

Safety first

**A plain English guide to risk assessment and legal liability for
Heart Support Groups**



BEATING HEART DISEASE TOGETHER

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Safety first ... an introduction

When Heart Support Groups affiliated to the British Heart Foundation (BHF) plan activities and events, it is important that these are as low risk as possible, to avoid injury to participants or damage to property, and to protect the group if an insurance claim is made.

In **Part 1** we offer guidance which aims to assist Heart Support Groups to plan the health and safety aspects of their activities and events - from putting together a risk assessment to dealing with an incident. These guidelines should help reduce risks and put in place a straightforward procedure in the event of an accident or injury.

In **Part 2** we define legal liability and the insurance cover that is available for Heart Support Groups affiliated to the British Heart Foundation. We examine what is, and is not, covered under public liability insurance, giving examples. We also explore other practical issues to be considered and answer some frequently asked questions.

Part 1

Risk assessment

Guidelines for Heart Support Groups

Risk assessment guidelines

This guidance aims to assist Heart Support Groups to plan the health and safety aspects of activities and events - from putting together a risk assessment to dealing with an incident. These guidelines should help reduce risks and put in place a straightforward procedure in the event of an accident or injury.

It is important that activities are as low risk as possible:

- to avoid injury to participants or damage to property
- to protect the group if an insurance claim is made. The **insurers** will expect the group to have considered and taken necessary steps to minimise risk.

How you can carry out a risk assessment

The Health and Safety Executive has useful guidance for small businesses on its website. Although Heart Support Groups are not small businesses, some of the advice on this site is relevant to groups. Visit:

www.hse.gov.uk/business

Two useful leaflets available on this site are:

- *An Introduction to Health and Safety*
- *Five Steps to Risk Assessment*

To quote the Health and Safety Executive, "a risk assessment is nothing more than a careful examination of what could cause harm to people so that you can weigh up whether you have taken enough precautions or should do more to prevent harm".

This involves weighing up the significance of the hazard against the likelihood of it causing injury. This guidance has samples of the following templates that groups can amend to suit their needs:

- Appendix A: Sample risk assessment questionnaire
- Appendix B: Sample risk assessment form
- Appendix C: Sample incident plan
- Appendix D: Sample incident report form

The five steps to risk assessment

1. Look for hazards.
2. Decide who might be harmed and how.
3. Examine the risks and decide whether the existing precautions are adequate or whether more should be done.
4. Record your findings on a risk assessment form.
5. Review your assessment and revise if necessary.

Risk assessments can never be perfect but they should demonstrate the following:

- proper checks were made
- you considered who might be affected
- you dealt with all the obvious significant hazards, taking into account the number of people who could be involved
- the precautions are reasonable and the remaining risk is low.

Repeat and regular events

Although a risk assessment can be carried over from one year to another, you should consider any aspects of the event that may change, and update your risk assessment accordingly. This might include, for example, participant numbers, venue change, types of activities and so on.

When might a group need to carry out a risk assessment?

Heart Support Groups organise a wide range of activities and events, and the level of risk assessment needed will depend on the nature of the activity or event.

The risk should be examined to see whether it is safe for the event to continue or not. There is no absolute guide to the acceptable level of risk - the only test is whether (with hindsight) reasonable steps have been taken to reduce foreseeable risks to acceptable levels.

Here are some examples of various types of Heart Support Group events and activities that could be considered for assessing risk.

Heart Support Group events likely to be attended by the general public		
Fundraising - physical	Fundraising - social	Health promotion/group promotion
Bike rides	Jumble sales	Stands/stalls at community events
Walks	Coffee mornings	Stands/stalls in hospital settings
Running events	Parties/dances	Hospital ward visiting
Golf tournaments	Collections	School-based activities
	Fêtes	

Heart Support Group activities mainly involving group members	
Health improvement	Other activities
Gym-based sessions	Social outings
Exercise classes	Transport service for members (and non-members)
Walking groups	
Swimming activities	
Dancing	
Tai Chi	

