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Dear Licensing and Out of Hours Team, and Greater Manchester Police,

We're responding to your objections regarding the Temporary Event Notice (TEN) for our forthcoming YB Island Skymani event, which is due to be held on Saturday, 27th and Sunday, 28th of May 2023, from 5 pm to 1 am on both days. We understand the concerns raised and wish to assure you of our unrelenting commitment to public safety, prevention of public nuisance, and maintaining order.

Since the 2022 events, YB Island has undergone a significant transformation. We now have a new management team and have profoundly revised our event planning and management approach. Our focus is not only on providing an enjoyable experience for our attendees but equally on ensuring their safety and minimising any potential disruption to the local community.

It is important to note that our upcoming Skymani event will be hosted at an entirely different rooftop location from the previous one. This new venue has been chosen precisely for its adherence to all health and safety standards. We are confident in the safety of this venue and would like to extend an invitation for a site visit to provide you with further assurance.

As a private members event group, we ensure that all attendees are known to us, and tickets can only be purchased following our application process. This provides comprehensive details of all attendees and dramatically enhances our ability to manage the event effectively.

In response to concerns about noise, we've engaged a professional sound management firm. They will implement a sound containment strategy utilising directional speaker systems and sound barriers to confine noise within the venue. We will continuously monitor sound levels during the event to ensure they remain within the approved limits.

We are fully committed to public safety. To this end, we have partnered with JW Cyclone, an SIA-certified security company. Trained security personnel from JW Cyclone will be present at the event to enforce our stringent policy against unauthorised licensable activities, manage crowd control, and assist in implementing our end-of-night dispersal plan.

Since our management change, we have successfully hosted several events without health, safety or public order incidents. We would be pleased to provide reports and feedback from these events to demonstrate our improved practices.

We trust this response addresses your concerns and demonstrates our unwavering commitment to public safety and nuisance prevention. We are confident that with these changes, the proposed YB Island Skymani event can be conducted safely, responsibly, and with minimal impact on the local community.

We look forward to your favourable consideration.

Best regards,





# **Skymani 2023**

## **Event Plan**

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# 1.1 INTRODUCTION

## EVENT OVERVIEW

Skymani is a privately organised rooftop event curated by our esteemed entertainment brand, YB Island. The proposed event is set to take place on the 27 and 28 May, starting at 15:00 and ending at 23:00.

Since its inception in August 2022, YB Island has been under professional management, hosting various events. These include:

- The Enchanted two-day festival at Untitled Studios
- The Gala Party at Canvas Manchester
- Secrets at Vermillion Manchester
- Euphoria at Victoria Baths Manchester

Throughout these events, we have received over 7,500 membership applications, of which 5,400 have been approved at the time of writing.



## 1.2

# INTRODUCTION

## STATEMENT OF INTENT

We are committed to delivering an outstanding experience at our events, with utmost attention to safety, public order, and community respect. We acknowledge the concerns raised regarding our Temporary Event Notice (TEN) under previous management and have put significant measures in place to ensure these issues are not repeated.

Our comprehensive plan aims to demonstrate our dedication to meeting and exceeding the licensing objectives. This includes preventing crime and disorder, public nuisance, harm to children, and ensuring public safety.

We pledge to work closely with all relevant authorities to host a lawful, safe, and respectful event.

Building on our past successful events that brought together a community of over 5,400 members, we are excited to provide a thoroughly enjoyable experience for all, with minimal disruption to our neighbours and community.



## 2.1

# Venue & Location

## VENUE INFORMATION

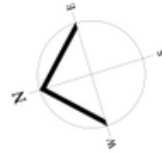
Our event will occur at The Point Building, 173-175 Cheetham Hill Rd, Cheetham Hill, Manchester M8 8LG. Specifically, we will be utilising the building's rooftop garden facility.

To ensure safety, we have enclosed the perimeter of the rooftop garden using 2x3.5-metre fencing.

The venue provided us with their recent fire detection and alarm system inspection report and the fire extinguisher test certificate dated 24/04/2023. Copies of these essential documents can be made available upon request.

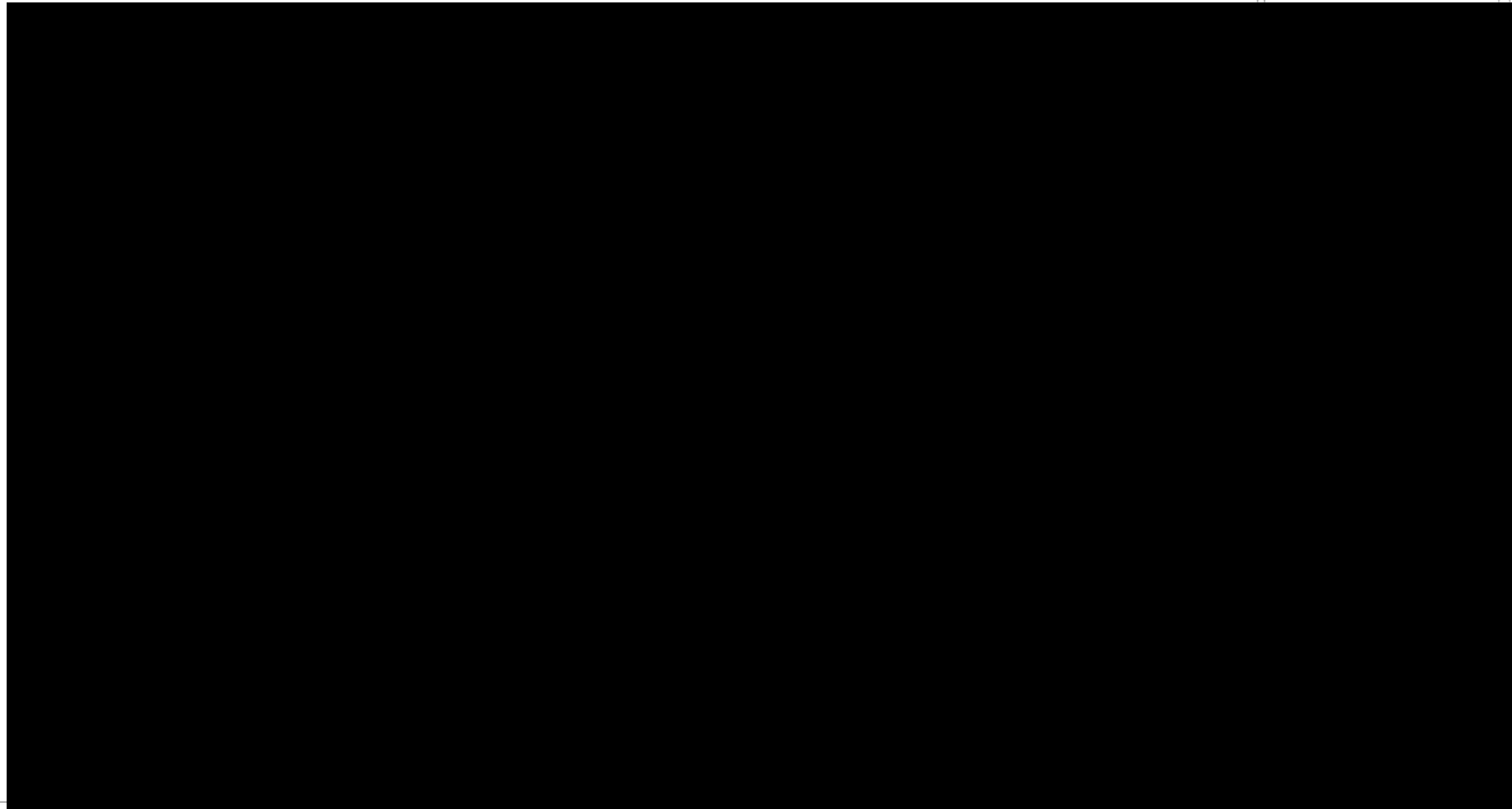


# 2.2 – GROUND FLOOR



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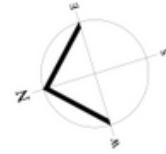
**Drawing Notes**







# 2.2 – FIRST FLOOR



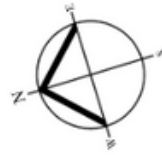
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**Drawing Notes**

