



IW District 129 Policies and Guidance July 2025

General Information

This guidance is for Club Health and Safety Officers and Protection Officers.

Notes in blue have been added since the original guidance was issued in May 2025.

Introduction

Inner Wheel Clubs are essentially friendship groups, committed to service. Members are responsible for taking reasonable care of themselves and others, just as we do in our normal everyday activities e.g., most of us will warn someone if they are about to trip over something!

Clubs come together as a District and all are supported by the (national) Association which gives guidance and formulates policy on a range of matters. However, Clubs (and District) should also consider how best to ensure that they are operating in accordance with Association policies.

Section A: Appointment of Club Health and Safety and Protection Officers

All Clubs are required to appoint a **Health and Safety Officer** and a **Protection Officer** who are responsible for all matters relating to these areas, as outlined in Association Guidance.

These roles may be combined with other Club Offices e.g., President.

Please note that individual members holding these offices need to be confident that they understand the obligations associated with them and, in particular, when they should seek advice.

IW members are **not** employees and we do **not** have the same responsibilities as would be expected in a professional situation. We just act in good faith and do the best we can.

Detailed policy guidance is available on the IW website:

<https://innerwheel.co.uk/useful-links/downloads-internal/>

Health and Safety – a Guide for Inner Wheel Clubs & Districts (October 2021)

Child and Vulnerable Adult Protection Policy (A Guide for Inner Wheel Districts and Clubs October 2021)

If you have any questions, contact District in the first instance: innerwheel129@gmail.com

Section B: Policies of which all members should be aware

- Equality and Diversity Policy (Oct 2022) attached, provided by Association.
- Health and Safety (H&S) Policy Statement for a Club Oct (2021) attached, provided by Association, (**or** a modified Club Policy Statement per the notes below).
- Child and Vulnerable Adult Policy Statement for a Club (Oct 2021) attached, provided by Association (**or** a modified Club Policy Statement per the notes below).

The adoption of the above policies should all be recorded in the AGM minutes.

Please note that:

1. Clubs do not have to use the Association provided H & S, and Child and Vulnerable Adult Policy Statements. Association has provided the Policy Statements in this format to give Clubs an idea of the kind of information you need to record.

2. See the attached **D129 Example Health and Safety Policy Statement for a modified version** which covers most risks members are likely to encounter at Club organised activities. **July 2025 version attached.**

3. Risk Assessments are required for all IW meetings and events.

There is one in the Association Guide

or

there are 2 D129 Example Risk Assessments which complement the D129 version of the H&S policy statement:

- D129 Risk Assessment Public Venues
 - D129 Risk Assessment Member's Home Example
- and a D129 Risk Assessment Template for drafting your own if you wish/if necessary.

4. Your Club might wish to modify the Association provided **Child and Vulnerable Adults Protection Policy Statement** e.g., references are made to: "children, parents and carers, members, employees, helpers and volunteers" and it may be that your Club does not carry out activities with all of these groups. It is unlikely that Disclosure and Barring Service checks will be necessary either. If a statement is not appropriate for your Club, you can leave it out or modify it and say, "if this type of activity is proposed, more guidance will be sought."

See also D129 Protection - Additional Information.

5. Food Hygiene Recommendations.

IW Association insurers have provided a table of food hygiene recommendations and these have been supplemented with Government advice. Given that IW members often provide food, it is suggested that these recommendations or modified versions should be circulated when such events take place and/or with the AGM agenda.

6. Clubs can choose how they wish to ensure their members are aware of the above policies.

- Some clubs might send out the Policy Statements for H & S and Protection and the Equality and Diversity Policy with the AGM agenda in advance of the meeting. The Food Hygiene Recommendations could be circulated at the same time.

or

- Some clubs might read the above out loud at their AGM.

or

- Some clubs may use a mixture of approaches e.g., send out the documents in advance and then pull out key points and/or answer any questions verbally in the meeting.

