

## Warm spaces in community venues

We are aware that some community spaces and village halls are preparing to offer a vital support to people in our communities. However, it is important that precautions and considerations are taken. Here is initial advice to anyone keen to start something ahead of the winter months.

Winter is fast approaching, and with the cost of living crisis, many village halls are considering or have started opening their doors to offer 'warm banks' or 'warm hubs'. The idea is that the hall can provide a warm refuge for those within the community who are having difficulty meeting the costs of heating their homes. We have been speaking with many hall Trustees who are concerned about the insurance implications of their halls being used as hubs.

Given the additional and informal nature of extra footfall in the halls, our only requirement would be that the hall committee undertakes an in-depth risk assessment and ensures that no cooking will be undertaken by the individuals (tea and coffee making is acceptable). If you are providing additional services or support beyond this, especially if the hall is being left open or made available overnight, then please let your insurance know so you can discuss any insurance considerations.

It is strongly advised that the fire risk assessment should be updated accordingly.

There is an increase of risk due to higher demand and usage of the hall and its facilities. It is recommended that a nominated volunteer is present whilst the hall is in use as a 'warm hub' just in case any issues arise.

In terms of insurance cover, it is likely that most covers are in place for theft on your policy, which is restricted to incidents involving forcible and violent entry to or exit from the hall. You should take this security aspect into consideration in your risk assessment.