

# What you are required to do

If your church is an employer, you must complete health and safety risk assessments. This is to identify the steps you need to take to comply with relevant law. They must consider the risks to your employees while at work and others who may be affected by it (for example, volunteers, members of the congregation, other visitors, etc.). You may also need to complete more specific assessments under other health and safety regulations. One example of this is where your employees manually lift and carry loads.

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

It is worth remembering that even if you are not an employer but own or control premises, you may still have to complete risk assessments for certain hazards (for example, asbestos, fire, etc.). These will have to meet specific requirements and, in some cases, you may need specialist assistance with this.

## About risk assessments

Completing a risk assessment is not about creating huge amounts of paperwork. It is about identifying sensible precautions for your church.

The level of detail required should be proportionate to the risk. For larger churches, the risk assessments may need to be more comprehensive reflecting the size of your church; the numbers of employees, volunteers or visitors you have; a broader range of hazards; and the nature of the activities involved there. For some hazards (for example, asbestos) you may be required to implement specific precautions. Your assessment should help you identify where this is the case.

### 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.



Generally, you can ignore insignificant risks or those associated with life in general. However, where the church activity adds to or significantly alters these, you will need to consider them. You are not expected to anticipate unforeseeable risks.

Finally, solely completing an assessment won't prevent accidents happening. It is important that you take the precautions you identify as being necessary.

## How do we get started?

Risk assessments sound complicated; the sort of thing only a trained person could undertake. This is not the case. In fact, for most churches it can be quite straightforward to complete. Put simply, you need to think about what might cause harm to people. You then need to decide if you are taking reasonable precautions.

As with other tasks we are faced with in everyday life, this can seem daunting at first. It is often difficult to know where to start, how best to go about it, or decide when you have done enough. However, following these simple steps while using this template should guide you easily through the process.

### Step 1: Identifying the hazards in your church

These are the things that can harm people. Walk around the inside and outside of your church to identify them, deciding how likely it is that harm could occur. Remember to include those hazards that might arise from particular activities, concerts, festivals or other events.

Sometimes, it is much easier if you break this task down into bite-sized pieces, completing one piece at a time. Imagine you are about to decorate your house, you wouldn't think of attempting to do every room in one go. Normally, you would start in one room and gradually work your way through the house until the task is complete. The same is true of completing risk assessments. In some cases, it may be easier to consider separate areas of your church, one at a time. These could include:

- Areas open to the public (for example, the Nave, aisles, porches, balconies, etc.)
- Areas restricted to clergy and volunteers (for example, chancel, vestries, sacristies, serveries, etc.)
- Areas only accessed by a small number of people with specific roles (for example, bell and ringing chambers, organ loft, boiler room, etc.)
- Areas sometimes accessed by the public (for example, towers and tower roofs)
- Outbuildings
- Churchyard and parking areas
- Church hall.

In this template, we have identified some typical hazards that might be present. If they are in your church, you can tick the box where indicated. Remember, this list is not exhaustive and there could be others you may need to consider.

#### Step 2: Deciding if your precautions are adequate

Having identified the hazards, you should then consider the adequacy of the precautions you have in place. You should also decide if there is more that you need to do. You can then record your findings on the attached template.

For most churches, it will be sufficient to note the main points about the significant risks and what you concluded. Keep your comments simple, but bear in mind that you may want to show that you made a proper check. This would include showing that you dealt with all the obvious significant hazards, taking into account the number of people who could be harmed and that the precautions are reasonable.

Remember that removing the hazard is always the best form of prevention and many things can be put right straightaway.

Here are two examples:

- 1. You see a mat or rug that could cause someone to trip up. The simplest thing to do is just remove it, making sure that it doesn't reappear.
- 2. You discover a large quantity of combustible material in a cupboard. Here, disposing of this safely and removing the need for their use in future will be very effective.

In a short space of time, you have identified two hazards and eliminated them.