Suggested procedures

1. Complete a **risk assessment questionnaire** (see Appendix A). This process can help groups to look at their activities to see if there are any potential serious risks.
2. If any potential serious risks are identified in the questionnaire, complete the **risk assessment form** (see Appendix B). This can help identify the level of risk and what reasonable steps the group needs to take to reduce the risk to a low level.
3. Write an **incident plan** (see Appendix C). This will help groups to decide in advance how they will respond if an incident occurs.
4. In the event of an incident, complete the **incident report form** and send a copy to the British Heart Foundation Heart Support Groups Administrator (see Appendix D). If a claim is then made, the report will provide a record of events to send to the insurer.

Heart Support Groups can adapt the sample documents to suit their needs.

Important note: The British Heart Foundation extends its own insurance cover to make public liability insurance cover available for Heart Support Groups (see Part 2 of this document).

Sources of information

Here are some useful sources of further information.

Health and Safety Executive

The Health and Safety Commission is responsible for health and safety regulation in Great Britain. The Health and Safety Executive and local government are the enforcing authorities that work in support of the Commission. www.hse.gov.uk

Food Standards Agency

The Food Standards Agency offers detailed advice on food safety. www.eatwell.gov.uk/keepingfoodsafes

Leaflets/packs are available online (at www.food.gov.uk/aboutus/publications/safetyandhygiene) and can also be ordered by email (at foodstandards@ecgroup.uk.com) or by telephone (on 0845 606 0667). Relevant publications include the following:

Eggs - What Caterers Need to Know

Practical advice and guidance on how to handle eggs safely.

Food Hygiene: A Guide for Businesses

Information on regulations and good practice.

Germs Love to Travel

Practical advice on avoiding the spread of germs.

Safer Food, Better Business for Caterers

A food safety management pack for caterers.

Foodlink

Fact files on hygiene, food preparation and storage. Available from www.foodlink.org.uk/resources_downloads.asp

Part 2

Public liability insurance

A plain English guide for Heart Support Groups

What is public liability insurance?

Public liability insurance protects Heart Support Groups against their **legal liability** for damages arising from:

- Accidental bodily injury to third parties, including disease and death.
- Accidental loss of third party property.
- Accidental damage to third party property.

which arise as a result of Heart Support Group activities.

For these purposes the first party is the Heart Support Group as the insured party in the contract of insurance. The second party is the insurance company as the second party in the insurance contract. And the third party can be defined as anyone other than those involved in the first and second party.

For more information on the extension included in the policy for member to member liability please see page 12.

Box 1: Example of legal liability

The Heart Support Group holds a jumble sale and a stall falls on a member of the group or a member of the public.

What cover is available for affiliated groups?

The British Heart Foundation extends its own insurance cover to include public liability insurance on behalf of Heart Support Groups, and provides this free as part of the affiliation package.

Please be clear that the BHF insurance arrangements do not provide insurance cover to third parties; they provide cover to Heart Support Groups for their legal liability to third parties, subject to the conditions and limitations detailed throughout the document.

The insurance arrangements made by the BHF do not cover the Heart Support Group for the first £500 of any claim for damage to third party property.

What is legal liability?

Legal liability is used to refer to one individual's legal liability to another under civil law. It is distinct from crimes which are against the State. In general, you cannot insure against someone doing a criminal act.

Public Liability Insurance Cover is limited only to what is stated in the previous page. All other Civil Liability e.g. a breach of contract and/or any moral obligation(s) are not included in the Foundation's Public Liability Insurance Cover.

What is the definition of civil liability?

Civil liability relating to Heart Support Groups involves injury to someone or damage to property. Civil law includes contract law and tort.

The public liability policy for Heart Support Groups (and indeed Public Liability Insurance generally) does **not** cover breach of contract.

Box 2: Example of breach of contract

Non-payment of fees: for example, a claim arising from the agreement with an instructor to pay a fee for their instruction.

What is the definition of tort?

To understand legal liability, it is important to understand the term **tort**. The law of tort imposes obligations on all of us. It regulates the conduct of one human being to another.