0  
Scale



# 2.2 – SECOND FLOOR



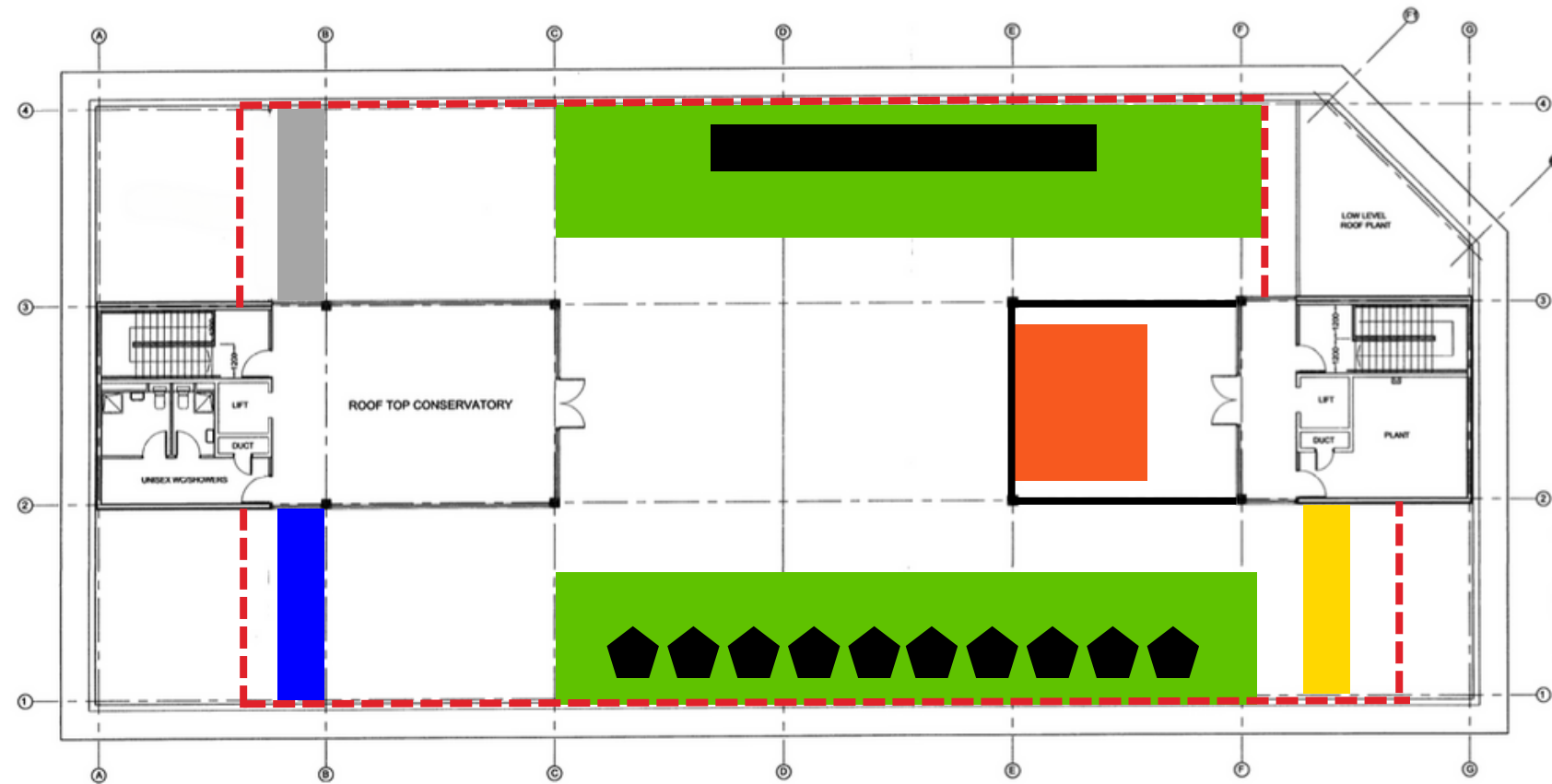
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My Design 2022

**Drawing Notes**





# 2.2 – ROOFTOP GARDEN



ROOF FLOOR LAYOUT

**WALL TYPE KEY:**

	140mm / 100mm Blockwork Walls.
	150mm SIPS walls.
	Metal Stud partition walls. (For sizes refer to detail drawings)

ALL DIMENSIONS IN MM

= 2 X 3.5 METRE FENCING

= FOOD

= ASTRO TURF

= TOKEN BAR

= DJ BOOTH

= VIP TABLES

= BAR

= VIP BAR

B	EAVES OVERHANG REDUCED IN SIZE. LENTON OF ROOF PODS INCREASED. OPEN AIR PLANT AREAS SHOWN.	30.01.08
A	ROOF TOP CONSERVATORY ADDED. UNDER WASH SHOWER CURBULES ADDED	26.10.07
Rev	Amendment	Date





## 2.3

# Venue & Location

## **PROXIMITY TO RESIDENTIAL AREA**

Our venue is in a mixed-use area, with the closest residential property approximately 267 metres away. This significant distance plays a crucial role in our noise management strategy. Sound typically diminishes by 6 decibels (dB) with a doubling of space from the source due to the dispersion of sound waves. Hence, at a distance of 267 metres, the sound from our event will be significantly reduced.

Please refer to our noise management plan in section 4.1 for more information.



## 3.1

# Prevention of Crime and Disorder

## ALCOHOL LICENSING

Our nominated Designated Premises Supervisor (DPS) on site is our accomplished event manager, [REDACTED]. Sadie is a seasoned professional with a rich history in the industry.

She brings with her an extensive breadth of experience, having worked in a variety of roles and settings within the event and hospitality sector. Sadie's understanding of industry best practices and compliance requirements and her proven ability to handle high-pressure situations make her an excellent choice as our DPS.

All contact information will be supplied on the DPS form.



# 3.2 – SECURITY PLAN – GROUND FLOOR

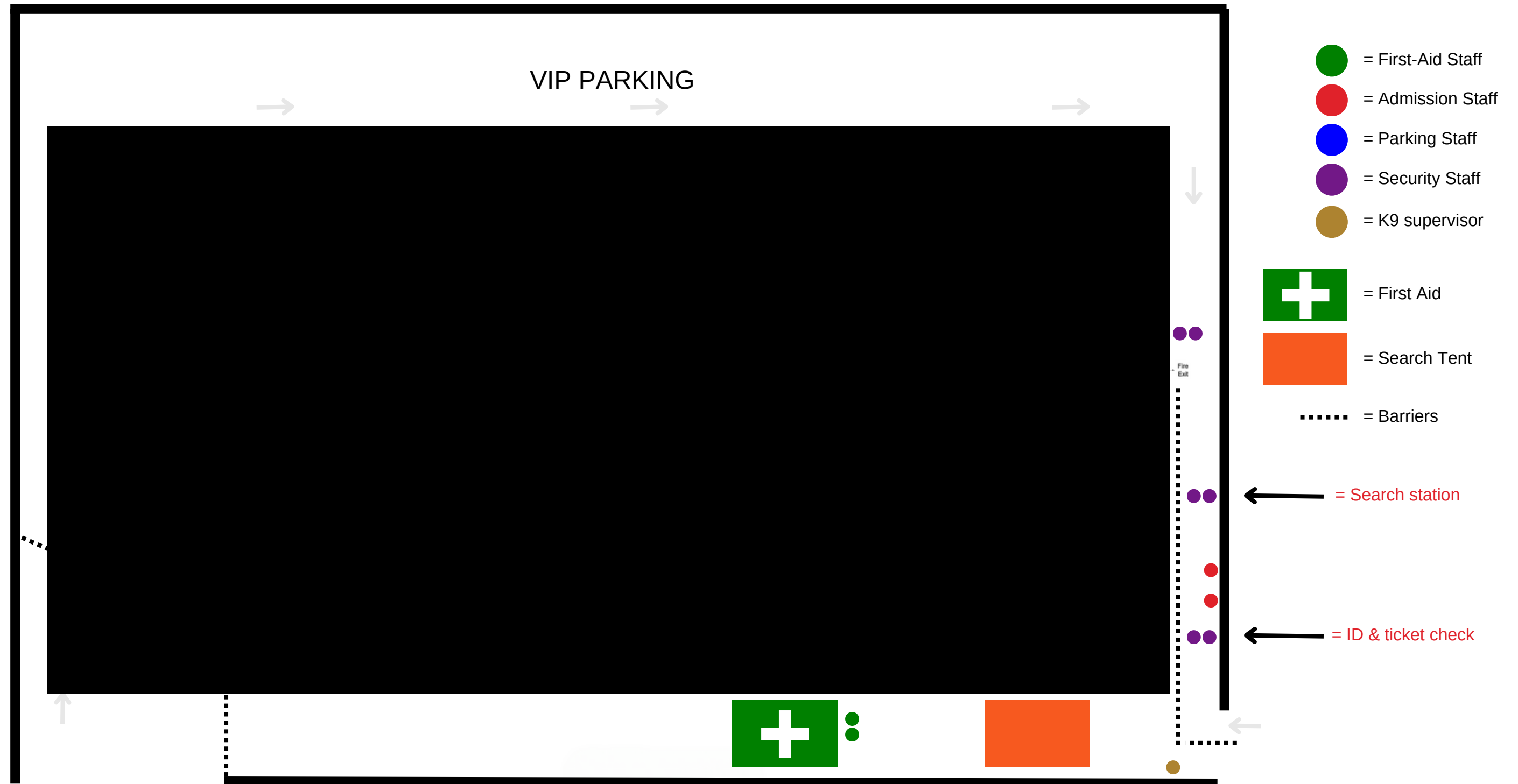
We have a team of nine security staff members on the ground floor level. Their key responsibilities encompass a range of tasks such as:

- Implementing crowd control measures effectively through clear communication and appropriate signage
- Verifying the authenticity of identification and ticket validity
- Undertaking meticulous searches of bags and attendees with the aid of metal detectors

In addition to our security personnel, the ground-level staff comprises various roles to ensure smooth operations:


- Two admission staff members scan tickets to ensure swift and accurate entry.
- Two first aiders are stationed at the first aid tent, ready to provide immediate assistance in any health emergencies.
- A specially trained K9 unit and a professional K9 handler are deployed for preliminary checks. Should the K9 unit detect the presence of any illicit substances, two staff members at our dedicated search station are on hand to conduct more in-depth searches.
- Two parking staff are on-site to guide and assist with vehicle parking bookings and payments.