Sometimes, understanding what health and safety regulations apply to you and referring to guidance will help you decide if you are doing enough. This is particularly so where there is a significant risk of injury – for example, from working at height or using electrical equipment.

To make this easier, we have provided some simple information to help you understand what is required. This can be accessed through our website. You can refer to this to check the adequacy of existing precautions or identify if there is anything else you can do to keep people safe.

Once you have completed your risk assessments, you should implement the precautions you have identified.

### Step 3: Document and review your assessments

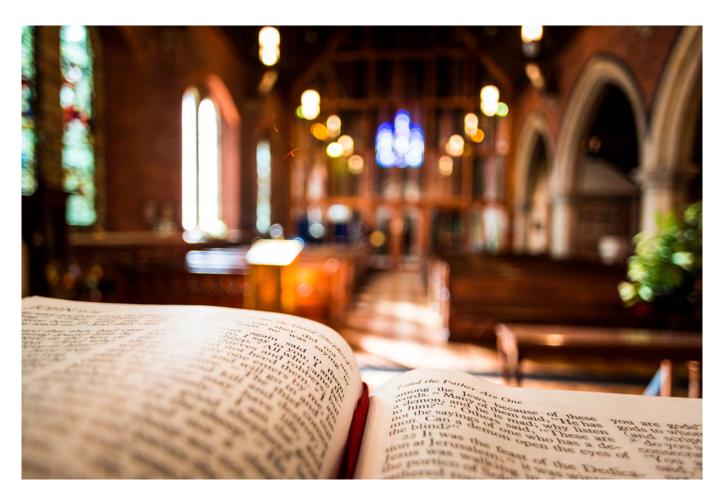
If you employ five or more people, you must record the significant findings of your assessments and any group of employees who may be especially at risk.

Completing this template will help you document what you have done to protect people that visit your church.

Remember that if you own or control premises, you may have to complete more specific risk assessments for certain hazards (for example, asbestos, fire, etc.). Our guidance will help you identify where this is necessary.

Any assessment you make must be reviewed (and amended if necessary) where you think it is no longer valid or there has been a significant change. Any review you complete should be recorded.

Now complete the following template to prepare a risk assessment for your church.



### Our Church Risk Assessment

Name of church:	Date(s) assessment carried out:
Address:	Date review of assessment required:
	Signed*:

#### How we carried out the risk assessment

- First of all, we looked at information produced by Ecclesiastical Insurance G to help us understand where hazards
  could occur in our church. This included their Health and Safety Made Simple Guide, the introduction to this
  template, and the guidance provided on their website at www.ecclesiastical.com/healthandsafety. We also looked
  at relevant information provided by the Health and Safety Executive at www.hse.gov.uk
- 2. We discussed if anyone could remember if there had ever been any accidents in the past.
- 3. We then discussed if any other users of the church or anyone who had done work for the church had reported any concerns regarding health and safety.
- 4. We then walked around the church, the grounds and any other buildings we are responsible for and noted anything that might cause harm. We considered how accidents might happen and how serious the outcome of those might be. We noted if there were any precautions in place or any additional ones we could take. If it was possible to eliminate the risk entirely, we did this as soon as we could. This was based on what we had learned from the information we had reviewed above (note one).
- 5. We also considered any hazards presented by other activities, such as festivals, concerts or other events including tower tours and fetes. Where these were to be held, we agreed that we would review health and safety precautions before holding the event.
- 6. We recorded the findings of our assessment using this template.
- 7. We communicated the findings to all our employees and volunteers, including anyone new who joins us.
- 8. We have put the risk assessment into practice, making sure that each identified action is progressed and noting when each one is completed on this template.
- 9. We will review and update our risk assessments where we suspect they are no longer valid.

<sup>\*</sup>Designated member of the PCC with responsibility for health and safety.

1.	Area assessed:	Internal areas of the church normally open to the public (for example, nave, aisles, porches, balconies, etc.).
	Who might be harmed?	Members of the congregation, employees, volunteers, visitors, clergy, in fact anyone visiting the church.

