

## Advice for Village Halls and Community Buildings

ACRE produced the following statement on 18 March 2020:

"On 16th March 2020, the UK Government announced that people should "avoid large gatherings, and gatherings in smaller public spaces such as pubs, cinemas, restaurants, theatres, bars and clubs".

"Village Hall Management Committees running charitable halls have a duty of care in providing a safe facility for the community to use and should conduct a thorough risk assessment before deciding whether to close the hall or to limit its use. Committee members who are volunteers themselves will need to consider their own personal situations and vulnerabilities alongside the financial and community implications of closing the hall. Some halls provide space for schools and pre-schools that currently remain open.

"Government guidance should, of course, be taken into account during the assessment."

See the full statement at <https://acre.org.uk/rural-issues/coronavirus>

Louise Currie, our Village Halls advisor has produced some accompanying advice following guidance from our national body Acre and statements from the two main insurance companies.

*This advice is given as of **6.10pm on 18th March 2020**. It is likely that the situation and advice will change rapidly and continuously, during this period. **It is the responsibility of the reader to ensure that they check current advice.***

These are very unusual and challenging times and there is some flexibility required in the management of halls during this period. The Charity Commission helpline says they will be posting guidance to the effect that trustees can, in the best interests of their charity take such actions that are 'outwith' their governing documents. Such as:

1. postponing AGMs, (several halls in Northumberland have already taken this action)
2. holding meetings electronically instead of face-to-face (even if this is not normally allowed for in the gov doc),
3. co-opt new trustees.

The decision to reduce day-to-day activity, or to close the hall, needs to be made by the whole Management Committee, taking into consideration, the best interests of the community, the hall charity, and Government guidance.

We would advise that the hall committee should undertake a risk assessment prior to making any decisions, keep their decisions under constant review and ensure that all decisions are properly recorded in the minutes.

As part of this assessment, the Hall Management Committee should check the following:

1. The terms of the Hall's insurance policy – does the hall have business interruption insurance? **Norris & Fisher Insurance Services Limited and Allied Westminster Insurance Services have made their positions clear. See their statements below.**

2. The Hall's reserves' policy may have set aside funds for operating costs but if not, then the committee will need to decide how to pay the essential bills.

3. Look at the cancellation terms set out in the Hall's hiring agreement. If the Hall doesn't have a formal arrangement in place, it may be possible to rely on 'government advice' as a reason for cancellation,

4. Look at the impact of closing the hall on the services and businesses that may use the hall - i.e. pre-schools that have not been *required* to close(though we think that this is now a requirement) a community shop or perhaps a foodbank. It would be difficult to make a 'blanket decision' to close halls in this situation.

5. Consider any actions required in relation to employees and self-employed staff.

6. It would be advisable that a member of the committee takes the lead - to ensure that all hirers are informed of cancellation of bookings and the situation regarding charges.

**ACRE will be discussing several matters with the relevant Government Departments in due course - and this will be passed on to you as and when we hear more.**

**Statement from Allied Westminster**

## **Coronavirus and Village Halls:**

- Loss of revenue cover comes into force only after damage to property caused by an insured peril. It is designed to cover loss of income when the hall is closed for a period of time in order for repairs to be carried out. Unfortunately, if the hall has to be closed due to a breakout of the virus, no property damage has occurred so there is no business interruption cover in place.
- Property insurers would not cover closure due to pandemic.

## **Protecting Your Village/Community Hall at this time:**

- Halls may become unoccupied or operate on a significantly reduced level, and this increases the risk of losses.
- If your hall is running on a significantly reduced basis, and especially unoccupied due to the pandemic, letting your insurers know, and keeping them informed of any developments, is essential.
- It is essential that you let your insurer or policy administrator have a second and ideally third contact in the event of an insurable loss, allowing them to process the claim with an authorised and recognised person (GDPR!)
- This will help speed along any claims and avoid hold-ups. This is especially important right now when key contacts may suffer as a result of the illness.
- There are some considerations that should be kept in mind to protect their assets and people:
- Risk assessments must be carried out on the changing risk/lack of supervision in place
- Heating left 'ticking-over' but other critical services powered down if not required, unless to support protection or detection systems
- All external areas must be clear of waste and combustible materials
- Consider waste build-up and the controls needed if waste collection services are affected
- All fire protection, detection, and security systems to remain active and monitored remotely where possible
- Maintenance on all protection and/or detection systems (where in place) must be a priority to protect the property
- All physical security and locking devices are working and in place

- There are no leaking fluids or spills

### **Sources and Useful Links**

- [Q&A on Coronaviruses – World Health Organization](#)
- [Managing Epidemics: Key facts about major deadly diseases – World Health Organization](#)
- [Pandemic Flu – Workplace Guidance – Health & Safety Executive](#)

### **Statement from Norris & Fisher**

#### **Coronavirus Advice**

We have received a number of enquiries as to whether our business clients would be insured should they be forced to close their business or lose income owing to the coronavirus. The Business Interruption cover under the policy does not normally provide cover for this type of loss, in which case there is no insurance for loss of earnings.

The reason cover is not normally provided is because most policies list the notifiable diseases which would be covered within the policy and these do not include COVID-19. Some policy wordings are wider, and they cover closure arising from any notifiable disease arising at the premises. COVID-19 is notifiable, but we do not believe a blanket closure by the government would activate this cover.

Even if the cover applies, we believe it would be beyond the capability of insurers to pay for such losses.

We are not able to offer advice regarding procedures for the cleaning of workplaces and we would refer you to the National Health Service website for information of this sort: [www.nhs.uk/live-well/healthy-body/how-to-prevent-germs-from-spreading/](http://www.nhs.uk/live-well/healthy-body/how-to-prevent-germs-from-spreading/)

Advice for employers and employees can be found on the ACAS website: [www.acas.org.uk/coronavirus](http://www.acas.org.uk/coronavirus)

We are expecting to have to operate with a restricted number of staff over the coming weeks and it would help us if you would send in any urgent enquiries by email rather than telephone to [contact@norrisandfisher.com](mailto:contact@norrisandfisher.com)