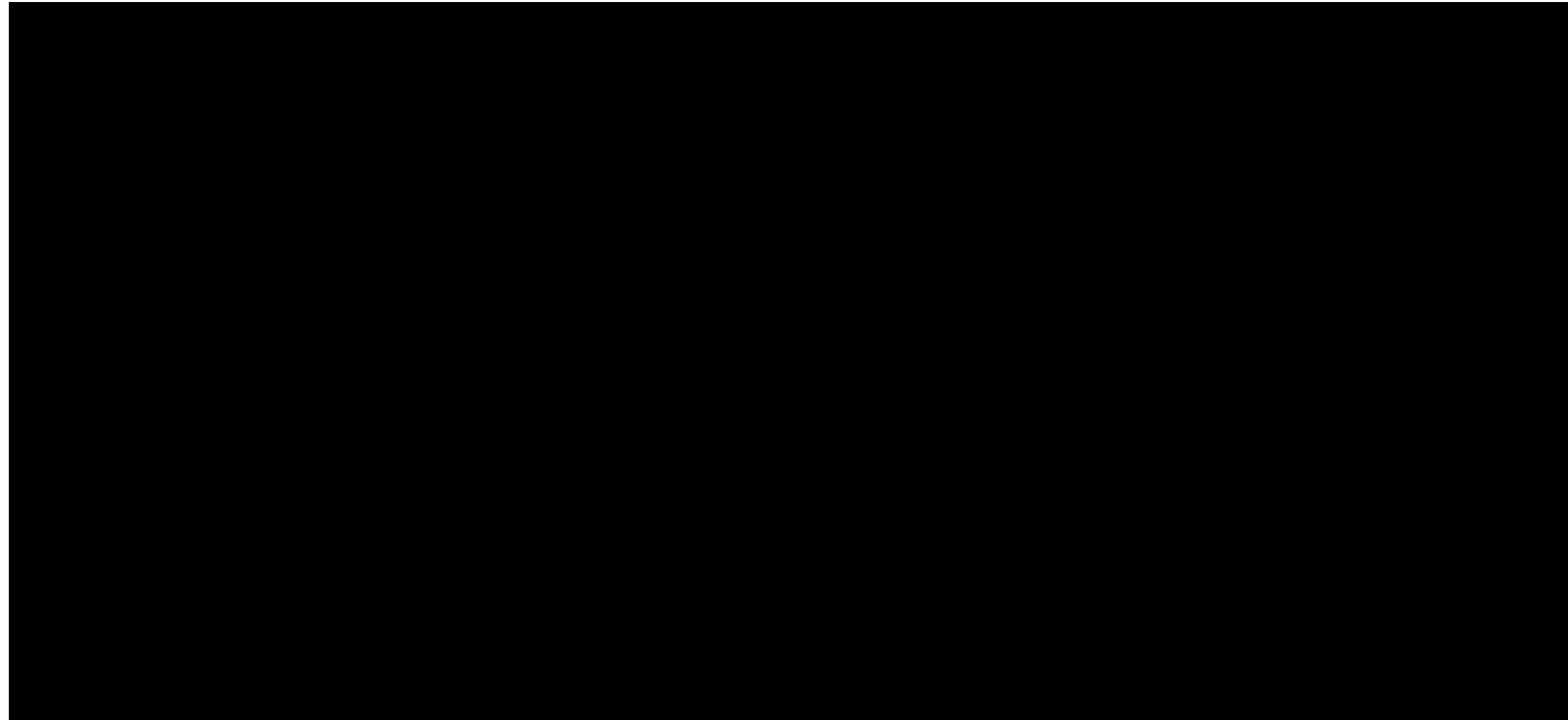
These teams work together seamlessly to provide attendees with a safe, secure, and enjoyable experience.





