



# Small events risk management



## Overview

Third parties will often wish to hire local authority premises or use public land to host social events or gatherings such as fetes, shows or fun days. Sometimes the organisations involved such as community/parish councils are well organised and experienced in running such events. However, often such days are one offs run by inexperienced and loosely connected individuals trying to raise funds for a worthy local cause.

In either case the nature of such events mean that the potential for something to go wrong on your property is quite high – often these events can involve large crowds, catering, fun fairs, bouncy castles, quad bikes or even fireworks.

It is impossible for a local authority to manage every local event, but you do wish minimum standards to be put in place to ensure safety. At the same time you have to be supportive and not be seen as an obstacle or killjoy.

Sometimes organisers will ask the local authority for advice, support, funding, resources and insurance, but not always. In many cases the authority will not be consulted, and a large numbers of events do not require any kind of licence from the authority.

In order to maintain some kind of control over what happens on your premises and land you need to develop systems and procedures which will encourage the correct risk methodology to be used. The main tools that you can use are:

- licensing conditions
- hiring terms and conditions
- notification of interested parties
- advice and resources
- insurance.

Some events, such as those involving music, may require a public entertainment licence. If this is the case, a condition of the licence may be that the organisers have suitable liability insurances and risk assessments in place to ensure a reasonable level of safety. Emergency plans, details of contractors on site and their credentials may also be sought.

Similarly, if you are hiring out your premises then it is reasonable to insist on the organisation involved demonstrating that it is competent to host an event using your facilities. Details of their public liability insurances can be sought, and, if appropriate, risk assessments. Don't forget to ask about contractors such as caterers, entertainers, face painters, stall holders and amusements rides coming on site and their insurances.

It may be that in either of the above cases the organisers have no insurance or are under the impression that they can rely on the authority's. Whilst as the proprietor you have protection under your property owner's liability insurances for certain incidents, this will not cover their activities. In the event that an incident occurs due to the organiser's negligence, they may find that they become personally liable for damages.

Happily, for existing clients, we are able to offer annual insurance cover for community organisations, and for individual events – subject to full details in advance and possibly an additional premium. This would indemnify the community group, any employees or volunteers against claims from members of the public for injury, loss or damage inflicted in the course of the activity, event or supply.

It is a good idea when you know events are taking place, to ask the organisers to inform interested parties such as the police, trading standards, health & safety and environmental health. This is so they can be on site to monitor what is happening and to be on hand to deal with any incident.

As the local authority you cannot be expected to give detailed advice on risk assessment to every organisation that wants to host an event. However, it is in your interests to give them some general assistance perhaps by pointing them in the direction of information resources such as [Five Steps to Risk Assessment](#) or [Living with Risk](#) – Risk Management & Insurance advice for the Voluntary & Community Sector published by the HSE.

Some authorities have also developed their own leaflets which advise community groups on all aspects of running a safe event.

### Other useful reading

Managing crowd safety in public venues: a study to generate guidance for venue owners and enforcing authority inspectors. ISBN0 11882132 6

[Managing risk in catering and hospitality](#)

### Further RMP Resources and Articles

For access to further RMP Resources you may find helpful in reducing your organisation's cost of risk, please access the [RMP Resources](#) or [RMP Articles](#) pages on our website. To join the debate follow us on our [LinkedIn](#) page. Additionally we have specific discussion groups for the [Education](#), [Emergency](#) and [Government](#) sectors.

### Get in touch

For more information, please contact your Broker, RMP risk control consultant or RMP account director.

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