



# Village Hall Newsletter 2019

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We at Norris & Fisher are forever striving to develop the cover under our Village Hall policy and to provide associated benefits for our policyholders. Over the past few years we have extended the policy cover to provide for clear-up costs after trespassers have camped on your grounds, we have issued a Risk Management Guide and we have provided buildings valuations at no cost to our clients.

One issue that frequently causes concern is health and safety, this has been the focus of our activities this year. Fuelled by many 'urban myths', health and safety can be a potentially complex area for management committees and it can be difficult to know whether you are doing enough.

With the support of ACRE, we have teamed up with our Village Hall scheme insurers Ansvar Insurance to develop a free eLearning resource for all our policyholders. It is aimed at those with responsibility for managing health and safety in village halls. Full details of this resource can be found inside.



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# Bouncy Castles - Ensure you are Covered

Following recent well-publicised incidents concerning injuries sustained from bouncy castles at public events, it is important that you ensure that you comply with the requirements imposed by the Village Hall policy.

Your policy automatically provides Public Liability cover in respect of bouncy castles or other land-based inflatables which are used at your premises. This would also extend to the activities of any non profit-making users who benefit from Hirers Liability cover.

You must ensure that you adhere to insurer's advice and guidelines. In addition, using bouncy castles can increase the risk of injury, particularly to children and others who may not be aware of the dangers. Insurers also offer risk management advice for overseeing bouncy castles which should hopefully minimise the chance of injury and a claim.

Unless owned by the Village Hall and specified on the policy, material damage cover for the bouncy castle itself would not be included – this would be the responsibility of the owner.

## Your Requirements

You must ensure that:

- access and use is controlled by an authorised adult employee/volunteer at all times
- when used outside a building, the bouncy castle is securely anchored to the ground at each anchor point
- each anchor point is signed, or otherwise marked to be made easily visible, and wrapped to prevent injury
- soft matting is used to cover hard surfaces adjacent to the front or any open sides where there is a risk of injury from falling from the inflatable

## Risk Management Advice

Where you provide, or are responsible for, bouncy castles we expect you to take extra care to prevent injuries by making sure measures are put in place that help reduce this risk and our guidelines are:

- to follow the manufacturer's or supplier's safety recommendations
- requiring children to remove sharp articles like shoes, buckles or jewellery
- not allowing overcrowding, particularly by children (to help prevent knocking into each other)
- not allowing a mix of large and small children at the same time (to avoid larger children crushing the smaller ones)
- not allowing use by adults and children at the same time
- not allowing any access to the very youngest children, e.g. under 2 years old
- soft matting is used to cover hard surfaces adjacent to the front or any open sides where there is a risk of injury from falling from the inflatable.



# Free Health & Safety e-Learning - Tailored for Village Halls

With the support of ACRE, we have teamed up with our Village Hall scheme insurers Ansvr to develop a free eLearning resource for all our policyholders. It is aimed at those with responsibility for managing health and safety in village halls.

Recognising that these are essentially low-risk premises, the unique content reflects the legal position affecting village halls. It provides a basic introduction helping users understand their responsibilities and the common hazards they face. They can then start to implement suitable precautions to suit their own circumstances. Hopefully, this will be with some confidence and in a sensible, proportionate manner.

Ansvr have sought the advice of the Health & Safety Executive to ensure that the information provided is correct and up-to-date.

We sent out details of the facility by email at the end of 2018. If you have not received this (we may not have your email address or the email may have been sent to a committee member with no health and safety responsibilities) and you would like to try out the facility, please let us know and we will arrange to send log-in details to you. It only takes around 20 minutes to work through the module and it can be accessed as frequently as you wish. Once you reach the end there is a short assessment on what you have learned and you can print out a certificate to show you have completed the course.

There is no charge for use of this unique resource and we would encourage all of our policyholders to make use of it to help them comply with health and safety requirements.



## WHY IS IT IMPORTANT TO UNDERSTAND THE BASICS OF HEALTH AND SAFETY LAW?

As we have seen, understanding your legal responsibilities is key to getting things right.

This is because:

- you will have different, more detailed and broader responsibilities to meet if you are an employer
- as most village halls don't have any employees, your responsibilities may be fewer and less onerous in some respects
- when faced with a claim for compensation, the evidence needed to show that you had acted properly may be viewed differently if you are an employer or not.

