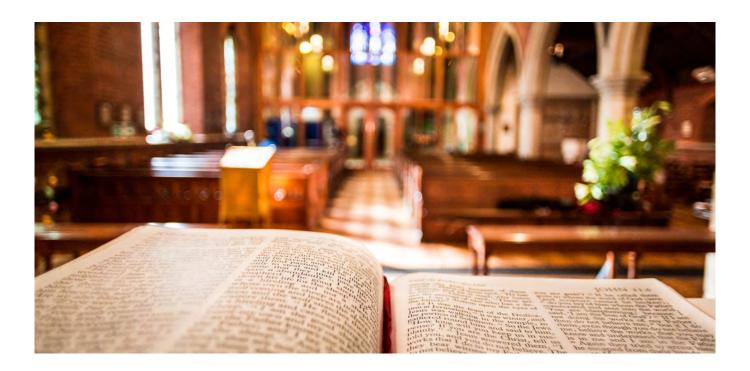
Where you are an employer, you must complete these. They will need to meet specific requirements. In particular, they must identify the steps you need to take to comply with relevant health and safety regulations.

If you employ five or more employees, they must be recorded detailing any significant findings and those who may be especially at risk.

You should remember that if you own or control premises, you may still have to complete detailed risk assessments for certain hazards (for example, asbestos, fire, etc.). You may also have to comply with other specific health and safety regulations as a 'dutyholder'. An example of this is where you have construction or refurbishment work completed at your church.

Whatever the case, completing risk assessments is not about creating huge amounts of paperwork. It is about identifying sensible precautions for your church. Completing these on their own won't prevent accidents happening. It is important that you take the necessary precautions you have identified.

To help you to complete them, we have prepared a template for you to use or develop further.



Providing information and training for those that need it

Employees and volunteers need to know how to work safely and protect others. To help with this, adequate information and training is important and you may need to provide this for them. Any risk assessments you have completed should help you decide exactly what is required in your particular circumstances. It should be proportionate and delivered in a timely manner.

For many churches, providing simple information or instruction is likely to be sufficient without the need for extensive technical training or the use of external trainers. Don't forget contractors and self-employed people who may complete work for you, as they may need certain health and safety information to complete the work safely (for example, knowing if asbestos is present). It is also important to consider the specific needs of new, inexperienced or younger employees or volunteers.

As far as training is concerned, the key thing is to make sure that it is relevant and easily understood. It should ensure that trainees know the hazards they may face, the precautions they need to take, and any emergency procedures they need to follow.

As time goes by, the people in the church responsible for certain tasks may change. Keeping records of any information and training provided will help you identify when refresher training might be needed. They can also assist in the defence of a claim should one arise. The training record should contain detail of what has been provided, when this was done and by whom along with trainees signing to state that they have received and understood it.

Establishing arrangements for first aid and dealing with any accidents

It is important that immediate assistance is provided if someone is taken ill or is injured at your church. First aid can save lives and prevent minor injuries from becoming major ones. As such, you should implement suitable arrangements and provide adequate facilities.

If you are an employer, you will need to meet detailed statutory responsibilities when considering this for your employees and volunteers. While these do not extend to cover members of the public, we would suggest that you make provisions for them as well. The extent of the arrangements and facilities required will depend on your particular circumstances and you may have to formally assess what is needed.

As a minimum, we would recommend that you should have a suitably stocked first aid box; a person who will take charge of the first aid arrangements; and provide relevant information for employees and volunteers. For larger churches or those running certain events, you may need additional arrangements or facilities – possibly including a trained first-aider.

In the event of an accident, you may need to report it to the Enforcing Authority and keep certain records. Further guidance on what you need to do in these circumstances is available at: www.hse.gov.uk/riddor

Keeping records will also help you to identify patterns of accidents and help when reviewing your risk assessments. As insurers, we would want to see these records if a claim is submitted. Where you have more than ten employees you must keep an accident book under social security law.

Checking that your precautions remain adequate

You should make periodic checks to ensure that the precautions you have taken remain effective and adequate. This may include simple inspections to check that the church premises and any lifting (for example, ropes or chains, etc.), work (for example, ladders) or electrical equipment (for example, power tools) are safe. Church utilities (for example, fixed wiring, gas boilers, etc.) will need to be regularly checked as well. Where asbestos is present, its condition may also need to be checked periodically where it is left in situ.

Specific legal requirements will apply where you are an employer or are in control of premises. The risk assessments you have completed will identify circumstances where these checks will be necessary. They should also identify what exactly is required, such as how frequently these need to be completed. An example is the periodic inspection and testing of fixed electrical wiring every five years.

If you have not completed any risk assessments, you can use the information on our **website** to check what is required.