Tort is a wrongful act that is neither a crime nor a breach of contract, but which leads to legal liability. It is a wrongful act that injures another or damages their property and is recognised by law as the grounds for a civil - or non-criminal - action to be brought.

Box 3: Examples of tort

Tort is a civil wrong and includes **trespass** and **negligence**.

Example of trespass

A group of walkers enters land belonging to someone without permission and causes damage or loss by doing so e.g. loss of livestock.

Example of negligence

A group provides its own exercise equipment which has not been adequately maintained and results in injury and a subsequent claim. (See box 4)

The most common tort from which claims arise is **negligence**.

What is negligence?

What is the definition of negligence?

The normal dictionary meaning of negligence is 'carelessness'. This should **not** be confused with its strict legal meaning. Negligence in a legal context means the breach of a **duty of care**, or failure to do what is reasonable and prudent under the circumstances.

Box 4: Examples of negligence

To say that someone is 'negligent' in the dictionary sense does **not** imply that they are in breach of a duty recognised by law.

To say that someone is 'negligent in tort' means that they are in breach of a **duty of care** recognised by law. For example, the Heart Support Group holds a jumble sale and a stall falls on a member of the group or a member of the public, because it wasn't assembled properly.

What is the definition of duty of care?

Duty of care is a legal obligation requiring someone to exercise a reasonable standard of care if they are doing something that could foreseeably harm others.

Box 5: Example of duty of care

The Heart Support Group owes a duty of care to participants in exercise classes.

If a third party has suffered injury or property damage, and wants to hold the Heart Support Group negligently responsible for that injury or damage, they must at least prove that:

- the Heart Support Group owed them a duty of care
- the Heart Support Group has breached that duty of care
- they have suffered loss or damage as a direct result of the breach.

Box 6: Example of third party negligence

A member injures himself/herself on exercise equipment owned by the group which has not been regularly maintained and the injury is directly attributable to the lack of maintenance and not to some other factor.

What is the time limit for making a claim?

In most cases of injury, the third party has three years from the date of the incident in which to formally present their claim. However, this can be longer in certain circumstances.

Who decides if the Heart Support Group is legally liable?

What questions will the court consider?

If a case goes to court, the court decides:

- if there is legal liability
- the extent of liability
- appropriate damages.

In the majority of cases, if the claimant has an apparently strong case under the law, the claimant's solicitor and the Heart Support Group's insurer would reach an equitable settlement. The claimant - or complainant - is the person who brings a lawsuit or makes a formal complaint.

The onus of proof is on the third party to prove it was the individual / Heart Support Group's fault and the defendant must comply with the legal requirements to supply information within timescales set out by the law.

What is the process for making a claim?

If a claim is made against a Heart Support Group, it is important to notify the British Heart Foundation immediately. The BHF will immediately notify their insurer. **Please contact the BHF Insurance and Risk Manager on 020 7554 0107 immediately in the first instance.**

Notifying the insurer means that the Heart Support Group assigns (in other words, transfers) all its rights to the insurer. The insurer will deal with the claim (and, if necessary, appoint a solicitor) on behalf of the Heart Support Group.

In most circumstances, an injured party has three years from the date the injury occurs in which to initiate a claim against the Heart Support Group.

Heart Support Groups are required to keep an up-to-date **register of all members**. This register will be evidence of group membership in the event of an insurance claim involving a group member.

In order to remember the details surrounding an accident clearly and accurately, it is useful to document the events on an **incident report form** at the time of the incident. If a claim is then made at a later date, the report can be sent to the insurer.

See Appendix D for a sample incident report form.

Important note: If a Heart Support Group fails to take reasonable care to avoid injury to people or damage to property then this may lead to a claim being rejected, insurance cover withdrawn and cancellation of affiliation to the British Heart Foundation.