This can be a complex area, but appreciating how the law works will help you act responsibly and proportionately. Let's look at this more closely now.



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Please visit

[villagehallinsurance.co.uk/elearning](http://villagehallinsurance.co.uk/elearning)

for instructions on how to access this free  
Health & Safety resource

## SO WHAT ARE THE COMMON HAZARDS?

Whilst village halls are relatively low-risk environments, accidents can and sometimes do occur. Here are just some examples of typical hazards that you may come across: *Click the buttons below to learn more.*



## Cyber Liability Insurance

Organisations have become increasingly reliant on technology to carry out their activities. Almost all organisations use or have access to the internet in some way.

Technology and the internet are revolutionising the way organisations communicate with others and how they handle and manage data. However, this has increased the risk of data being compromised by criminals, who can make large sums of money from accessing and stealing data. In addition, legislation can impose penalties on an organisation for not taking appropriate steps to secure or prevent access to data relating to individuals. All of which could result in significant financial loss, disruption to your activities, or damage to your reputation.

These risks aren't just a problem for large organisations; small and medium-sized organisations with fewer data security resources are particularly vulnerable.

Your Village Hall Policy can be extended to include cover for Cyber with the option of adding Cyber Crime and this is provided by specialist cyber insurers HSB Haughton.

The premium starts at £135 inclusive of Insurance Premium Tax for a sum insured of £25,000. Further details are available in the Cyber Attack and Data Breach Guidance Booklet which is available to download on the Norris & Fisher Village Hall website.



To qualify for this cover you are required to meet certain eligibility requirements which are outlined below. Even without cyber cover in place these are still useful guidelines for any organisation to follow.

- You have an email and internet usage policy to manage email use and prevent access to inappropriate or potentially damaging websites that employees are expected to follow
- When recruiting new employees you undertake background checks including credit checks and DBS checks, where required, before employment is offered
- If making payments online or transferring money you have documented procedures in place to ensure that payment requests are genuine and verified before making payments
- Data backups are performed at least every 7 days. If a service provider processes or stores data for you, make sure that the terms of the contract between you and the service provider allow data to be backed up in line with this condition
- You use data storage and service providers that are based in the UK, Channel Islands or Isle of Man
- There is a firewall in place which controls access to your computer system
- Your computer system is protected with up-to-date anti-virus software. This must be paid for rather than freely available and updated at least every 7 days

If you meet the above eligibility requirements then we can extend your policy cover which will cover you for:

- Cyber Liability
- Data-Breach Expense
- Computer System Damage, Data, Extra Cost and Loss of Income
- Cyber Crime (additional cover)

## Free Buildings Valuation for Your Hall

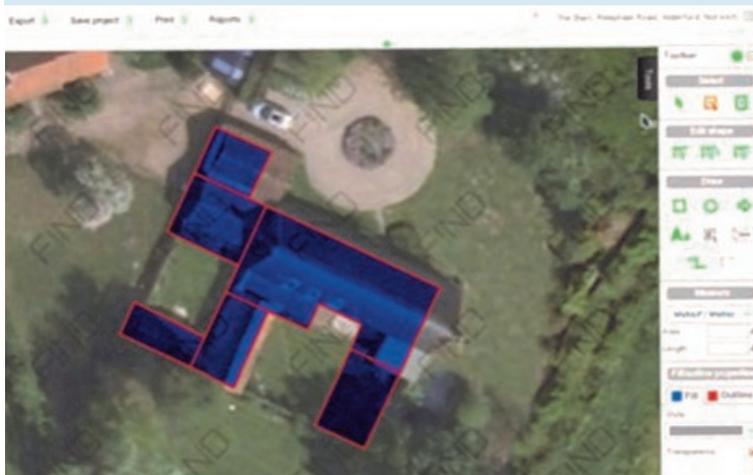
Setting the sum to be insured on buildings under a Village Hall insurance policy is one of the most important tasks undertaken by a hall committee. This can prove difficult but it is imperative that it is done correctly. We at Norris & Fisher have secured the services of Internet Surveys Ltd (ISL) who are able to offer free remote building valuations to our Village Hall clients.

ISL use the latest digital mapping software and have an extensive database of rebuilding costs for every type of property construction in the UK. Their state-of-the-art mapping technology is underpinned by the UK's most reputable data providers such as Ordnance Survey and Land Registry. In order to provide the most accurate valuation they undertake extensive research of each property.