# 3.2 SECURITY PLAN – FIRST FLOOR

 = Security Staff

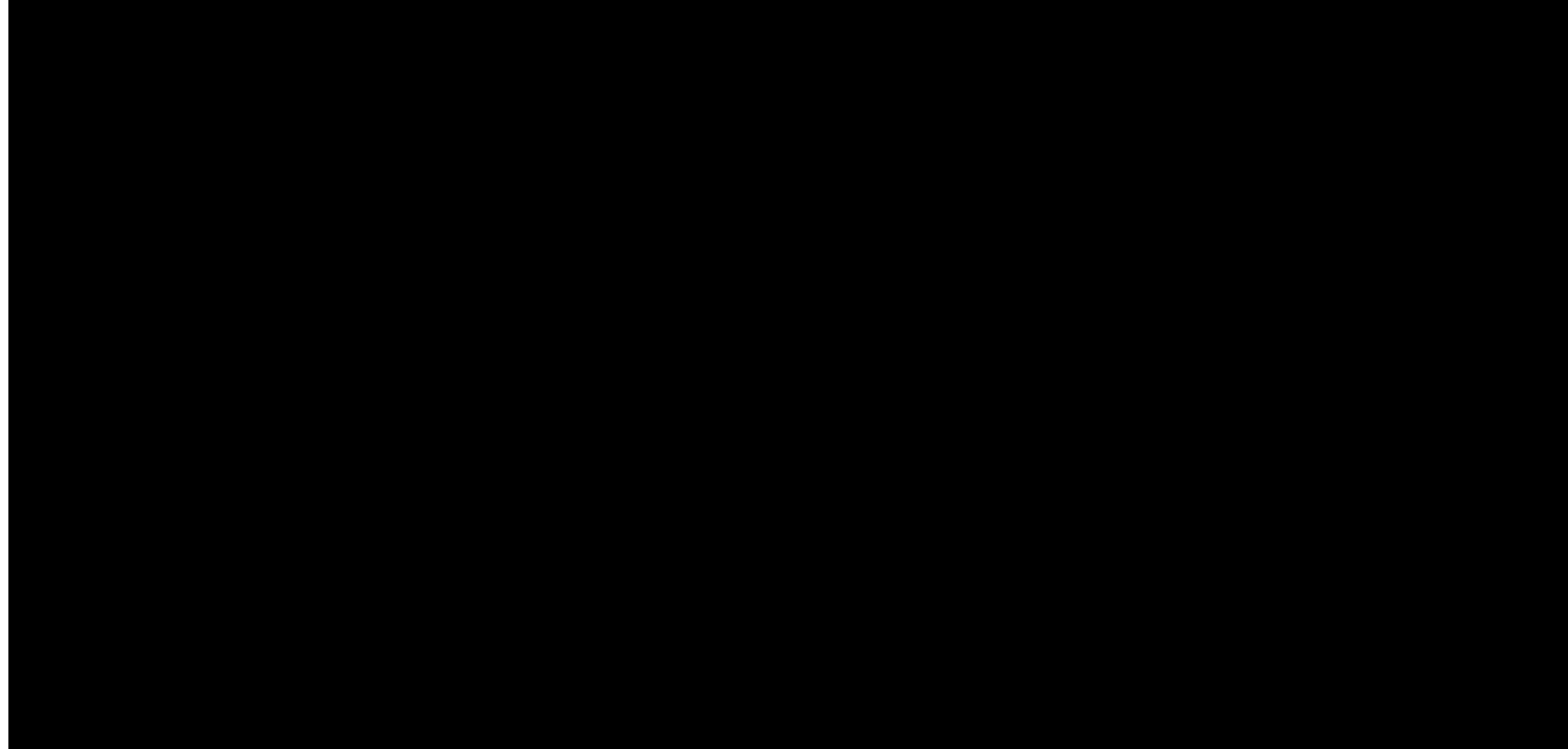




# 3.2 – SECURITY PLAN – SECOND FLOOR

 = Security Staff

 = Toilet Attendant

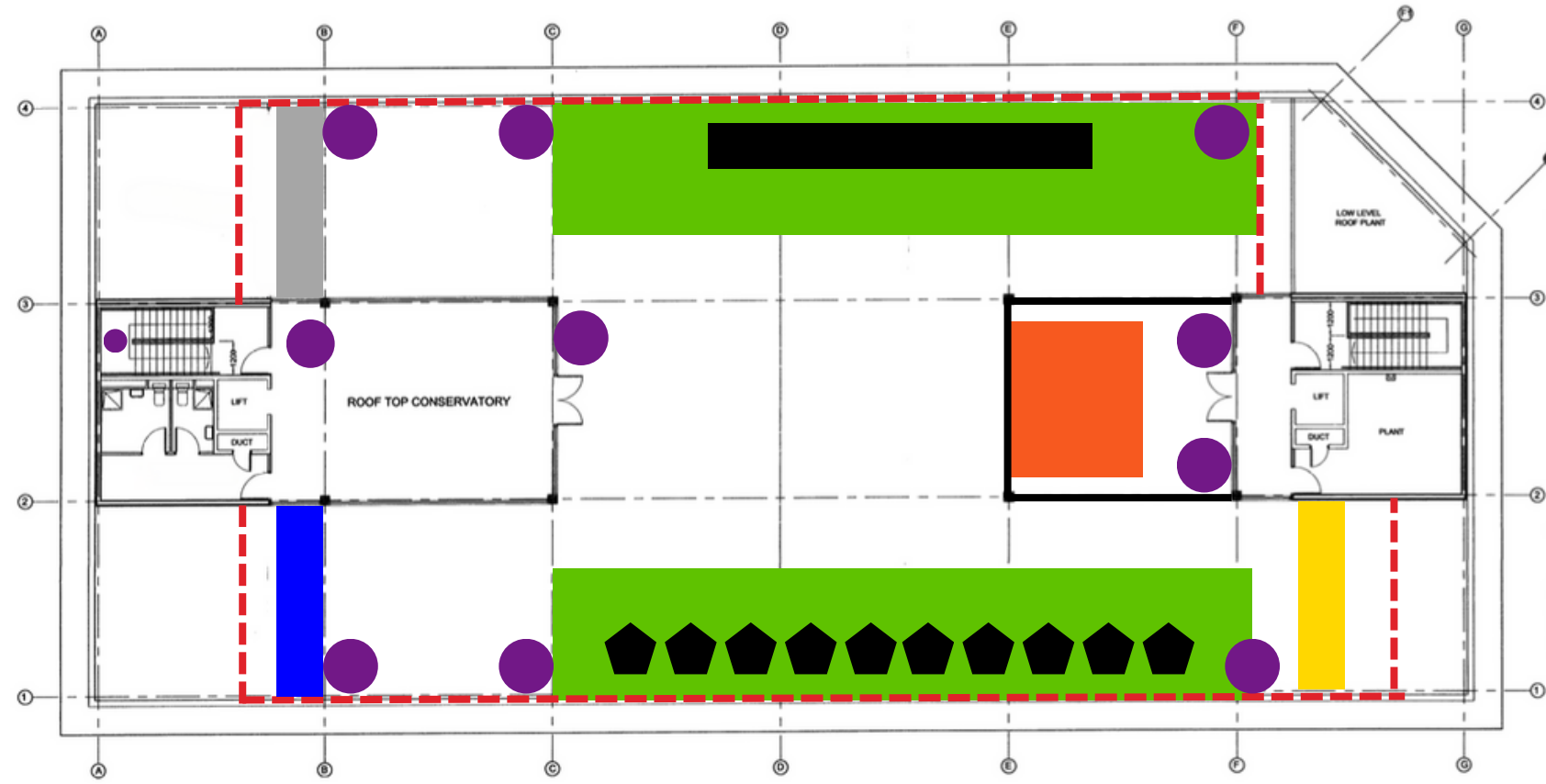






# 3.2 – SECURITY PLAN – ROOFTOP

● = Security Staff



ROOF FLOOR LAYOUT

- - - = 2 X 3.5 METRE FENCING
- = ASTRO TURF
- = DJ BOOTH
- = BAR
- = FOOD
- = TOKEN BAR
- = VIP TABLES
- = VIP BAR



## 3.3

# Prevention of Crime and Disorder

## CONFLICT MANAGEMENT

At YB Island, we prioritise the safety and enjoyment of all attendees. Our Conflict Management Plan is designed to handle any potential conflicts effectively:

**Prevention:** Staff will be thoroughly trained in customer service and dispute resolution techniques. Rules and expectations will be communicated to attendees via signage and announcements.

**Identification:** Our uniformed security personnel will be vigilant in spotting potential conflicts. We'll ensure a high staff-to-guest ratio for effective monitoring.

**Resolution:** Our trained staff will intervene in conflict to diffuse the situation calmly and professionally. Complex problems will be escalated to our designated Conflict Management Lead.

**Escalation Protocol:** If a conflict escalates, our security team will intervene. If necessary, individuals may be asked to leave the premises. Local law enforcement will be contacted when warranted.

**Post-Conflict Review:** After a significant conflict, we'll conduct a review to understand its cause and identify preventive measures for the future.

We are committed to continually monitoring and adapting our procedures as necessary to ensure the well-being of all attendees.



## 3.4

# Prevention of Crime and Disorder

## DRUG CONFISCATION AND STORAGE

We adopt a zero-tolerance policy towards drugs. We aim to provide all attendees with a safe and enjoyable environment free from illicit substances. To ensure this, we have implemented a rigorous drug confiscation and storage procedure:

**Preliminary Checks:** A specially trained K9 unit and a professional K9 handler are deployed for initial checks of the queuing attendees. Their role is to detect the presence of any illicit substances.

**In-depth Searches:** If the K9 unit detects potential substances, we have two dedicated staff members at our search station to conduct more in-depth searches.

**Confiscation and Ejection:** If any drugs are found in the possession of an attendee, the substances will be immediately confiscated. The attendee will be ejected from the premises.

**Storage and Reporting:** Confiscated substances will be securely stored in a locked container within our dedicated search tent. This ensures the safekeeping of confiscated items until they can be handed over to the police. All drug-related incidents will be fully documented and reported to the police at the end of each day.

Our commitment to a zero-tolerance drug policy is firm, and we will take all the actions required to enforce this at our event.



## 4.1

# Prevention of Public Nuisance

## NOISE MANAGEMENT PLAN

We are committed to ensuring that our events are enjoyable for our attendees while minimising disruption to our neighbouring residents. For this reason, we have partnered with Vivid Productions since August 2022, an experienced sound management company, to develop a thorough Noise Management Plan:

**Careful Speaker Placement:** Vivid Productions' expert audio technicians will strategically position the speakers to direct sound towards the event area, minimising dispersion to surrounding locations. This careful placement takes into account the unique layout of the venue.

**Directional Speaker Technology:** High-quality speakers with directional design features will be used. These specialised speakers, including horn-loaded models and adjustable tweeters, enable us to control and contain the sound within the event area.

**Volume Control:** Professional sound engineers from Vivid Productions will ensure the sound system operates at an appropriate volume level throughout the event. Adhering to local noise regulations and considering the comfort of nearby residents, we aim to minimise any potential noise disturbances.

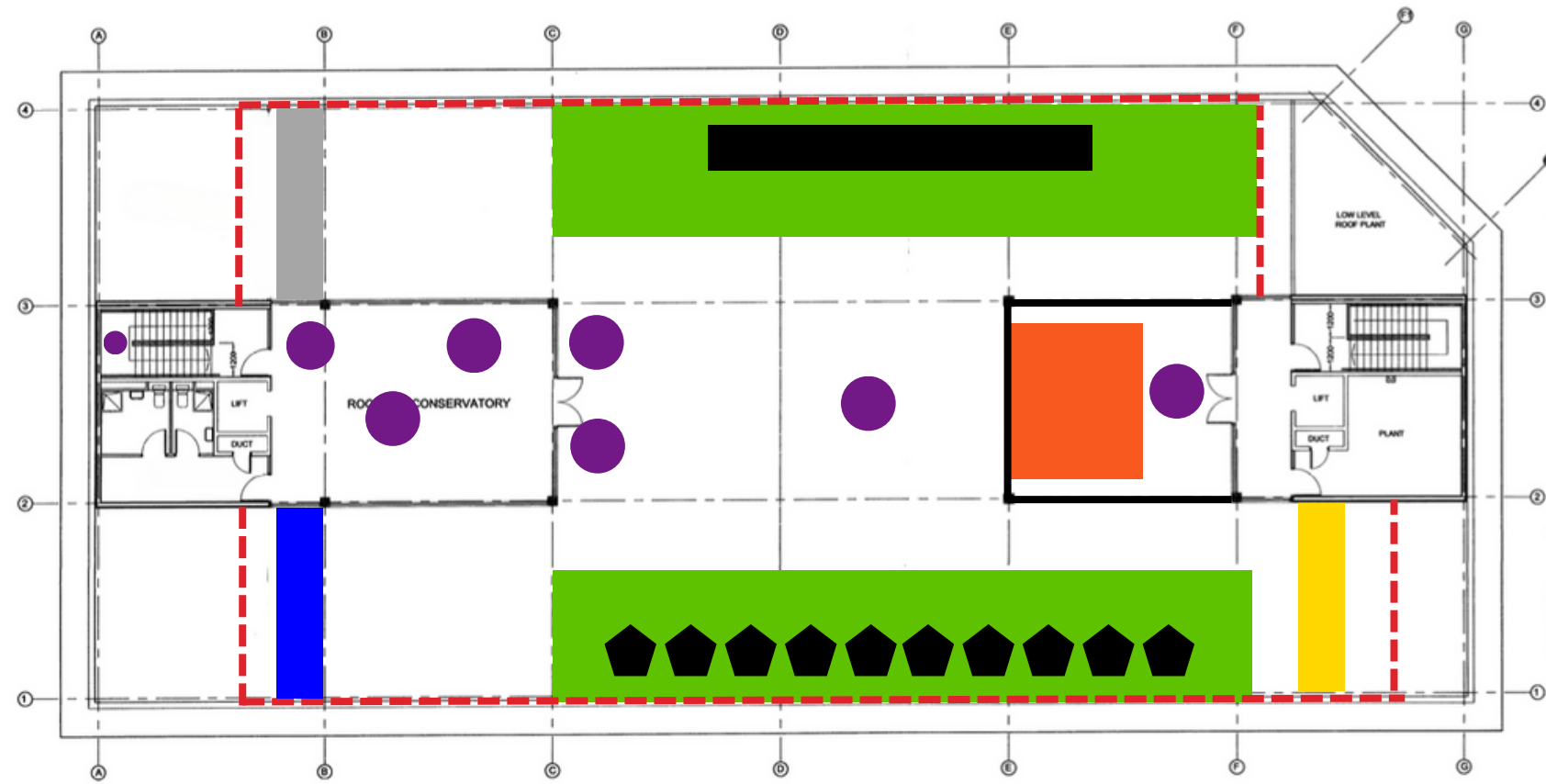
This Noise Management Plan has been designed with the utmost respect for our neighbours, and we are dedicated to maintaining a harmonious relationship with the local community. We have successfully implemented similar plans in previous events, resulting in no complaints regarding sound leakage.

