



Minimising Risk & Insurance

All events carry risk, to ensure the best possible outcome for your Heritage Open Day, all events must carry out a risk assessment. This guide has some handy hints to consider and links to further information. You will also find an introduction to the secondary insurance cover Heritage Open Days can offer for some activities.

Basic principles

For more detailed guidance see our [Risk Assessment Factfile](#) and [Template Form](#) (which includes examples), which you can download from your Organiser Area. Here is a short summary:

1. Prepare

Carry out a risk assessment and draw up an emergency plan for evacuation, take adequate actions before your event and review them during the day. Ensure you return to your risk assessment throughout your planning process to make sure it's still accurate and thorough.

2. Act professionally and promptly

Deal with incidents in a diligent and helpful manner; this may range from making the person affected comfortable to calling the ambulance. Don't admit any responsibility.

3. Capture and communicate

Record the facts accurately and comprehensively, take notes from anyone who saw what happened as well as their contact details. Take photographs of the area in question.

If you have requested insurance through Heritage Open Days pass everything on immediately to the national team and our insurance broker.

Email: info@heritageopendays.org.uk + insuranceoffice@ajg.com

Subject line: Heritage Open Days incident report

If you should receive a Claims Notification Form from a claimant's solicitors, do not acknowledge it, you must forward it via email within 24 hours of receipt. All communication should be done through the insurers.

Working with young people

Anyone under the age of 18 engaging in a HODs activity or event, whether it is online or in person, must be accompanied by an adult or have the consent of an adult to ensure their wellbeing and safety.

Some new areas to consider

ONLINE EVENTS

Check your platform

- Some platforms have age restrictions, so check it's suitable for your intended audience
- Familiarise yourself with their security settings and data protection policies

Unwelcome guests

During the first lockdown there were examples of virtual meetings being hijacked by unwelcome guests with malicious content ('zombombing'). To minimise the risk of this happening consider:

- Make events pre-bookable. Rather than making the event link public, send it only to those who have booked, and emphasise it should not be shared. This also allows you to prepare visitors for what to expect, eg. if you are using a waiting room / best etiquette for the event / age restrictions or guidance
- Ensure the event is also password protected, so people can't jump onto it without the exact link or password
- Enable a 'waiting room' so you only let in people you recognise, and make sure you know how to 'evict' people – Nb you will need to allow extra time before starting the event to administer this, also, be aware that, depending on how people register and join, it may not be obvious who is in the waiting room. It might show their device (eg. ipad7) not their name

Visitor participation

If you are running an activity that visitors can participate in, it is worth highlighting hazards to be aware of, as you would for an in-person event.

- Remind visitors to clear space for the activity, be mindful of their surroundings eg. [Lily's dance routine](#)
- If you have created a downloadable trail, are there any particular hazards they should watch out for, eg. busy roads, rocky paths etc

Technical gremlins

When connecting to different technical platforms there is a risk of transmitting a computer virus:

- Ensure your computer is clear and up to date with anti-virus protection
- Use platforms you trust
- See details above on unwelcome guests

Data protection

GDPR legislation requires us all to ensure people are aware what their data is being used for, and how it will be stored. They must give active consent for its use:

- If you are asking people to book for an event, be careful how you store their contact details, they must never be shared without consent, and should be deleted as soon as possible. If you email people, do so individually or use blind copy, never allow others to see everyone's details
- If inviting people to an online event like a webinar, it is a good idea to use a system where the guest details are hidden from each other. Check your chosen platform's settings
- For more information see the [Information Commissioner's Office Guide to Data Protection](#)

Copyright rules

You might refer to a map or painting etc in your talk/tour/trail. Who owns these? If they are under copyright you will need to get permission to use/include them.

- [Check the government guidelines here.](#) (This includes a section on exceptions)
- [The Copyright Licensing Agency has a good introduction to copyright](#)

IN-PERSON EVENTS – COVID CONSIDERATIONS

All the existing considerations for events would apply, but it is likely extra measures will still be needed this September. We've outlined a few of these extra risk considerations below. As you'll know, guidance continues to evolve as the situation remains fluid. Therefore, it's imperative to regularly review government guidance and be prepared for changes to ensure risks are minimised.