They calculate the external footprint of the property to provide a reinstatement sum insured which takes into account the method of construction, location, additional facilities, access and debris removal costs. Their valuations are proven to provide an accurate assessment of the rebuild cost.

This is a cost-effective solution to assess the buildings sum insured, thus ensuring that the committee's funds are used reasonably and in turn guaranteeing that the trustees' obligations and duty of care are fulfilled.

If you have not yet taken advantage of the free buildings valuation and are interested in doing so then please contact us. Alternatively further details along with an enquiry form can be found on our website at [villagehallinsurance.co.uk](http://villagehallinsurance.co.uk)



## Village Hall Water Damage Claim: A Case Study

We were delighted to hear from Bunbury Village Hall recently who had a positive claim experience with Ansvar following water damage to their property during "The Beast from the East" last year.

*Bunbury Village Hall is a very busy community hall situated in the middle of the village and is in use every day of the week. One evening in March 2018 one of our hirers phoned to say that part of the hall was flooded because of a burst pipe in the very top of the building which had brought down ceilings and floors.*

*We immediately contacted our regular plumber and electrician who turned off the water and made the electrics safe as the water had brought down the lights and got behind the electric sockets on the walls and blown all of the electric circuits. We telephoned Norris & Fisher the next morning to advise them of the problem and they gave us permission to carry out emergency repair work to prevent any further damage. Norris & Fisher advised Ansvar and we were contacted on 5<sup>th</sup> March by the Loss Adjuster who visited the site on the Wednesday at 7.30am.*

*The damage was so extensive that he immediately appointed a restoration firm to dry the building out and gave our local contractors the go ahead to strip off walls and take up floors and carpets. In the meantime the plumber and electrician had carried out emergency work to get temporary lighting and heating to the building.*

*The drying out took 4 weeks after which the Loss Adjustor agreed, on the 5<sup>th</sup> April, that we could use our own local contractors to carry out the repair work and they started on the 7<sup>th</sup> April and the work was completed by the 8<sup>th</sup> May. The hall reopened that day just two months after the claim was initiated.*



*During that time all hirers were found alternative accommodation in nearby villages which meant that we were not receiving any rental income but fortunately we were insured for loss of income so there was no financial loss to the hall. The final payment was received from the insurance company on 15<sup>th</sup> May 2018. In total the claim came to £19,045 with the insurance company paying us £18,945 so the whole affair cost the hall just the £100 policy excess.*

*The secret of getting the repairs done so quickly was the quick response by the brokers giving us permission to immediately carry out emergency work using local contractors and, more importantly, the agreement of the loss adjuster and insurance company to allow us to use these contractors to carry out the repairs. These firms had worked on the hall for many years, and were prepared to drop all of their other work to get this local community asset up and running again. Another important factor was the appointment of one committee member to act as liaison between the loss adjuster and the builders. We will never complain about insurance premiums again!*

David Ellis, Treasurer & Trustee of Bunbury Village Hall



### Online Booking and Invoice Management for your Hall by Bernard Hammick of Hallmaster

When running a venue such as a Village Hall or Community Centre, it's essential to use reputable and reliable companies to cover things like buildings insurance. In the same way, it's also essential to make the same decision when deciding which software to use to manage your bookings and invoices.

At Hallmaster, not only is our software purpose built for venues like yours, we also pride ourselves with the level of support we offer our customers. We have been channel partners with Norris and Fisher for over 5 years as well now both meeting the needs of the Village Hall/Community Centre sector.

Hallmaster understands how difficult it is to generate income for halls and venues, many of which are run by volunteers in their spare time, so managing the bookings and invoices can be extremely time consuming, so an easy to use, efficient management system, may be just what you're looking for.

Hallmaster is a very affordable, non-bespoke Booking and Invoice Management System specifically designed to help maximise the letting potential of your rooms. It prevents duplicate reservations whilst helping Administrators to manage all bookings and invoices.

Hallmaster can be integrated within your existing website to provide an easy to use, reliable calendar of events and allow venue bookings to be made 24/7. If you prefer a static calendar of events, and customers to contact you directly, Hallmaster can also be used as an in-house only system to just manage your bookings and invoicing in the background. Either way Hallmaster allows access for multiple admins with different roles at the same time, so no essential booking is missed if your Bookings Officer is unavailable.

