

Managing risk at fundraising events

Fundraising events are a great way to raise essential funds for your charity as well as creating awareness of your cause. An effective risk-management strategy can reduce the likelihood of something going wrong and protect your charity if unfortunately something does happen.

WHAT CAN GO WRONG?

Most fundraising events run problem free however without sufficient planning fundraising events can lead to accidents and injuries. For example, if a member of the public trips over something such as a rope securing a gazebo in a public access point it could cause personal injury and result in a claim.

Good practice and risk management is essential to reduce the possibility of unfortunate accidents and, should one occur, help ensure a successful defence against any subsequent legal action.



ORGANISING AN EVENT



Risk assessment

- A risk assessment can help protect your charity as well as attendees who could potentially be harmed during the event.
- Consider the type, size, audience and time of the event to determine what resources and facilities will be required.
- **NCVO** have useful guidance on doing a risk assessment.



Code of fundraising practice

- The fundraising regulator outline the standards expected of all charitable fundraising organisations.
- Ensure your event complies with the code of **fundraising practice**.



Health and safety

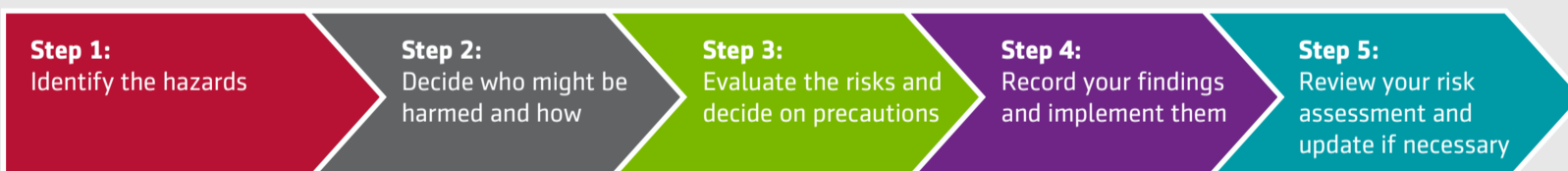
- As an organiser you have a duty to ensure premises, grounds or equipment are safe for employee's, volunteers or visitors.
- HSE offer **useful guidance** on this.



Inform authorities

- Depending on the type of event and activities involved you may need to inform your local authorities. For example if you are planning a walk on a public highway you will need to inform the police.

5 STEPS TO RISK ASSESSMENT



Source: <http://www.hse.gov.uk/risk/controlling-risks.htm>

INSURANCE COVERS

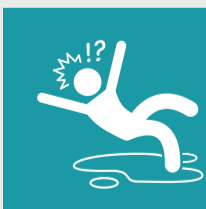
For a fundraising event there are two essential covers: public liability insurance and employer's liability insurance. The former will cover you for allegations of accident or illness to third parties; employer's liability insurance will do the same, but for employees and volunteers.

These covers protect you against anything from a "slip-and-trip" claim to a more severe injury. Depending on the type of event you may need check your insurance. It will usually only cover you for mainstream fund-raising, not for high-risk activities.

For any outside contractors, check their insurances. They must have sufficient Public and Employers' Liability insurance – ask for evidence. If you don't do this, you may find yourselves liable for any injuries or other incidents.

You might be asked to sign contracts with the venue, or other organisations. Check these carefully to ensure you comply with the hirers requirements and that you are not being made responsible for incidents which fall outside your responsibility.

If in doubt, speak to your insurer or insurance broker.



PUBLIC LIABILITY INSURANCE

Covers in the event of and alleged injury to a third party or third party property damage



EMPLOYERS LIABILITY INSURANCE

Covers you in the event of an alleged injury to an employee or volunteer