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Trips:  • Worn or unfixed carpet edges, rugs or doormats  • Trailing wires, cables or leads  • Worn, damaged or uneven steps or stairs  • Poor lighting  • Missing or defective handrails  • Variations in the level of floors (for example, ramps)  • Restricted access including doorway widths  • Other.	Risk N/A						
Slips:  • Smooth floor surfaces  • Cleaning activity making floors slippery (for example, wet mopping, use of polishes, etc.)  • Wet or contaminated floors from poor maintenance (for example, leaking roofs)  • Spillages of food or drink (particularly in kitchen areas)  • Walk-in contaminant from adverse weather (for example, mud, rainwater, etc.)  • Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Falls From Height:  • When changing lightbulbs  • When cleaning or decorating  • When putting up decorations or displays  • Inadequately guarded balconies or other areas at height  • Fragile ceiling material where work or access is required  • Trap doors in bell-ringing chambers  • Damaged ladders, stepladders or other access equipment  • Other.	Risk N/A						
Fire:  Accumulations of combustible waste  Accumulations of flammable materials  Blocked or obstructed exit routes  Locked escape doors  Portable heaters  Votive candles  Other.	Risk N/A						
Electricity:  Faulty or damaged fixed wiring  Faulty, damaged or unauthorised portable electrical equipment  Faulty or damaged extension cables or adaptors  Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Gas:  Defective or poorly maintained gas boilers or pipework Other.	Risk N/A						
Lifting Equipment (for example, ropes, chains, pulleys and counterweights, etc.):  • For font covers, candelabras, or sanctuary lamps • Other.	Risk N/A						
Work Equipment:  Defective or poorly maintained power tools (for example, vacuum cleaners, floor polishers etc.)  Defective or poorly maintained hand tools (for example, garden shears, hammers, etc.)  Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Manual Handling (lifting or carrying):  Bulky or unwieldy furniture  Heavy audio visual or computer equipment  General rubbish that may include breakages (for example, glass)  Other.	Risk N/A						
Asbestos:  In insulation, lagging or fire protection  In wall and roof linings  In organ blowers  In motor housings  Other.	Risk N/A						
Glazing:  Non-safety glass in doors, partitions or floors  Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Hazardous Substances:							
<ul><li>Cleaning products (for example polish, drain cleaner, etc.)</li><li>Other.</li></ul>							
	Risk						
	N/A						
Other:							
	Risk						
	N/A						
	14//						
Other:							
	Risk						
	N/A						

Area assessed: 2.	Parts of the church not usually accessed by the general public (for example, chancel, vestries, sacristies, serveries, storerooms, etc.).
Who might be harmed?	Clergy, volunteers, employees, members of the choir, servers, etc.

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Trips:  • Worn or unfixed carpet edges, rugs and doormats  • Trailing wires, cables or leads  • Worn, damaged or uneven steps or stairs  • Poor lighting  • Missing or defective handrails  • Variations in the level of floors (for example, ramps, etc.)  • Other.	Risk N/A						
Slips:  • Smooth floor surfaces  • Cleaning activity making floors slippery (for example, wet mopping, use of polishes, etc.)  • Wet or contaminated floors from poor maintenance (for example, leaking roofs, etc.)  • Spillages of food or drink (particularly in kitchen area)  • Walk-in contaminant from adverse weather (for example, mud, rainwater, etc.)  • Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Falls From Height:  When changing lightbulbs  When cleaning or decorating  When putting up decorations or displays  Damaged ladders, stepladders or other access equipment  Other.	Risk N/A						
Fire:  - Accumulations of combustible waste  - Accumulations of flammable materials  - Blocked or obstructed exit routes  - Locked escape doors  - Portable heaters  - Votive candles  - Other.	Risk N/A						
Electricity:  Faulty or damaged fixed wiring Faulty, damaged or unauthorised portable electrical equipment Faulty or damaged extension cables or adaptors Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Gas:  Defective or poorly maintained gas boilers or pipework  Other.	Risk						
	N/A						
Lifting Equipment (for example, ropes, chains, pulleys and counterweights, etc.):  For sanctuary lamps  Other.	Risk N/A						
Work Equipment:  Defective or poorly maintained hand tools (for example, hammers)  Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Food Preparation:  Defective cooking equipment  Unsecured or poorly positioned hot water boilers  Unclean food preparation areas  Inadequate washing facilities  Other.	Risk N/A						
Asbestos: In insulation, lagging or fire protection In wall and roof linings In organ blowers In motor housings Other.	Risk N/A						
Glazing:  Non-safety glass in doors, partitions or floors Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Hazardous Substances:  Cleaning products (for example, polish, drain cleaner, etc.)  Other.	Risk						
	N/A						
Manual Handling (lifting or carrying):  Bulky or unwieldy furniture  Heavy audio visual or computer equipment  General rubbish that may include breakages (for example, glass)  Other.	Risk N/A						
Other:	Risk N/A						

