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|  |  | Agent | **Agency No.** | Agents Ref | **Policy No.** |

Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR.

Telephone: 0345 60 20 999 or 01323 737541 Email: ansvar.insurance@ansvar.co.uk Website: www.ansvar.co.uk

**NOTE TO POLICYHOLDER**

**You must inform us prior to the arrangement of any firework display as there is no automatic liability cover under your policy. If we provide cover the following safety requirements (which will be added by endorsement to your policy as a condition of cover) must be followed:**

Preferably independent firework display organisers/operators/contractors (referred to elsewhere in these guidelines as ’contractor’) will be used. If so, you must seek written confirmation from them that they:

1. have current Public Liability insurance in place to cover the display that you require, together with details of the insurer, the policy number, and the Limit of Indemnity (which must not be less than the limit provided under your policy with us). You must also obtain evidence that the premiums are paid to date. The contractor must not be appointed if they do not have the required insurance cover.

When such a contractor is used the cover under your policy will not pick up any responsibilities of the contractor unless the contractor’s own insurance is inoperative for a reason unknown to you.

1. comply with all regulations and advice from the appropriate bodies, e.g. the DTI (Dept. of Trade and Industry), the HSE (Health and Safety Executive), the Fire Brigade, the Police Authority, and the Local Authority.

In respect of any display or activity that is not the responsibility of a contractor, or where such a contractor is not used, then you must:

1. where appropriate, inform the Fire Brigade, the Police Authority, and the Local Authority (as you may require a licence), and appoint a first aid organisation (e.g. St. John Ambulance), all well in advance, preferably at the initial planning stage, and comply with all their requirements and recommendations.
2. obtain copies of:
* ’Giving Your Own Firework Display’ booklet - Ref. HS(G)124 - from the HSE (Health and Safety Executive),
* ’Firework Safety Campaign’ publication from DTI (Dept. of Trade and Industry),

or any updates or replacements for them. It is strongly recommended that you comply with all the requirements and recommendations appropriate to you or your event.

* 1. ensure that the following **minimum actions** are taken:
		1. Appoint one person to be in overall control of the event, with final responsibility for all health and safety matters.
		2. Plan the event and allocate responsibilities, making sure that individuals are fully aware of their duties and reporting/referral lines.
		3. A designated responsible adult (preferably with experience of fireworks) is to be given sole control of storage, siting and lighting of fireworks.
		4. Appropriate safety clothing, headgear, gloves and goggles are to be worn by persons responsible for lighting any bonfire or fireworks.
		5. Set up procedures for car parking, safety (including weather checks), emergencies and first aid, and ensure that the responsible persons are fully informed and trained in their implementation.
		6. Choose a site well clear of any:
* buildings, trees, vegetation or other materials or property that could be damaged, including any overhead cables or the like;
* roads, railways, and public rights of way.
	+ 1. Site any car parking areas well away from the display firing area and firework drop zone.
		2. A sufficient number of entrances and exits are to be provided, signposted and adequately lit, with cars and pedestrians being segregated. Adequate access for emergency vehicles must always be available.
		3. A sufficient number of adult stewards are to be on site for crowd control during the whole of the display and whilst spectators arrive and depart from the site.

There must be at least one steward for every 250 spectators and a minimum of two.

* + 1. All stewards are to be easily recognisable to spectators, e.g. fluorescent arm or body bands/bibs or jackets.
		2. Only use fireworks compliant with British Standards and ensure that the manufacturer’s instructions are fully read and complied with.
		3. Any fireworks not for immediate use are to be kept in a lidded metal box, well away from the firing and spectator areas, and in the permanent custody of the firing controller or an adult assistant.
		4. Do not attempt to re-light or go near fireworks that fail to ignite.
		5. Spectators must not be allowed to bring their own fireworks to the event. A notice to this effect should be displayed at all entrances.
		6. Construction of bonfires must be under the sole direction of a designated responsible adult who must ensure that it is stable, of manageable size, and free of any dangerous materials/products, e.g. foam, plastics, aerosols, paint tins, bottles etc.
		7. Siting of any bonfire must be downwind of and a safe distance from spectators, and well away from the firing area.
		8. No petrol, paraffin or other combustible liquids are to be used to light the bonfire.
		9. Suitable fire-fighting equipment (e.g. extinguishers, buckets of water or sand) must be available for use at strategic points throughout the site with stewards having been trained in its use.
		10. When the display is over:
* spent or failed fireworks must not be put on bonfires
* any bonfire is to be thoroughly doused with water and checked to ensure it is not smouldering
* failed fireworks should be soaked in a container of water and the manufacturer consulted about disposal
* all rubbish created is to be cleared from the site.

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If the display is postponed for any reason, cover will apply for the re-scheduling of the display within a 14 day period starting from the original planned date, but not beyond the expiry date of the current period of insurance if this occurs before the 14 days has elapsed.

If you require cover for a re-scheduled display date outside the 14 day extension period it must be declared by you to us and be accepted by us in writing before any cover is in force.

**DECLARATION**

**Please complete the following declaration and delete a) and/or b) and/or c) as applicable:**

|  |  |  |  |
| --- | --- | --- | --- |
| Policyholder: |       | Policy No: |       |

I/We declare to Ansvar Insurance that:

1. an independent contractor, with their own insurance arrangements, will be fully responsible for the planning, organisation, control and running of all activities for
2. an independent contractor, with their own insurance arrangements, will be responsible for the firework activities, and I/We will be responsible for the overall planning, organisation, control and running of the display and any non-firework supporting activities, for
3. I/We will be responsible for the planning, organisation, control and running of all activities for

the firework display stated below.

I/We have read and accept the above safety issues and confirm that the above **minimum actions** will be implemented where either declaration b) or c) above applies.

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| Display at: |       | Estimated attendance: |       |
|  |  |  |  |
| Display date: | .       | Site capacity: |       |
|  |  |  |  |
|  |  |  |  |
| Name of person who completed this declaration: |       | Date: | .       |
| (BLOCK CAPITALS) |  |  |  |  |  |
| Position held: |       |  |  |

**WHEN FULLY COMPLETED PLEASE TAKE A COPY AND RETURN THE ORIGINAL TO ANSVAR INSURANCE VIA YOUR INSURANCE ADVISOR.**