We are confident that these measures, diligently implemented, will ensure a successful, enjoyable, and community-conscious event. We remain open to feedback and are committed to continuous improvement in all our event operations.



# 4.2 – EVENT ENDING & DISPERSAL

● = Security Staff



ROOF FLOOR LAYOUT

--- = 2 X 3.5 METRE FENCING

■ = FOOD

■ = ASTRO TURF

■ = TOKEN BAR

■ = DJ BOOTH


■ = VIP TABLES

■ = BAR

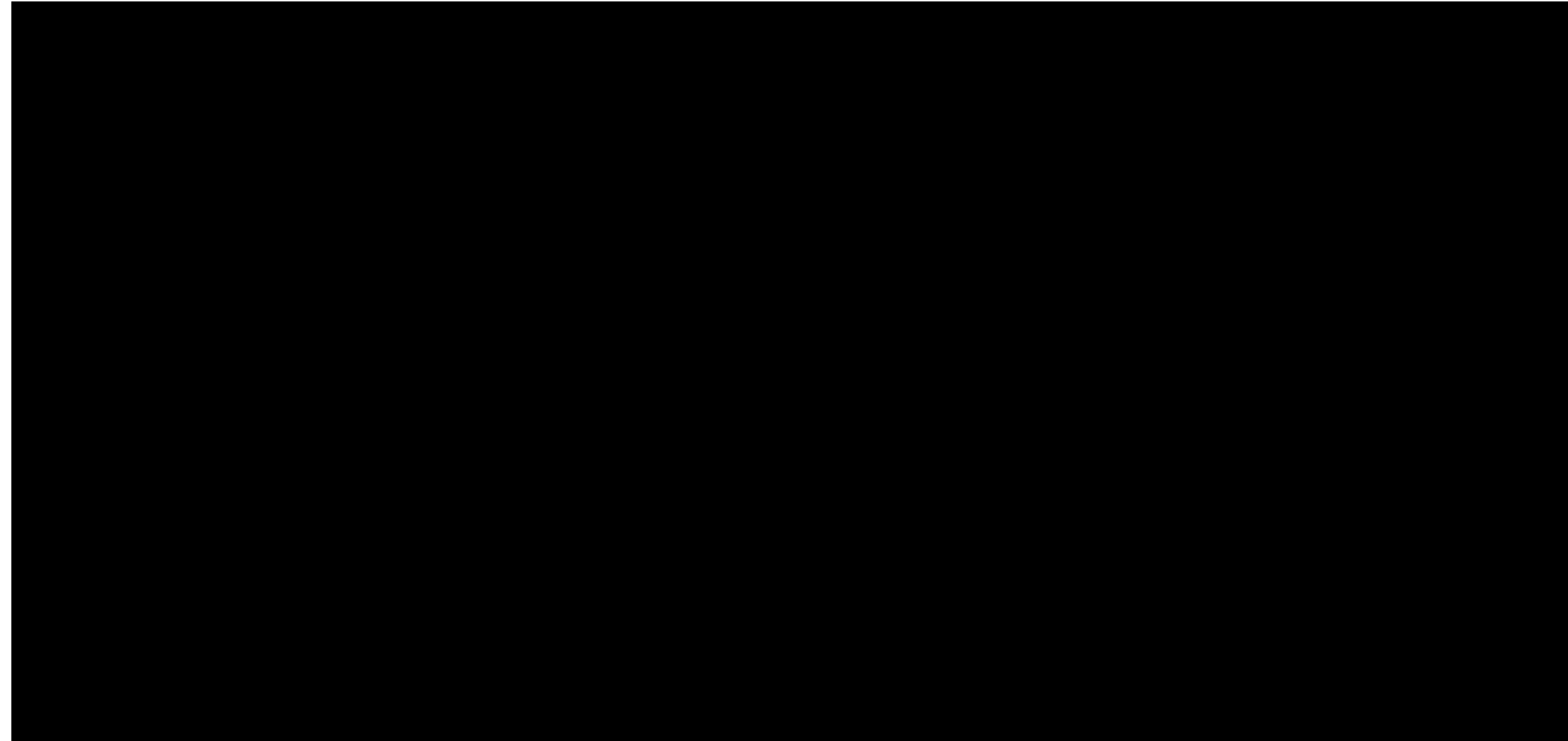
■ = VIP BAR



# 4.2 – EVENT ENDING & DISPERSAL


 = Security Staff

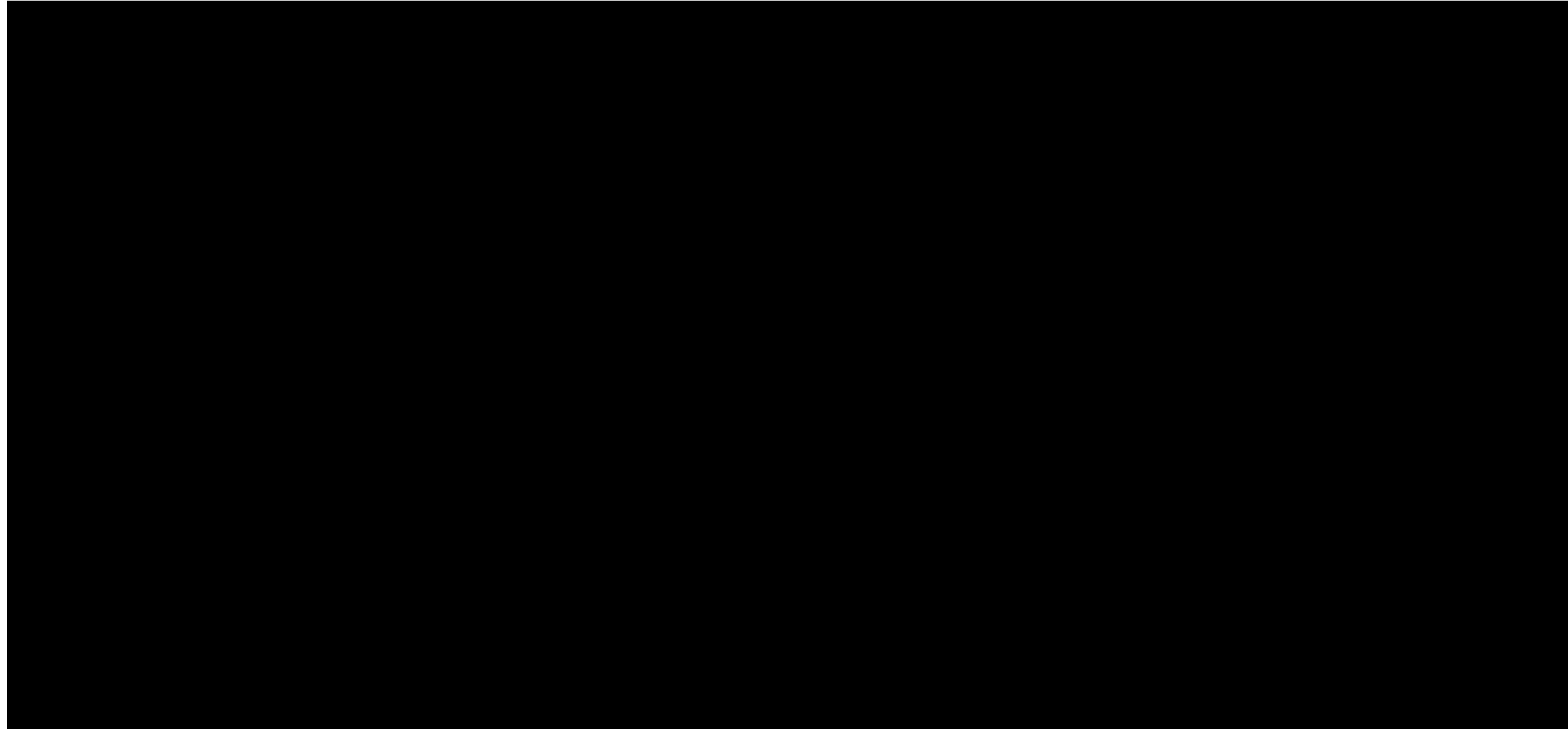
 = Toilet Attendant





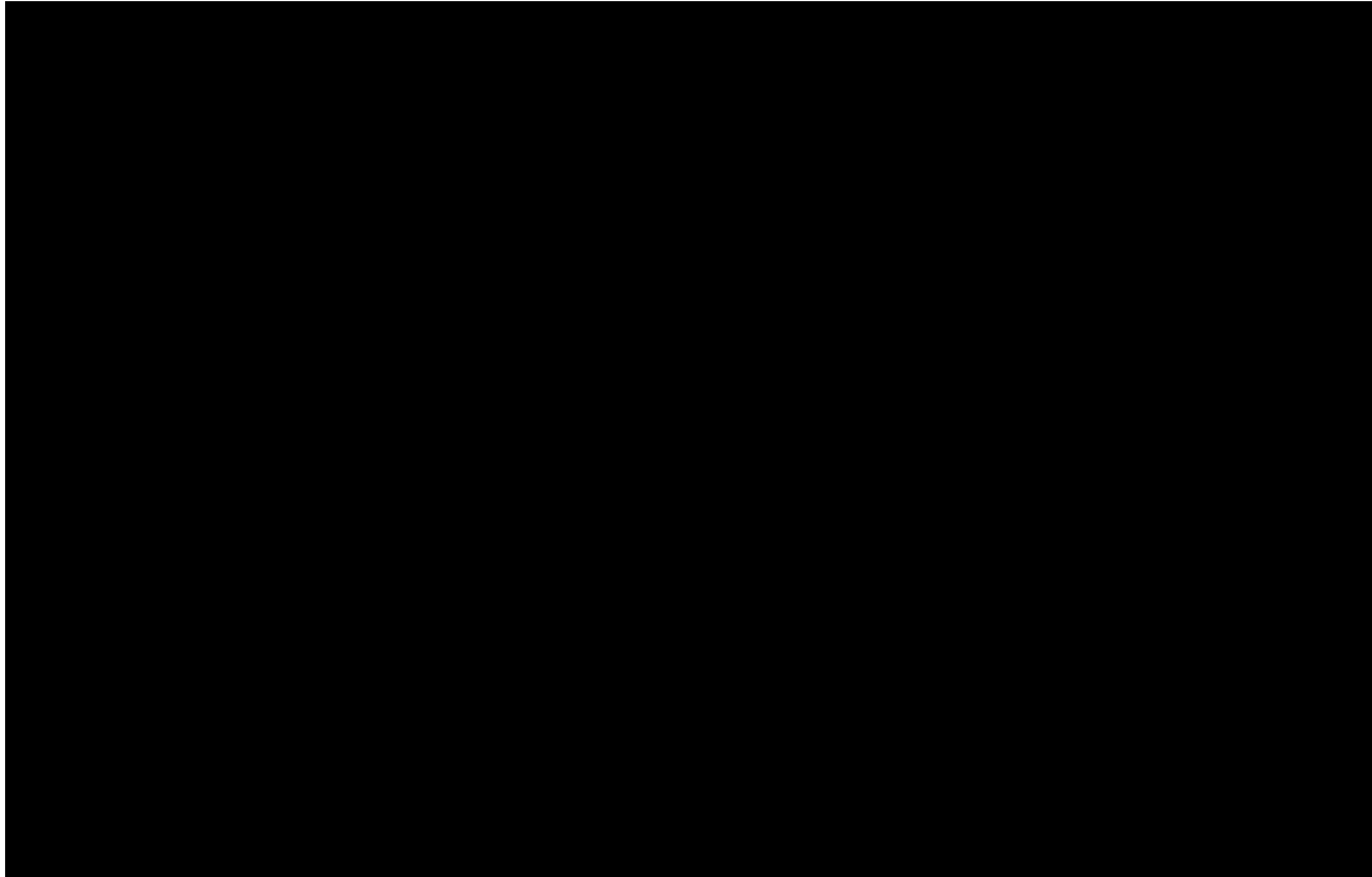
# 4.2 – EVENT ENDING AND DISPERSAL

 = Security Staff





# 4.2 – EVENT ENDING & DISPERSAL







## 4.2

# Prevention of Public Nuisance

## EVENT ENDING SUMMARY

Our attendees' safety and orderly conduct are paramount to us, even after the conclusion of our event. To ensure this, we have devised a detailed plan for event ending and crowd dispersal:

**Security Formation:** Based on our comprehensive floor plans, our security personnel will take strategic positions to guide attendees towards the exits in an orderly manner. The placement of security staff has been designed to facilitate people's smooth flow and minimise congestion within the venue.

**Clear Communication:** Our security team will utilise clear and effective communication to guide attendees, ensuring a steady flow of traffic and preventing any bottlenecks at the exits.

**Traffic Flow Management:** Directional arrows will be used, as depicted in our floor plans, to guide attendees towards the designated exits and away from the premises, ensuring a systematic and organised dispersal.

**Transport Arrangements:** A local taxi firm has been engaged to provide transportation for attendees after the event. Taxis will be conveniently positioned in allocated ground-level parking spots, making it easy for attendees to find a safe ride home.

Through these measures, we aim to ensure that the conclusion of our event is as smooth and enjoyable as the main event itself, with minimal disruption to our attendees and the local community.



## 5.1

# Public Safety

## EMERGENCY PROCEDURES & SAFETY

We prioritise the safety and well-being of all attendees, staff members, and neighbours throughout our events. Our comprehensive safety plan includes the following key measures:

**Secure Perimeter:** A robust barrier with 2-metre fencing around the rooftop perimeter has been established. This ensures the safety of all attendees by preventing accidental falls or unauthorised access.

**Escape Routes:** Two exits on opposite sides of the building, each connected to a broad stairway, facilitate quick and efficient evacuation in an emergency. These exits lead to a designated area of total safety, ensuring that all individuals can exit the premises quickly and safely if necessary.

**Fire Risk Management:** According to the building's fire risk assessment, the escape routes are optimally designed for a swift and safe evacuation. An advanced smoke detection system provides an early warning in case of fire, ensuring all areas of the property are promptly alerted.

**Fire Extinguishers:** Fire extinguishers are strategically positioned throughout the premises. All staff members and management have been made aware of their locations and trained in their use, enhancing our capability to respond quickly in case of a fire.

**Emergency Protocol:** In an emergency that necessitates evacuation, our trained security staff will guide attendees down both exits calmly and orderly. They ensure everyone exits the premises safely and as efficiently as possible.



## 5.2 Public Safety

# STAFF UNIFORM AND IDENTIFICATION

To ensure easy identification and maintain a high standard of professionalism at our event, we have established a uniform policy for all our staff members.

