

Church Guidance Note

Risk assessment

(Small church)



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. This means that for most small churches presenting few or simple hazards, the risk assessment can be based on informed judgement and reference to appropriate guidance. 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.

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.

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.

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.

This approach might not be suitable for many smaller churches though. So in this template we just consider hazards inside and outside the church and in any church hall.

If you need something more in-depth, take a look at our risk assessment template for larger churches.

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

1. First of all, we looked at information produced by Ecclesiastical Insurance Group 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 fêtes. 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.

*Designated member of the PCC with responsibility for health and safety.

Area assessed:

1.

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: <ul style="list-style-type: none">• 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 <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Slips: <ul style="list-style-type: none">• 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 <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	

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: <ul style="list-style-type: none">• 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 <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Fire: <ul style="list-style-type: none">• Accumulations of combustible waste• Accumulations of flammable materials• Blocked or obstructed exit routes• Locked escape doors• Portable heaters• Votive candles• Matches• Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Electricity: <ul style="list-style-type: none">• Faulty or damaged fixed wiring• Faulty, damaged or unauthorised portable electrical equipment• Faulty or damaged extension cables or adaptors• Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	

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 <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
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 <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Asbestos: • In insulation, lagging or fire protection • In wall and roof linings • In organ blowers • In motor housings • Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	

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 <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Hazardous Substances: • Cleaning products (for example polish, drain cleaner, etc.) • Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
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 <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	

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 <input type="checkbox"/>					<input type="checkbox"/>	
	N/A <input type="checkbox"/>					<input type="checkbox"/>	

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 <input type="checkbox"/>					<input type="checkbox"/>	
	N/A <input type="checkbox"/>					<input type="checkbox"/>	

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 <input type="checkbox"/>					<input type="checkbox"/>	
	N/A <input type="checkbox"/>					<input type="checkbox"/>	

Area assessed:

2.

Outside areas of our church (for example, towers, tower roofs and other high levels, other outbuildings, churchyard, car park, 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: <ul style="list-style-type: none"> Uneven footpaths Damaged paving stones and slabs Worn, damaged or uneven steps Gravestones, kerbs or ledger stones causing obstruction Protruding tree roots and undergrowth Poor lighting Missing or defective handrails Other. 	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Slips: <ul style="list-style-type: none"> 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 <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	

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: <ul style="list-style-type: none">• Damaged monuments• Displaced headstones• Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Falls from Height: <ul style="list-style-type: none">• Access requiring the use of ladders, hatches, sloping roofs, etc.• Restricted access widths around spires• Inadequate protection afforded by parapets• 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• Inadequate temporary edge protection (such as guard rails and toe boards)• Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	

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
Tower Tours: <ul style="list-style-type: none">• 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• Restricted access (such as, doorway widths, height restrictions or other projections)• Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Trees: <ul style="list-style-type: none">• Damaged or displaced trees• Protruding tree roots• Diseased trees• Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Car Park: <ul style="list-style-type: none">• Entrance and exits not clearly marked• Poor lighting• Potholes• Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	

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: <ul style="list-style-type: none">• Faulty or damaged fixed wiring• Faulty, damaged or unauthorised portable electrical equipment• Faulty or damaged extension cables or adaptors• Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Gas: <ul style="list-style-type: none">• Liquefied petroleum gas (LPG) bottles incorrectly sited• Pipework damaged• Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Work Equipment: <ul style="list-style-type: none">• 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 <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	

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 style="list-style-type: none">• Maintenance products (for example, petrol, liquefied petroleum gas, etc.)• Horticultural products (for example, pesticides, weedkillers, fertilisers, etc.)• Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Other:	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Other:	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	

Area assessed:

3.

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 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
Trips: <ul style="list-style-type: none"> • 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. 	<input type="checkbox"/> Risk <input type="checkbox"/> N/A					<input type="checkbox"/>	
Slips: <ul style="list-style-type: none"> • 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. 	<input type="checkbox"/> Risk <input type="checkbox"/> N/A					<input type="checkbox"/>	

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: <ul style="list-style-type: none">• 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 <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Fire: <ul style="list-style-type: none">• Accumulations of combustible waste• Accumulations of flammable materials• Blocked or obstructed exit routes• Locked escape doors• Portable heaters• Votive candles• Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Electricity: <ul style="list-style-type: none">• Faulty or damaged fixed wiring• Faulty, damaged or unauthorised portable electrical equipment• Faulty or damaged extension cables or adaptors• Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	

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 <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Food Preparation: • Defective cooking equipment • Unsecured or poorly positioned hot water boilers • Unclean food preparation areas • Inadequate washing facilities • Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Asbestos: • In insulation, lagging or fire protection • In wall and roof linings • In organ blowers • In motor housings • Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	

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 <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Hazardous Substances: • Cleaning products (for example, polish, drain cleaner, etc.) • Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	
Manual Handling (lifting or carrying): • Bulky or unwieldy furniture (for example tables, chairs, etc.) • Heavy audiovisual computer equipment • General rubbish that may include breakages (for example, glass) • Other.	Risk <input type="checkbox"/> N/A <input type="checkbox"/>					<input type="checkbox"/>	

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 <input type="checkbox"/>					<input type="checkbox"/>	
	N/A <input type="checkbox"/>					<input type="checkbox"/>	

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 <input type="checkbox"/>					<input type="checkbox"/>	
	N/A <input type="checkbox"/>					<input type="checkbox"/>	

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 <input type="checkbox"/>					<input type="checkbox"/>	
	N/A <input type="checkbox"/>					<input type="checkbox"/>	

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.



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