Vulnerable staff/volunteers/visitors

- Check [government guidelines](#) on shielding measures that might be in place at the time of the festival, and consider ways people can contribute remotely
- Advise people not to attend if they are exhibiting symptoms

Face coverings

- These are currently mandatory requirements for visitors to indoor settings. They may also apply to staff and volunteers in some settings, so you must ensure all staff/volunteers have them where required, unless they are exempt. [Check the guidance on face coverings here](#)
- Have clear signage to remind people to put them on particularly at entrances
- Using badges or similar to clearly indicate where people are exempt can help with the message to visitors that coverings are a must

Maintaining social distancing

- Consider the capacity of your site, and where the bottlenecks might be – perhaps implement a one-way system
- Use pre-booking to limit numbers and advise visitors not to attend if they are exhibiting symptoms
- Use signage to remind and alert people of distancing rules and the location of facilities. Eg. Have a sign to highlight how long the distance is / use floor markings or block off seats to ensure people maintain distance / set up direction arrows to hand washing facilities or to mark a one-way route

Enhanced hygiene measures

- Have hand washing stations available for staff/volunteers/visitors at the entrance, have hand sanitiser available at strategic points eg exit to toilets, picnic areas
- Step up your cleaning routine, particularly for frequently touched surfaces such as door handles, lift buttons and card machines. You may even want to close your site part-way through your event for a deep clean

Here are some useful places to go for more guidance and support:

- For full details of government restrictions and guidance see: <https://www.gov.uk/coronavirus>
- Visit Britain's hub on [Operating During COVID-19](#) a specific section on [Heritage Sites](#)
- [The Heritage Alliance COVID-19 Guidance hub](#)

Our insurance cover

It is free to take up our insurance but before requesting it please read the following documents carefully and take note of the limitations. Please note the policy is designed to cover in-person visits to properties but may provide limited cover for other events.

- [A letter from our insurance brokers with a summary of the policy](#)
- [The full policy document](#)

Please note:

1. This is a public liability insurance so it covers visitors, NOT damage to your property
2. It is secondary cover, so if you already have insurance, claims will be forwarded to your policy first
3. Not all activities can be covered by the policy, please take care to note the exclusions. This insurance policy is intended to cover low risk activities which encourage the public appreciation of heritage. In addition to the exclusions listed within the policy document, from previous questions we can confirm that this policy is NOT intended to cover the following types of activities:
 - a. Events on water: All boats whether moving or moored are not included as they fall under the Marine Insurance Act.
 - b. Means of transport: Bus tours, train tours (including miniature trains), boat trips and shuttle services on and between Heritage Open Days sites. Bicycle rides and horse-drawn carriage rides.
 - c. Hands-on activities and presentations: Hazardous 'hands-on' workshops or skills demonstrations such as wood or stone carving, clog making or glass blowing. Only bona-fide craftsmen should be used and it should be ensured that they have their own adequate insurance in place.
 - d. Musical instruments: If you stage concerts, take into account that musical instruments are not insured by this policy.
 - e. Access issues: If you intend to allow access to towers (church towers, lighthouse etc.) or structures below ground level, the access has to be via a sturdy (e.g. spiral) staircase, ideally with a permanent handrail.
 - f. Food and drink: There is no cover under this policy for the consumption of refreshments aside from those detailed in the registration form and fully assessed as part of the main HODs event.
4. The policy is designed to cover in-person events to properties but does offer additional, limited cover for online events.
 - Legal fees for any data protection breach are covered
 - Fines are NOT covered
 - Transmission of computer virus NOT covered
5. Whilst the policy covers the preparation period for the festival as well as the event itself the same limitations apply. So organisers who take up our insurance have public liability cover for planning and preparation, but its scope is as outlined in the policy, for example, the cover excludes the following:
 - The operation of drones (eg to take aerial photography for a video)
 - Climbing ladders (eg to create an online tour of inaccessible places)

Questions?

If you have any insurance queries please contact the National Trust's Insurance Broker, Gallagher, on insuranceoffice@ajg.com

Always consult the policy for full details.