**Security Staff:** All security personnel will be outfitted in high-visibility vests, enabling them to be easily spotted in any crowd or lighting condition. This will help attendees quickly identify security staff should they require assistance.

**Event Staff:** All other staff will wear tops branded with the YB Island logo and marked with 'Staff' on the back. This helps in immediate recognition of the team members and assists attendees in identifying whom to approach for information or assistance.

**Management Team:** Management team members will wear distinct 'Organiser' tops. This differentiates them from the rest of the team, indicating their seniority and decision-making role.



## 5.3

# Public Safety

## STAFF UNIFORM AND IDENTIFICATION

As part of our commitment to ensuring a safe and enjoyable environment for all event attendees, we have implemented a comprehensive plan for the safety and maintenance of the venue.

**Building Condition:** The building has been thoroughly inspected, and necessary repairs have been carried out. The rooftop, which is the central area of the event, has been cleared of any refuse or potential hazards. The rooftop's condition has been improved and made secure to host an event of this magnitude.

**Safety Perimeter:** To ensure the safety of all attendees, a 2-metre high fencing has been installed around the rooftop's perimeter. This will prevent any accidental falls and offer a secure environment for the event.

**Fire Safety Measures:** The building has a robust fire safety rating, with smoke detectors installed throughout to give early warning in case of fire. Fire extinguishers are strategically located around the building, easily accessible for all staff and attendees. All our staff members have been trained to identify and use these fire extinguishers if necessary.

**Escape Routes:** Two exits are located on adjacent sides of the building, equipped with wide stairways. These escape routes will be used in an emergency for quick and safe evacuation. Our security staff are trained to guide attendees calmly and efficiently to these exits and off the premises.

**Maintenance Plan:** We have arranged regular checks and venue clean up during the event to ensure it remains in optimal condition. This includes maintaining cleanliness, checking the state of the facilities, and addressing any potential issues promptly.



## 6.1

# Prevention of Harm to Children

## AGE RESTRICTION ENFORCEMENT

We strictly enforce a 21+ age restriction for all attendees. To guarantee this, we have implemented a comprehensive age verification process that operates at different stages:

**Membership Application:** Our events are exclusively open to members. During the membership application process, we require all potential members to confirm they are over 21. This is our initial step in age verification.

**Ticket Purchase:** Tickets for the event can only be purchased by approved members who have completed our application process. This ensures that the ticket holder has passed our age verification during the application process.

**Entry Check:** Additional age verification is carried out on the event day. Every attendee's identification is checked upon entry. The name on the ID must match the name on the ticket, and the ID must also confirm that the attendee is 21 or over. Our security staff are trained to check IDs thoroughly and refuse entry to anyone who doesn't meet our age restrictions or whose ID does not match the ticket.



## 6.2

# Prevention of Harm to Children

## TICKET SYSTEM

We utilise custom, advanced ticketing software designed to provide a seamless and efficient customer journey while ensuring that our event parameters are met. This system is integral to our membership funnel and operates with the following considerations:

**Age Verification:** As part of the application process, our system verifies the applicant's age. This is the first step in ensuring our 21+ age restriction is upheld.

**Social Activity Check:** Our system reviews the applicant's social activity. This allows us to ensure that potential members align with the values and expectations of our community.

**Description Assessment:** Applicants are required to describe the application process. This description is evaluated to verify the suitability of potential members further.