What can you expect from your Annual Hallmaster Licence? Telephone, email and ticket support, as many simultaneous users accessing the system as you wish, no limit or cap on the number of bookings plus free regular updates to keep everything running smoothly.

So what do you do next? If you would like to try out Hallmaster before you purchase a license, we offer a free no obligation 90 day trial of the system and if you decide to purchase the system after your trial, you can continue right where you left off with all of your data intact.

For more information on Hallmaster's Online Booking and Invoicing Systems please visit [www.hallmaster.com](http://www.hallmaster.com) or contact us via E-mail: [info@hallmaster.co.uk](mailto:info@hallmaster.co.uk) or telephone: 01929 509846 where we would be delighted to hear from you.

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# Trustees Indemnity: An Essential Cover for Village Hall Committees

The automatic indemnity limit for Trustees Indemnity Insurance on our policies has recently been increased from £100,000 to £250,000. Whilst Trustees Indemnity claims are rare, this cover is vital to protect the assets of members and trustees.

To summarise, Trustees Indemnity insurance covers financial loss to a third party that arises as a result of a 'wrongful act' committed by an officer of the organisation. A claim can arise when a trustee commits a wrongful act which can even be an innocent mistake which then results in a financial loss. Such an act would include a Breach of Duty, Trust or Authority; a Breach of Statutory Law; Misleading Statements and Libel or Slander. Trustees Indemnity cover will protect both the trustees and the organisation in the event that they are sued by a third party.

This is a useful safeguard for trustees because the role involves joint liability. If the Village Hall is successfully sued over a wrongful act all trustees would be financially liable for the compensation. It may be that only one trustee has spare funds to pay the compensation in which case it is this wealthier trustee who would have to pay the claim in full.

Trustees Indemnity claims are varied, as there are a multitude of actions which could be considered to be 'wrongful'. In a recent claim a trustee implied that employees would receive an enhanced redundancy settlement. The employees made purchases based on this assumption, and sued when no such package was given. We have listed some other sample claims so you have a better understanding of the cover that is provided:

**Claim for alleged Discrimination** - An interviewee for a position at the charity alleges that he was unfairly discriminated against due to his race and that the position was given to someone less suitable. Considerable defence costs were incurred in defending the allegation.

**Claim for alleged Denial of Access** - A claim was made against the trustees as they had sub-let a section of their premises to another organisation. This had been done without consultation with the landlord and broke the conditions of the charity's lease on the property. The landlord subsequently ordered the eviction of the sub-tenants. The evictees brought a successful claim against the trustees for denial of access.

**Claim for alleged Defamation** - Following publication of a community newsletter, the charity trustees were sued for defamation by a local politician who had been named in an article. The claimant stated that certain statements made in the article were untrue and gave a false representation of their character. The matter was eventually settled out of court with considerable fees being paid.

If you do not currently have Trustees Indemnity cover under your policy, we would strongly recommend that you add it. The annual cost can be as little as £15.00. Higher limits than £250,000 are available if required but are not normally necessary for community organisations.

## Did you know?



We also offer specialist cover for Local Councils, Short Mat Bowls Clubs, Good Neighbour Groups, Charities and Voluntary Organisations

Visit [norrisandfisher.com](http://norrisandfisher.com) for more information

## Defibrillators - A Matter of Life & Death

We have seen a rise in the number of community buildings fitting defibrillators at their premises. Such devices play a vital role in helping save lives and are a real community asset.

Defibrillators give a high energy electric shock to the heart through the chest wall to someone who is in cardiac arrest. It is vital to act quickly in such an event so fitting a defibrillator in a rural location, where response times may be slower, could be a life-saving decision.

Funding can be obtained for fitting a unit through the British Heart Foundation. They prioritise funds for units fitted in rural areas or places with high footfall so Village Halls and Community Buildings are ideal locations.

There are no insurance restrictions for fitting such a device. Due to the nature of the locking systems on defibrillators the Hall committee would not be held responsible for improper use so there is no impact on your liability cover. All we would need to do with regard to your policy is to add the value of the defibrillator to your sums insured. Based on a value of £1,000 the additional annual premium would be as low as just £9.00.



If you decide to fit a defibrillator – or if you already have one but have forgotten to let us know – please get in touch with the details.