Please ensure that the policies are reviewed annually at the AGM, and their adoption minuted. After the AGM, a copy of the minutes (unsigned) should be sent to the District Secretary at: innerwheel129@gmail.com

Section B: Insurance information and Accident-Incident Report Form

D129 has produced a D129 Accident-Incident-Report Form which can be used to report any protection/safeguarding concerns in respect of any potentially vulnerable IW member. (Clubs can of course use their own version).

IW Insurance information below is taken from the General Guide pp47-48.

The General Guide is available on the IW website: <https://innerwheel.co.uk/useful-links/downloads-internal/>

An electronic version of the certificate of public liability is issued to Clubs every year but a copy is also available from Association if required.

DESCRIPTION OF PUBLIC LIABILITY COVER

Liability Insurance Guide for Districts (and Clubs)

The public liability policy is in the name of the Association of Inner Wheel and provides cover for all the Districts and the events, which they organise.

The policy is renewed on the 1st July each year and a copy of the current Certificate can be obtained from the [District or] Association Office.

The main extensions and restrictions are detailed below, but if you have any queries at all, please refer to PIB who will be happy to provide you with guidance.

- The policy provides cover for up to a £10,000,000 Third Party Property Damage limit any one occurrence and covers events within the United Kingdom and the Republic of Ireland.
- The policy includes Products Liability up to £10,000,000 in the Aggregate (i.e. injury or damage caused by a product supplied to a third party). *An example of this would be if Inner Wheel members sold cakes at a stall and someone who bought a cake then claimed that they had suffered food poisoning from it).*
- The policy includes Member to Member Liability (i.e. if one member of The Association is injured by another member and claims against The Association for that injury.
- The cover runs to 30th June of each year.
- The policy does not automatically cover events, which are organised SOLELY by the Association where the attendance is expected to exceed 2000 members of the General Public. This restriction does not apply when the event is organised by other parties and The Association are invited to attend and for these events, there is NO RESTRICTION on attendance number for joint events or where The Association are not the sole organiser.
- If you plan to hold an event, which is unusual and are not sure whether it is covered, please feel free to contact PIB and we will be happy to check with the Insurers and advise you accordingly.

IF YOU HAVE A CLAIM

- First and Foremost - Don't Panic!. Make a note of the allegations, get details of any witnesses to the event if possible and if the incident occurs whilst you are present, take photographs again, if possible. These will be very useful afterwards to show what actually happened and the results of the accident.
- Don't Admit Liability. If someone states that they are going to make a claim against you, simply advise the injured party that you will pass the full details on to your Insurers and that they will contact the injured party in due course. If you make a promise of payment, this could prejudice Insurers legal position and it is important therefore, that you provide them with full details to enable them to respond in the correct way, taking into account all the facts.
- If you receive anything in writing from either the claimant or a solicitor, send it immediately on to us, unanswered.
- Ring PIB and provide them with the details and they will be happy to guide you through the process and give you advice on what the next steps should be.

CONTACT DETAILS

PIB Insurance T: **01904 520230**

Michael Cushing e-mail address: michael.cushing@pib-insurance.com

Charlotte Hartridge e-mail address: Charlotte.Hartridge@pib-insurance.com

Before you approach the insurers, it might be worth asking District in case we know the answer. If you do contact the Insurers directly, please copy us in and let us know what they advise. That way, we can share the information with other Clubs if appropriate.

Questions?

Please contact District at innerwheel129@gmail.com

Associated Documents:

- Association IW Equality and Diversity Policy (Oct 2022)
- Association Health and Safety (H&S) Policy Statement for a Club Oct (2021)
- D129 Club Example Health and Safety Policy Statement
- **D129 Club Risk Assessment Public Venues**
- **D129 Risk Assessment Member's Home Example**
- **D129 Risk Assessment Template for drafting your own if you wish/if necessary.**
- Food Hygiene Recommendations
- Association Child and Vulnerable Adult Policy Statement for a Club (Oct 2021)
- **D129 Protection - Additional Information**
- **D129 Accident – Incident Report Form**