As is the case with all incidents covered by insurance, the insurers wish to handle all questions of liability directly. Please therefore abide by the following requirements:

- Never admit fault or liability for anything whatsoever, even under the most clear-cut circumstances. It is very easy and natural for somebody 'on the ground' to get involved in discussions about liability, especially at the time of an incident, but this could prejudice our insurance protection and must therefore be avoided.
- If you are involved in any circumstances that may lead to a possible insurance claim, do not accept or deny any liability either verbally or in writing. Concern yourself only with the welfare of the injured person and making the best arrangements in the circumstances.

What cover does the BHF offer to Heart Support Groups?

What does the policy cover?

The policy cover provided by the British Heart Foundation is for:

'legal liability to third parties for accidental loss or damage to property or for death, injury or disease' arising out of the activities of the group and including 'liability arising from goods sold or supplied'.

This means that if a group member causes an accident they **are** covered for their personal liability/public liability in case of injury or damage caused to third parties in the course of activities of the group, subject to policy limits.

In such cases, provided the claimant has a valid claim, the policy covers legal costs and expenses incurred in defending the claim as well as damages awarded against the group.

An injured person cannot make a negligence claim against the group for injury caused by his/her own negligence or for something that is a pure accident for which no-one is to blame.

Definition of a Heart Support Group

Groups are defined as consisting of all individuals who are currently registered members.

All Heart Support Groups should have a membership register with all members listed. This will provide proof of membership if anyone in the group is involved in an insurance claim.

Individuals of the Heart Support Group organising committee are covered under the terms of the public liability insurance. Members of the organising committee will be personally liable for any breach of contract (see box 2 page 9) as this is not covered by the insurance.

What policy extensions are included?

Member to member liability

The policy extends to cover legal liability for injury or damage caused by one member to another member.

Box 7: Example of member to member liability

The policy covers a situation where a committee member is injured by a negligent act by another group member: for example, a member injured when exercising on a faulty machine, where a second member is responsible for its maintenance.

Products liability

The policy extends to include legal liability for bodily injury or damage arising out of goods sold or supplied by the group.

Box 8: Example of products liability

Food sold at a group fundraising event causes food poisoning.

What is the limit of indemnity?

The limit of indemnity is the limit up to which the insurer is prepared to pay for any one claim or claims arising out of any one incident. The annual cover is no less than £10,000,000. Please refer to your current re-affiliation documents for evidence of cover.

Important note: The British Heart Foundation (BHF) extends its own insurance cover to include Heart Support Groups as described above, without charge. However the BHF cannot provide specific advice to you about your insurance requirements as the insurance market is regulated by The Financial Services Authority (FSA). If you need advice on any insurance needs then you should approach an insurance broker or another professional insurance representative who is authorised and regulated by the FSA.

Frequently asked questions

The following examples are questions raised by Heart Support Groups about their public liability insurance.

Exercise

1. Is the exercise instructor who is employed by a Heart Support Group to run an exercise class covered under the British Heart Foundation public liability insurance?

- No. The instructor must have his/her own insurance cover.

2. Who is responsible for checking that instructors running exercise classes provided by other organisations, such as leisure centres, are suitably insured?

- The instructor will be employed by the leisure centre and therefore it is the responsibility of the leisure centre to check that the instructor has suitable insurance cover.

3. Does the Heart Support Group have a responsibility to make sure that the exercise instructor employed by the group is suitably insured?

- Yes. The group has a responsibility to make sure that the instructor has suitable insurance cover. If it's discovered that the instructor does not hold suitable insurance cover then the group should seek an alternative instructor.
- The British Association for Cardiac Rehabilitation Phase IV instructor qualification is currently the only recognised standard for insuring instructors who run exercise classes for cardiac rehabilitation at **Phase IV**.

4. How can Heart Support Groups make sure that their exercise instructor is currently insured?

- Make sure that the instructor is aware that they are not covered under the public liability insurance for Heart Support Groups. They will need to ensure they have suitable cover to supervise the level of exercise to be undertaken with people living with cardiac conditions.
- Ask the instructor for an up-to-date copy of their insurance policy.
- British Association for Cardiac Rehabilitation registered instructors will only have their insurance details checked when they initially become registered with the Association. This information is updated every three years when instructors are required to go through the process of revalidation (updating training) in order to re-register.