3.	d d55E55EU				Parts usually only accessed by a small number of people with specific roles (for example, bell and ringing chambers, organ lofts, boiler rooms, etc.).					
Who	might be harmed?				Bell ringers, bell maintenance personnel, organist, organ builder, tuner, volunteers responsible for maintenance, employees, heating engineers, etc.					
What could c	ause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions	s required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date	
<ul><li>Worn, dam steps or st</li><li>Poor lighti</li></ul>		Risk N/A								
from poor	oor surfaces ntaminated floors maintenance (for eaking roofs)									

Area assessed:

 Walk-in contaminant from adverse weather (for example, mud, rainwater, etc.)

Other.

Risk

N/A

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Falls From Height:  Trap doors in bell-ringing chambers  Damaged ladders, stepladders or other access equipment  Other.	Risk N/A						
Fire:  - Accumulations of combustible waste  - Accumulations of flammable materials  - Other.	Risk N/A						
Electricity:  Faulty or damaged fixed wiring  Faulty, damaged or unauthorised portable electrical equipment  Faulty or damaged extension cables or adaptors  Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Bell Frames, Mechanisms and Ropes: Defective or poorly maintained Other.							
	Risk						
	N/A						
Other:							
	Risk						
	N/A						
Other:							
	Risk						
	N/A						

4.		Parts sometimes accessed by the public (for example, towers, tower roofs and other high levels, etc.).
	Who might be harmed?	Volunteers, employees, members of the public and guides, etc.

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Trips:  Worn, damaged or uneven steps or stairs  Poor lighting  Missing or defective handrails  Restricted access – including doorway widths  Height restrictions or other projections  Other.	Risk N/A						
Slips:  • Wet or contaminated floors (for example, accumulations of leaves, algae, moss, etc.)  • Walk-in contaminant from adverse weather (for example, mud, snow, ice, etc.)  • Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Falls From Height:  Access requiring the use of ladders, hatches, sloping roofs, etc.  Restricted access widths around spires  Unprotected roof lights or other fragile roofing material  Low parapeting or castellations along the tops of external walls  Damaged ladders, stepladders or other access equipment  Other.	Risk N/A						
Tower Tours:  Overcrowded tours  Inadequate numbers of stewards  Inadequate emergency evacuation procedures  Unauthorised access to areas not on the tour (for example, roofs)  No means of communication between stewards  Inadequate safety briefing for those on the tour  Other.	Risk N/A						
Other:	Risk N/A						

5.	Area assessed:	Outbuildings, churchyard and car park.
	Who might be harmed?	Members of the congregation, employees, volunteers, visitors, clergy, in fact anyone visiting the church.