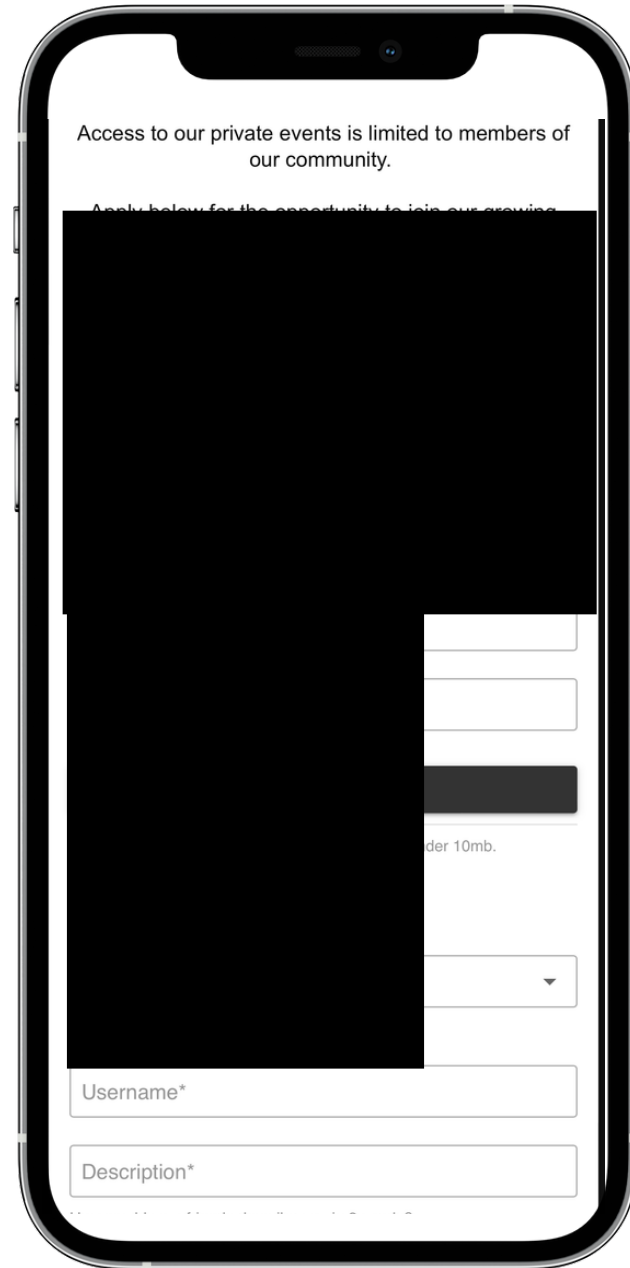
**Data Collection:** Our ticketing system collects and stores all attendee data. This information is crucial for maintaining the security and integrity of our events and ensuring a personalised and enjoyable experience for our attendees.

**Application Approval:** Once an applicant has been verified and their data has been assessed as satisfactory across all three parameters, their application is accepted. They are then eligible to purchase tickets for our events.

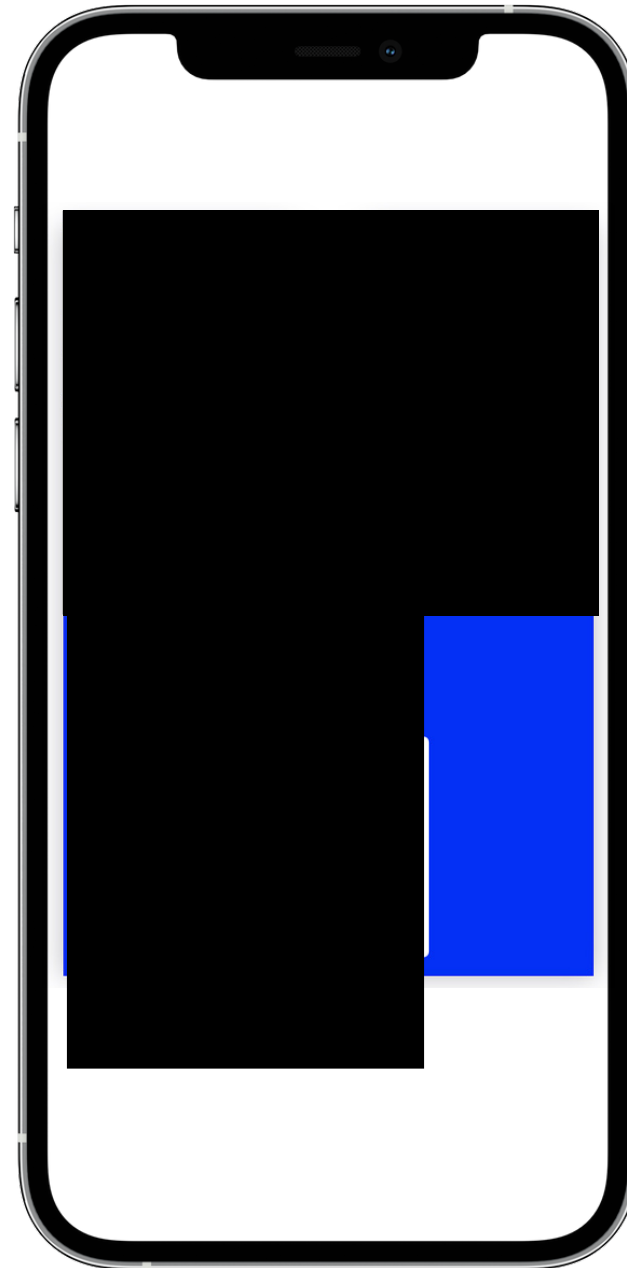


# 6.2 - TICKET SYSTEM

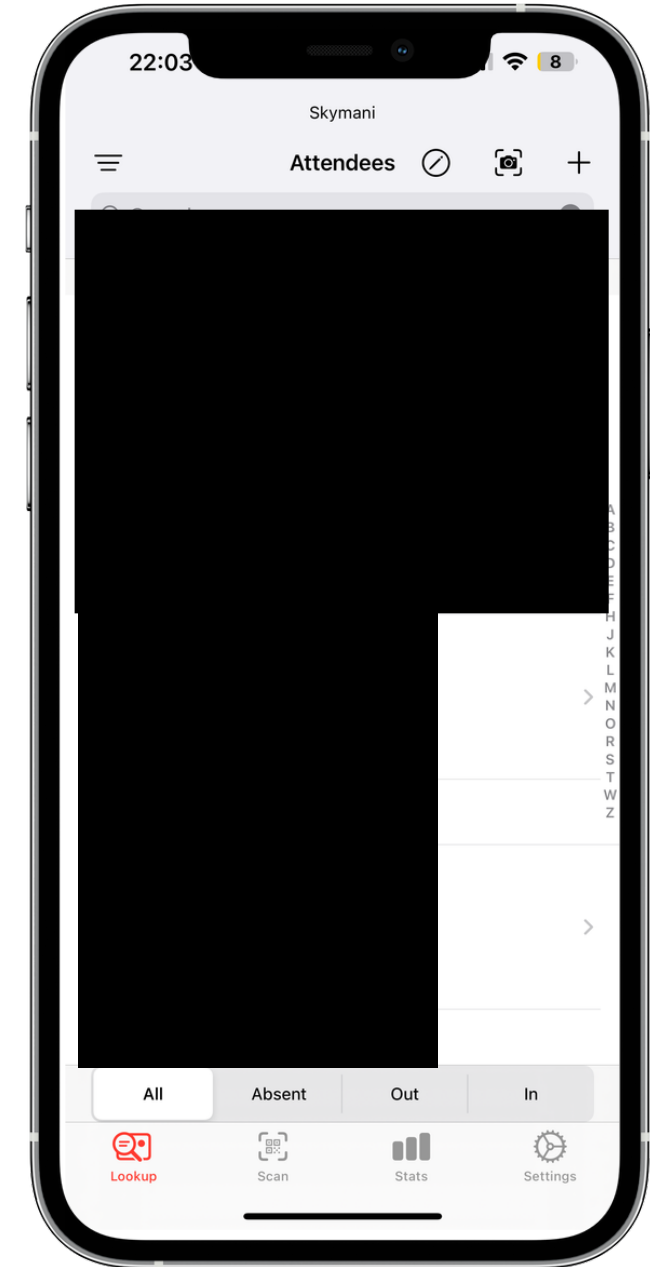
**Apply**



**Buy  
(If accepted)**



**Attend**





## 7.1

# Alcohol and Food Management

## ALCOHOL DELIVERY AND MANAGEMENT

Our procedures are designed to ensure efficient and responsible service throughout the event, with each step meticulously planned and executed.

**Delivery and Storage:** All alcohol for the event is delivered to our secure storage unit a few days before the event. This early delivery ensures adequate time to inventory and prepares the beverages for the bar setup.

**Transportation:** A day before the event, the alcohol is transported from the storage unit to the event venue. This allows us sufficient time to arrange and set up the bar efficiently, ensuring a smooth service during the event.

**Stock Management:** Upon arrival at the event venue, all alcohol quantities are logged into our Point of Sale (POS) system. This digital logging allows for real-time tracking of stock levels during the event, ensuring that we maintain an appropriate supply at all times.





## 7.2

# Alcohol and Food Management

## CATERING

Our event is catered by a trusted and experienced team accompanying us from one event to another, providing high-quality and consistent service. All food is prepared in advance under controlled conditions to ensure optimal safety and taste. Once on site, the food is kept hot in professional-grade food warmers until ready to be served.

The caterers are skilled in maintaining the highest hygiene and food handling standards, ensuring a satisfactory dining experience for all our guests. The team is adept at preparing delicious food and managing the logistics of serving a large number of attendees efficiently.



## 7.3

# Alcohol and Food Management

## BAR MAINTENANCE

Our approach to bar maintenance is underpinned by years of experience and perfected through the execution of numerous successful events.