5. How can Heart Support Groups check to see if their instructor is a registered British Association for Cardiac Rehabilitation instructor?

- If you wish to check whether your instructor is on the current register at the British Association for Cardiac Rehabilitation, you can find out by calling **01252 720640**.

6. Are exercise disclaimers of any use?

- Exercise disclaimers would not prevent a public liability claim being made against the Heart Support Group if the group could be shown to be negligent.
- However, it is still good practice to ask members to sign an exercise disclaimer, or to obtain their GP's permission to participate in exercise. This is because the onus of proof of negligence is on the claimant.

7. What happens if someone suffers an injury in an exercise class as a result of incorrect advice or lack of correct advice from an instructor who does not have the correct insurance cover?

- The instructor would be personally liable if the injured person chose to make an insurance claim for their injuries.
- All members of the Heart Support Group could also be liable if they have not checked that the instructor is suitably qualified and suitably insured.

8. What happens if someone suffers an injury as a result of the group's negligence in an unsupervised exercise class organised by the Heart Support Group? (This might apply to groups that provide unsupervised exercise classes using gym equipment owned by the group.)

- It is expected that in the majority of cases exercise classes will be supervised and participants should always know that the level of exercise being taken should be approved by their medical practitioner. If the Heart Support Group was considered to be liable, then the British Heart Foundation insurance would meet the liability.

9. Does the insurance cover require Heart Support Groups to have a qualified first aider present during all exercise activities organised by the group?

- No, but the insurer would expect groups to comply with best practices in this regard.

10. Does the insurance cover a claim from someone sustaining an injury while using equipment owned by the Heart Support Group, such as faulty gym equipment?

- Yes, if the injury is due to the negligence of the group.

11. Would the Heart Support Group be covered if members accidentally caused damage to third party property during a walk?

- If Heart Support Group members accidentally caused damage to third party property during the walk, this would be covered.
- Wherever possible, Heart Support Groups should hold their walks on public footpaths rather than across private land, even where the owner's permission has been given.

Venue hire and equipment

12. What cover is available for public meeting places?

- Many groups get together in public meeting places which already have insurance for public liability.
- It is usual for public meeting places to insure their own legal liability, such as occupier's liability cover. However, some public meeting places, such as church halls, require anyone using their premises to have their own public liability insurance.
- Even if such public meeting places have cover, the Heart Support Group could still be held legally liable for injury to third parties (for example its group members) or third party property.
- If the Heart Support Group were legally liable for damage to the meeting place itself, this would be covered by the Heart Support Group's public liability insurance.

13. What cover is available for private gymnasium and hospital premises?

- The same comments apply to private gymnasium and hospital premises as described above for public meeting places.

14. Does the insurance cover the loss or damage of equipment owned by the Heart Support Group?

- No. The Heart Support Group will need to take out separate insurance cover to insure for loss of or damage to equipment.
- Alternatively, the manufacturer or supplier may provide an option to buy insurance.
- If the equipment is stored within a leisure centre or other building, then the group needs to check if its equipment is covered under the centre's own contents cover.
- If not, then it may be possible for the leisure centre to extend its cover to include the item at little or no additional cost.

15. Does the insurance cover an injury caused to a member of the public who climbs on property owned by a Heart Support Group (for example, storage containers)?

- No, unless the injured party could prove negligence on behalf of the group: in other words, the container was an obstruction and had to be climbed onto for access. If the group was not negligent, it would be classed as an accidental injury and therefore would not be a public liability claim against the Heart Support Group.

Other activities

16. Does the insurance provide cover for legal liabilities arising from Heart Support Group sponsored events?

- The insurance does provide cover on the basis that the insurer assumes events are low risk; for example, walks in public parks, garden parties and so on.
- The insurance cover excludes certain dangerous events including liabilities arising from motorised vehicles or motorised boats.