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Trips:  Uneven footpaths  Damaged paving stones and slabs  Potholes  Worn damaged or uneven steps  Gravestones, kerbs, ledger stones causing obstruction  Protruding tree roots and undergrowth  Poor lighting  Missing or defective handrails  Other.	Risk N/A						
Slips:  Poor drainage of footpaths Growth of algae or moss Accumulations of wet leaves or loose materials Inadequate precautions for adverse weather (for example snow, ice, etc.) Walk-in contaminant from adverse weather (for example mud, rainwater, etc.) Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Headstones, Tombs and Monuments:  Damaged monuments Displaced headstones Other.	Risk N/A						
Trees:  Damaged or displaced trees Protruding tree roots Diseased trees Other.	Risk N/A						
Car Park:  • Entrance and exits not clearly marked  • Poor lighting  • Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Electricity:  Faulty or damaged fixed wiring Faulty, damaged or unauthorised portable electrical equipment Faulty or damaged extension cables or adaptors Other.	Risk N/A						
Gas:  Liquefied petroleum gas (LPG) bottles incorrectly sited Pipework damaged Other.	Risk N/A						
Work Equipment:  Defective or poorly maintained power tools (for example, lawnmowers, strimmers, etc.) Defective or poorly maintained hand tools (for example, garden shears, hammers, etc.) Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Hazardous Substances:  Maintenance products (for example, petrol, liquefied petroleum gas, etc.), Horticultural products (for example, pesticides, weedkillers, fertilisers, etc.) Other.	Risk N/A						
Other:	Risk N/A						
Other:	Risk N/A						

6.	Area assessed:	Church hall.
	Who might be harmed?	Members of the congregation, volunteers, employees, visitors, clergy, in fact anyone visiting the church hall. This will include groups who rent or use the hall for their own activities such as, mother and toddler groups, cubs and brownies, keep fit

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Trips:  • Worn or unfixed carpet edges, rugs and doormats  • Trailing wires, cables or leads  • Worn, damaged or uneven steps or stairs  • Poor lighting  • Missing or defective handrails  • Variations in the level (for example, ramps)  • Other.	Risk N/A						
Slips:  Smooth floor surfaces  Cleaning activity making floors slippery (for example, wet mopping, use of polishes, etc.)  Wet or contaminated floors from poor maintenance (for example, leaking roofs)  Spillages of food or drink, (particularly in kitchen areas)  Walk-in contaminant from adverse weather (for example, mud, rainwater, etc.)	Risk N/A						

classes, etc.

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Falls from Height:  When changing lightbulbs  When cleaning or decorating  When putting up decorations or displays  From balconies or other areas at height  Fragile ceiling material where work or access is required  Damaged ladders, stepladders or other access equipment  Other.	Risk N/A						
Fire:  Accumulations of combustible waste  Accumulations of flammable materials  Blocked or obstructed exit routes  Locked escape doors  Portable heaters  Votive candles  Other.	Risk N/A						
Electricity:  Faulty or damaged fixed wiring  Faulty, damaged or unauthorised portable electrical equipment  Faulty or damaged extension cables or adaptors  Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Gas:  Defective or poorly maintained gas boilers Faulty portable gas heaters Other.	Risk N/A						
Food Preparation:  Defective cooking equipment  Unsecured or poorly positioned hot water boilers  Unclean food preparation areas  Inadequate washing facilities  Other.	Risk N/A						
Asbestos:  In insulation, lagging or fire protection  In wall and roof linings  In organ blowers  In motor housings  Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Glazing:  Non-safety glass in doors, partitions or floors Other.							
	Risk N/A						
Hazardous Substances:							
<ul> <li>Cleaning products (for example, polish, drain cleaner, etc.)</li> <li>Other.</li> </ul>	Risk						
	N/A						
Manual Handling (lifting or carrying):  Bulky or unwieldy furniture (for example tables, chairs, etc.)  Heavi audiovisual computer	D. J						
equipment General rubbish that may include breakages (for example, glass) Other.	Risk N/A						

What could cause harm?	Tick here if risk or N/A	Existing precautions in place	Additional precautions required	Who needs to take action?	When does this need to be completed by?	Tick when completed	Completion date
Other:							
	Risk						
	N/A						
Other:							
	Risk						
	N/A						
Other:							
	Risk						
	N/A						

### 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.