**Experienced Staff:** Our bar is managed by a core team of professional staff who have worked with us across multiple events. Their familiarity with our practices, procedures, and clientele ensures smooth operations.

**Token System:** To maximise efficiency and ensure fast, seamless service, we operate a token system. Cash is not handled at the bar, allowing our bar staff to focus solely on serving customers quickly and effectively.

**Cleanliness and Stock Replenishment:** Regular cleaning of the bar area is carried out to maintain hygiene and create a pleasant environment for our patrons. Stock is monitored and replenished to ensure we can continually meet demand.

**Clear Communication:** We maintain open lines of communication between bar staff and management. This ensures that any issues can be quickly identified and addressed and allows real-time problem-solving.



## 7.4

# Alcohol and Food Management

## WASTE MANAGEMENT

Ensuring an effective waste management plan is crucial to maintaining cleanliness and environmental responsibility during our event. We have allocated 12 strategically placed bins throughout the venue for our event. This includes two containers at the entry points, acting as the first waste collection line for attendees entering the premises.

Our cleaning team will closely monitor all bins, ensuring they are emptied as frequently as required to maintain a clean and pleasant environment for our guests. A reserve of 3 spare containers will be available on-site, ready to be deployed if necessary.

At the end of each day, a professional waste management service will be enlisted to handle the comprehensive collection and disposal of all waste. This ensures the site is ready and clean for the following day's event after our cleaning partners have cleaned the premises.

We are committed to reducing the environmental impact of our event, and we encourage all attendees to make full use of the waste disposal facilities provided. This commitment to effective waste management is not only vital for the successful operation of our event but also underlines our dedication to sustainability and respect for our surroundings.



## **CONCLUSION**

YB Island is firmly committed to upholding the Licensing Objectives, ensuring public safety, and preventing nuisance and crime. Our plans reflect these commitments, addressing every aspect of our operations to minimise potential issues.

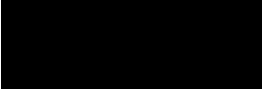
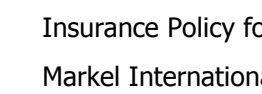
We value the guidance provided by the Council and Police. We have updated our management strategies and safety protocols based on their feedback. We aim to ensure a smooth and safe event from stringent noise management and standing firm on our strict anti-drug policies to efficient crowd dispersal and waste management.

We aim to organise an enjoyable event that respects local community standards and complies with regulatory requirements. We appreciate your consideration and look forward to delivering a successful event at YB Island.



## Confirmation of Liability Insurance

This document may be useful to you when you are asked to provide evidence of insurance to one of your clients.

<b>Policyholder</b>	
<b>Policy Number</b>	
<b>Policy Form</b>	Insurance Policy for Professionals
<b>Insurer</b>	Markel International Insurance Company Limited

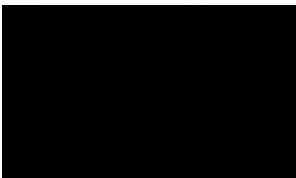
### Professional Indemnity Insurance

Period of Insurance	03-Aug-2022 to 27-Jun-2023
Limit of Indemnity	£50,000
Basis of Cover	Applies to each claim

### Public Liability Insurance

Period of Insurance	03-Aug-2022 to 27-Jun-2023
Limit of Indemnity	£1,000,000
Basis of Cover	Applies to each claim but in respect of Products Liability is the total for all claims made during the period of insurance

Signed for and on behalf of Markel (UK) Limited:




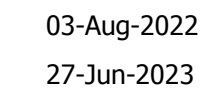
**Date:** 03-Aug-2022

**Note:** This confirmation of insurance is for information purposes only. You should refer to the actual policy document for the binding terms, conditions and exclusions of cover.



## Certificate of Employers' Liability Insurance<sup>(a)</sup>

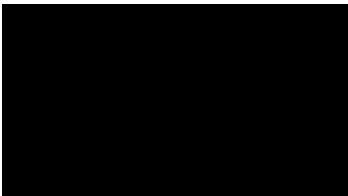
*(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the Assured employs persons covered by the Certificate)*

- |                                      |  |
|--------------------------------------|--|
| 1. Policyholder                      |  |
| 2. Policy Number                     |  |
| 3. Date of commencement of insurance | 03-Aug-2022  |
| 4. Date of expiry of insurance       | 27-Jun-2023  |

We hereby certify that:

- subject to paragraph 2, the insurance to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies<sup>(b)</sup>; and
- the minimum amount of cover provided by this certificate is no less than £10,000,000

Signed on behalf of Markel International Insurance Company Limited (Authorised Insurers)



- Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the certificate covers the holding company and all its subsidiaries, or that the certificate covers the holding company and only the named subsidiaries.
- Specifically applicable law as provided for in regulation 4(6) of the Regulations.



## Health and safety for small/medium sized businesses

### How my insurer helps me manage my health and safety risk

Good health and safety standards help you to run your business successfully. Meeting the requirements of relevant regulation is a central factor in achieving this. Insurers recognise the wider benefits to society of encouraging businesses in following sensible, proportionate measures aimed at helping them to carry out their activities.

We are providing this information to help you take sensible steps to manage health and safety effectively.

Insurers will continue to settle legitimate claims. Insurers will also co-operate with businesses such as yours if you need to deal with the consequences of vexatious claims made against you.

Your insurer will always be willing to offer you guidance on what constitutes good practice in managing health and safety. This guidance should be aimed at improving the resilience of your business in dealing with civil law claims made against you, and will be proportionate to the level of risk involved.

### Employers' liability vs public liability – what's the difference?

Insurers provide cover for businesses' legal liabilities by issuing:

- Employers' liability policies – this covers employers for injury or disease to people they employ; and
- Public liability policies – this covers businesses for injury, disease or damage to people they do not employ, for example visitors.

### The law - the Health and Safety at Work etc. Act 1974

- This is the main law on health and safety and says that every employer is to ensure, so far as is reasonably practicable, the health and safety of employees and also persons not in their employment who may be affected by work activities.
- Your insurer expects you to take reasonable steps to comply with this requirement and other related regulations, using the guidance and tools provided by the Health and Safety Executive (or other competent organisations) to help with this aim. You can find more information at [www.hse.gov.uk/index.htm](http://www.hse.gov.uk/index.htm).
- Your insurer will not refuse to pay a claim purely because of a breach of health and safety regulations.
- Your insurer will not withdraw cover mid-term purely because of a breach of health and safety regulations.

### Who is an Employee?

There are various forms of employment. Often a working individual may not be engaged under a contract of employment. For this reason, insurers include, under an employers' liability policy, a definition of who is to be treated as an 'employee'. A typical definition would be:

- Any person employed under a contract of service or apprenticeship;
- people on work experience schemes, for example, students;
- any person hired or borrowed from another employer including drivers or operators



of hired in plant;

- labour only subcontractors; and
- home workers.

All these people are covered while working for and under your control in your business.

### Some common concerns

<b>Documentation</b>	<p>Insurers do not generally need you to show any formal evidence that you are keeping to health and safety regulations nor do they ask to see health and safety documents as a condition of granting insurance cover.</p> <p><u>However</u>, although it is <u>not</u> a legal or insurance requirement to do so, good record keeping (for example, training records, written risk assessments etc.) may be useful if you need to defend a civil law claim.</p>
<b>Written risk assessments</b>	<p>If you employ fewer than five employees, there is no need for you to complete written risk assessments. <u>However</u>, although completing and recording risk assessments is <u>not</u> a legal or insurance requirement, it may help in defending any civil law claims made against you.</p>
<b>The role of health and safety consultants</b>	<p>You do not need to hire a health and safety consultant. The law says that you must have access to competent health and safety advice – often, this is available from your own staff.</p> <p>If, however, the complexity or nature of your business indicates that you do need external support, your insurer will normally recommend that you use a health and safety consultant who is listed on the Occupational Safety and Health Consultants Register. You can get more information at <a href="http://www.oshcr.org">www.oshcr.org</a>.</p>
<b>Testing portable electrical appliances</b>	<p>There is no specific legal requirement for every portable electrical appliance to be tested each year and your insurer will not insist upon this when offering you insurance.</p> <p>However, as you must maintain this equipment suitably to prevent danger, insurers recommend you follow the guidance published by the HSE, available at <a href="http://www.hse.gov.uk/electricity/index.htm">www.hse.gov.uk/electricity/index.htm</a>.</p> <p>For specific guidance, read 'Maintaining portable electric equipment in low risk environments', available at <a href="http://www.hse.gov.uk/pubns/indg236.pdf">www.hse.gov.uk/pubns/indg236.pdf</a></p>

### More help

Insurers approve the principles set out in the Association of British Insurers' Key Principles document: Health and Safety for Businesses and the Voluntary Sector. This is available at [www.abi.org.uk](http://www.abi.org.uk)

You can also find more guidance on the HSE website available at [www.hse.gov.uk](http://www.hse.gov.uk) .



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### Updates from the SIA

**Reminder:** your staff are licensed from the point we make our decision and can lawfully work while they wait for their licence card to arrive. If they do, they should carry photo ID and their 'licence granted' letter or a copy of their entry on our Register of Licence Holders: this will confirm they are licensed if they are checked.

**Decision Timescale Indicator:** We have developed an online tool that uses data drawn from the previous 3 months to estimate how long an application will take.

[Go to our decision timescale indicator](#)

Posted on 29 March 2016

AA [services.sia.homeoffice.gov.uk](#)