17. Are groups covered for activities taking place outside the UK?

- Insurers assume that no group activities are taking place outside of the UK. If any Heart Support Group activity is planned abroad, where insurance is required for legal liability, immediate and prior notice must be given to BHF and their insurer; please contact the British Heart Foundation Heart Support Groups Administrator:

Heart Support Groups Administrator
British Heart Foundation
Greater London House
Hampstead Road
London NW1 7AW

18. Does the insurance cover group activities held in a member's home?

- There is no restriction in the Public Liability coverage for Group activity held in a member's home. Notwithstanding this, any injury to a member caused by negligent maintenance of the home would be likely to end as a claim against the individual home owner's household insurance policy.

Transport

19. Are road and motor accidents covered?

- Legal liability for road and motor accidents is excluded, as this is covered more appropriately by a motor insurance policy. It is important that anyone using their car for group activities is aware of this and makes sure that their normal motor insurance policy covers it.
- If volunteer drivers use their own cars, it is appropriate that their legal liability for causing injury or damage (including injury or damage to passengers) should be covered by their own motor insurance.
- Volunteer drivers should check that the 'definition of use' under their motor insurance is wide enough to include their activities as a volunteer driver for the Heart Support Group. Their motor insurer should be able to confirm this without any additional cost.
- Damage to a volunteer driver's own car is not covered under the Heart Support Group's public liability policy. Again, it is more appropriate for this to be covered by their own comprehensive motor insurance.

19. Is use of minibuses covered?

- If a hired minibus is used, the Heart Support Group must check that the hirer's motor insurance covers the Heart Support Group's drivers and the use of the vehicle for group activities.

Important note: If a Heart Support Group fails to take reasonable care to avoid injury to people or damage to property then this may lead to a claim being rejected, insurance cover withdrawn and cancellation of affiliation to the British Heart Foundation.

Appendices

Appendix A

Sample risk assessment questionnaire

1. How many people are expected to attend the event? Is there adequate space to accommodate this number of people? What is the maximum possible attendance?
2. Are there likely to be cash donations? Is there somewhere that cash and cheques can be safely stored until they can be banked? Will it be removed safely (for example, by car, by two people, in a plain container/bag etc)?
3. If the venue is indoors or enclosed, are there adequate fire exits? How will you ensure that all guests/participants are made aware of their nearest exit?
4. How will people arrive at the event? If by car, is there adequate parking? Will it be necessary to have a parking supervisor?
5. Are there any potentially hazardous areas, for example areas to prepare hot food or drinks, sharp implements etc? If so, how will these areas be sectioned off from the public?
6. Is your event likely to cause a disturbance to local residents? If so, what are your plans to inform them of your event well in advance and how will you try to minimise disruption?
7. Have you sought permission from all relevant landowners and parties? Do you need to alert the police or local council?
8. Are all electrical appliances safe? How will you ensure that the public does not come into contact with any electrical goods and that trailing wires are made safe?
9. Will all food be prepared in safe and hygienic conditions? Will any food come into contact with nuts at any stage? How will you warn the public accordingly? Have you obtained copies of food hygiene certificates from external caterers?
10. Have you obtained copies of risk assessments from organisations that are helping you (for example, from village hall, hotel, business premises, caterers, equipment hirers providing marquees, bouncy castles and so on)?
11. Will children be attending? Are there any particular hazards that may affect them? How will you ensure that parents and guardians are aware that they are fully responsible for their children at all times?
12. If the event involves providing exercise activities, have you considered health and safety issues? Have you checked that the exercise instructor holds the appropriate qualification if the exercise is at cardiac rehabilitation Phase IV?
13. Are any of the risks you have identified potentially serious? If so, you should look at the sample risk assessment form to assess the level of risk and identify if and where the risk can be minimised (see Appendix B).

Appendix B

Sample risk assessment form

A risk assessment is a careful examination of what could cause harm to people so that you can weigh up whether you have taken enough precautions or should do more to prevent harm. This involves weighing up the significance of the hazard against the likelihood of it causing injury.

