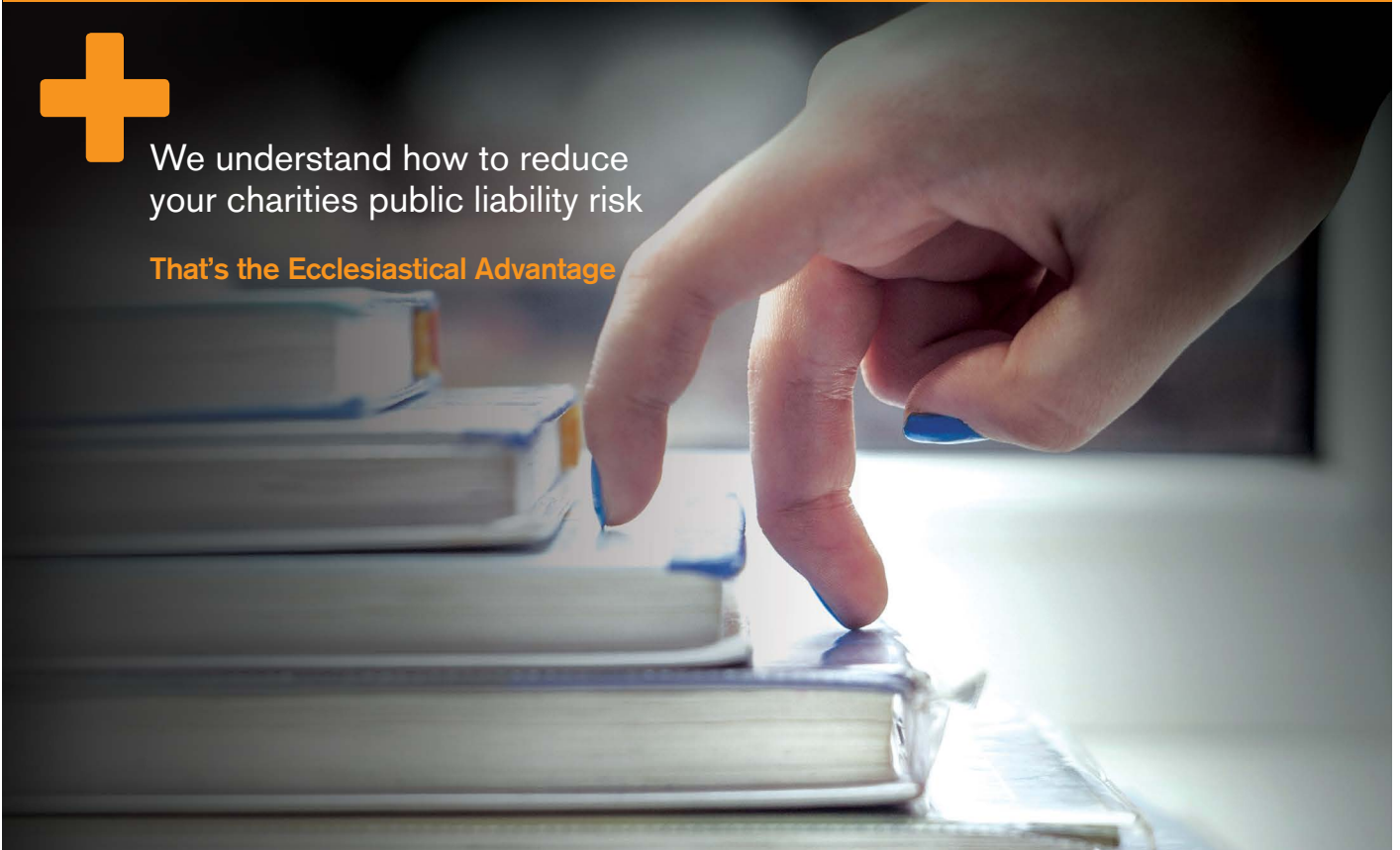


## Six steps to help protect your charity



We understand how to reduce your charities public liability risk

**That's the Ecclesiastical Advantage**



“ In our experience, for many charities, all that's required is a basic series of practical tasks that protect people from harm and at the same time protect the future success of the organisation. The approach you take should be proportionate to the size of your operation and the nature of your business activity. For most small, low-risk charities the steps you need to take should be quite straightforward. ”

**Mark Matthews, Risk Management Director,  
Ecclesiastical Insurance**

Public Liability claims (a claim made against your charity from a third party) can arise in a wide variety of circumstances. This might include anything from an incident at a fundraising event to a customer slipping on a wet floor at a charity shop.

Armed with this knowledge, we want to ensure you have all the practical information you need to help manage your premises and any activities safely. Thus, reducing the risks of accidents occurring and possibly securing better terms on your insurance programme.

As experts in risk management, we've put together six steps that can help charities like yours reduce their public liability risk.



# Six steps to reducing your public liability risk

KEEP ME  
SAFE

## ▼ 1. Conduct 'suitable and sufficient' risk assessment

Few workplaces stay the same, so ensure you regularly review your risk assessment and update them where necessary. Making regular risk assessments of your premises will help identify risks that you may not have previously acknowledged and ensure appropriate controls are in place to help manage those risks. Encourage staff and volunteers to advise you of new risks as soon as they are aware.

## ▼ 2. Record the significant findings of your risk assessment

Make a record of your significant findings - the hazards, how people might be harmed by them and what you have in place to control the risks. Any record produced should be simple and focused on controls.

## ▼ 3. Keep accurate and timely records

If a legal action is brought against you, your ability to provide documented proof of when health and safety assessments were undertaken will be critical to the successful defence of the case. Make sure your risk assessments and other audit documentation are up to date. It is important to regularly remind others in your organisation of the importance of doing this.

## ▼ 4. Ensure that all members of staff know their responsibilities

Whether your workforce is full or part-time, employees or volunteers you need to ensure that everyone working for you fully understands their roles and responsibilities. These should be fully documented and clearly communicated to everyone to ensure they what's expected of them and what falls within their remit.

For example, volunteers, may not see themselves as having formal responsibilities with regard to the charity and the performance of their duties, which is not the case.

## ▼ 5. Ensure that any contractors acting as your agents, are suitable

If you use the services of contractors, ensure that they're suitable and competent to perform the tasks asked of them, by carrying out appropriate due diligence before you agree to work with them. You should ensure any third parties working for you have their own liability insurance cover with adequate limits of indemnity.

## ▼ 6. Consider an insurer who specialises in handling charities' needs

Does your insurer have the specialist knowledge to determine when it is in your best interests to robustly defend a claim or when it is best to agree a prompt settlement where liability has been accepted? Ask your insurance advisor about insurers who have a strong track record in supporting and protecting charities.

Not all insurers are the same and not all insurers have the experience to judge when a claim has a genuine chance of winning, when it looks advisable to settle – and when to fight. Ask your broker about insurers who have a specific track record in supporting and protecting charities.