More generally, where you have completed risk assessments or drafted a health and safety policy, these should also be subject to periodic review. This may be particularly relevant where you think that they are no longer valid or there has been a significant change. It is fair to say that for most churches things may not change that much over time. However, if you decide to hold a different event or activity, you should always consider what additional precautions will be necessary.

Keeping records of the checks you make will help demonstrate that you have met any legal duties that might apply to you.



Retaining appropriate records

In some circumstances, keeping certain records is required by law (for example, risk assessments). Beyond this, where things do go wrong, being able to show documentary evidence of the arrangements you have in place can help defend against any claim – particularly if these appear to be fraudulent.

The extent of the documentation required will be dependent on your particular circumstances. Broadly, this could include:

- Information gathered as a result of an accident (for example, witness statements, accident book entries, first aid reports, etc.)
- Documents completed to meet health and safety requirements (for example, policy, risk assessments, records of maintenance, inspections or other checks, records of information and training provided, etc.).

Keeping up to date

As with other issues, it is important to monitor developments and changes to health and safety requirements. This will help you keep your policy and risk assessments up to date where you have them. It will also give you peace of mind that you are doing all that you can to keep people safe in your church.

Useful news feeds, information and guidance is provided by the Health and Safety Executive (HSE) at www.hse.gov.uk

You can also access a wealth of information through our own website at www.ecclesiastical.com/healthandsafety

Dealing with specific hazards

For churches, certain hazards cause more accidents than others, which can potentially result in significant injury and subsequent claims. For a number of these we have produced more detailed guidance, checklists and other tools that you can use to help manage these risks more effectively.

Slips and trips

Slips and trips are the most common types of accident on church premises. These can be caused by slipping on ground outside the church (perhaps due to ice, moss, or raised paving slabs) or tripping over in the building (due to old, uneven floors or trailing leads from electrical equipment). We have produced further guidance in partnership with Caring for God's Acre, dealing with **church and burial ground maintenance** to help avoid these incidents.

Working at height

Falling while working at height can cause serious and disabling injury. Typically, accidents involve falling from ladders or stepladders, raised, open edges or through rooflights or fragile roofing material. Ideally, working at height should be left to the professionals, but in some cases it is necessary for church employees or volunteers to do this. Where this is the case, you must plan the work making sure that it is done safely using equipment that is suitable and properly maintained.

Tower tours

Tower tours are a great way to raise funds and we know of many churches that run these. However, towers by their nature can be hazardous places so it is important that adequate precautions are taken to guard against accidents occurring.

Safeguarding

Where activities involve working with children and/or vulnerable adults, churches are expected to follow latest safeguarding best practice. As a minimum, this would mean ensuring the Diocesan Safeguarding guidance is followed. We would expect all churches to include a statement in their annual report on activities by their Safeguarding Officer.

Fire safety

Fires can not only cause significant damage and disruption, they can also put lives at risk. Claims can result from personal injury and also third party property damage. Steps need to be taken to prevent fire and to protect people and visitors should one occur. To help you decide on what precautions are necessary, we have developed a Fire Risk Assessment Template especially for churches.

Electrical safety

Numerous church fires can be attributed to faulty electric wiring or apparatus. This can also cause serious personal injury such as shock or burns. It is therefore important that electricity should be treated with respect. Electrical systems, including wiring, switchgear, any fixed machinery and portable electrical appliances need to be inspected, tested and maintained to prevent danger.

Working alone

Keeping those who work on their own safe is another important consideration for a church. Vulnerable situations can arise frequently, particularly where employees and volunteers are alone in a church, maybe locking up after an event or service. Our guidance provides detail on the issues you need to consider and highlights some of the precautions that you can take.

Asbestos

Asbestos, if disturbed, damaged or in a poor condition, can be hazardous to health. Some churches may contain asbestos, particularly if they have been refurbished, altered or extended during the twentieth century (but prior to the year 2000). It may also be present in heating systems, flooring or ceiling tiles, pipe organs, organ blower boxes, roofing materials and so on. Those responsible for the maintenance or repair of non-domestic premises (including churches) have a statutory duty to manage the risks from any asbestos that might be present.

Events

Churches often run special events and activities, usually to raise funds. Most of the time, such activities represent little or no additional risk. However, larger or unusual activities can present more significant risks that need to be properly managed to ensure people remain safe. We have more information on our website about managing health and safety during church events.

Dealing with a claim

Where things do go wrong and result in personal injury, it is possible for a claim to be made. At Ecclesiastical, we can help you make sure your church is prepared for this eventuality, and that you know exactly what to do should it happen to you.

Please do not wait for a claim to be made against you. If you are aware of an incident which has resulted in a personal injury occurring for which you may be responsible, tell us about it as soon as possible.



Want to know more?

Other useful health and safety information is available at

www.ecclesiastical.com/healthandsafety

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.

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.