The five steps to risk assessment

1. Look for hazards.
2. Decide who might be harmed and how.
3. Examine the risks and decide whether the existing precautions are adequate or whether more should be done.
4. Record your findings on a risk assessment form.
5. Review your assessment and revise if necessary.

Risk assessments can never be perfect but they should demonstrate the following:

- proper checks were made
- you considered who might be affected
- you dealt with all the obvious significant hazards, taking into account the number of people who could be involved
- the precautions are reasonable and the remaining risk is low.

Heart Support Group:

Step 1: What are the hazards?

Spot hazards by:

- Looking at the types of activities and where they are held
- Asking group members what they think

Step 2: Who might be harmed and how?

Identify groups of people:

- Members with particular needs
- Members of the public
- Non-members who may use the same venue

Step 3: What are you already doing to reduce risk?

List what is already in place to reduce the likelihood of harm or make any harm less serious?

Date of risk assessment:

What further action is necessary?

You need to make sure that you have reduced risks 'so far as is reasonably practicable.' An easy way of doing this is to compare what you are already doing with good practice. If there is a difference, list what needs to be done.

Step 4: How will you put the assessment into action?

Remember to prioritise. Deal with those hazards that are high-risk and have serious consequences first.

Action by whom:

Action by when:

Date action completed:

Appendix C

Sample incident plan

Risk assessments do not tend to cover what should happen if an incident does occur. However, it is advisable to have a plan in place to help deal with a potential incident.

Here are some suggested key action points.

Key organiser

Contact details and location.

First aid cover

- Named person.
- Type of equipment.
- Position of equipment.

Assessment of incident and medical response

- Should an incident occur, the first priority should be to make sure that the injured party gets the medical attention they need.
- In the first instance this should be the first aid cover if they are on hand immediately. They can then make an informed decision about whether further medical assistance is necessary or not, such as calling an ambulance.
- However, if in any doubt, call an ambulance immediately.

Assess risk to other participants

- At the same time, the organiser should assess the risk to other participants and take any necessary steps to avoid incidents occurring.
- If necessary, the organiser should involve the police - especially where there has been a serious injury.

Record incident

- First of all, the incident should be recorded in an accident book, as with any incident where the participant requires first aid assistance.
- The organiser should make their own notes about the incident as soon as possible after the event, while the details are fresh in their mind.
- These notes should include details of what happened and why, what steps the organiser took to avoid the incident and how the incident was dealt with.
- Please include as much information as possible and, where possible, give the names of all parties involved including first aid staff and police.
- Complete the incident form (see Appendix D).

Appendix D

Sample incident report form

This form should be completed at the time of the incident and a copy sent to the British Heart Foundation Heart Support Groups Administrator.

When completed, please send the form to:

Heart Support Groups Administrator
British Heart Foundation
Greater London House
180 Hampstead Road
London NW1 7AW

Name of Heart Support Group:		<input type="text"/>
Contact details		
<input type="text"/>		
Part A - About the injured person (if relevant)		
1. Name	2. Date of birth	
<input type="text"/>	<input type="text"/>	
3. Contact address and postcode	4. Name and address of parent or guardian (if under 16 years)	
<input type="text"/>	<input type="text"/>	
5. Home and business telephone numbers	6. Occupation and address of employer	
<input type="text"/>	<input type="text"/>	
7. <input type="checkbox"/> Male <input type="checkbox"/> Female		

Part B - About the incident

1. Date of incident

2. Name of instructor/lead person (if appropriate)

3. Address of venue where incident occurred

4. Names, addresses and telephone numbers of any witnesses to the incident

5. How did the incident occur? Please give as much detail as you can and continue on a separate sheet if necessary. Provide a sketch of the incident if appropriate.

6. If there was an obvious injury, please describe in detail.

7. When was the incident reported?

Date

To whom

8. What action was taken by the lead person/instructor when the incident was reported? If outside medical assistance or other emergency services were requested, please give details.

9. Any other relevant information?

Signature of person affected by the incident

Date

Contact details of Heart Support Group member completing form:

Name

Address



British Heart Foundation

Greater London House
180 Hampstead Road
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