

Guide to emergency planning for community groups

**How to Help Make Your
Community More Resilient**

The Scottish Government, 2020

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Introduction: Why plan for emergencies?

Although Scotland is a relatively safe country, we regularly experience emergencies and disruption caused by issues like severe winter weather and flooding, and from issues such as fuel shortages, animal diseases, and pandemic viruses.

Challenges like these can affect us all in our daily lives, but when communities organise themselves to prepare for emergencies, it can make a big difference.

This guide provides advice to groups that want to help their communities cope better in an emergency and become more resilient by making a Community Emergency Plan together.

There are over 300 community emergency groups around Scotland and many more community groups have come together to support residents through recent coronavirus challenges.

Scotland has a network of organisations who work together to respond to and recover from emergencies. These organisations are called “emergency responders” in this guide. They include what people think of as the “emergency services”: police, fire and ambulance, but also other organisations like local authorities and the NHS. Voluntary groups such as mountain rescue teams, British Red Cross, RAYNET and 4X4 vehicle groups also assist the responder agencies.

These organisations come together as Resilience Partnerships which enable them to prepare for and respond to emergencies in a joined up way.

However, the emergency responders can't be everywhere at once. They will always have to prioritise people in greatest need, especially where lives are at risk.



Temp flood defences at Newton Stewart
CC Copyright Jim Barton

Dumfries & Galloway has endured many and various weather related incidents over the years which have resulted in a high proportion of communities working with D&G Council in developing Community Resilience arrangements to enhance their levels of resilience.

In the winter of 2015/16 multiple successive storms caused significant flooding in several areas, resulting in damage to homes and businesses, and the need for evacuations. Established community group assisted police on the ground with door knocking when flooding became imminent, they distributed donations where they were most needed, and set up local rest centres.

Voluntary sector groups regularly work alongside the emergency responders. Both say that this works best where they have an established relationship and don't have to start from scratch when an emergency occurs. It helps that they know who to talk to and have planned in advance what to do.

Having a Community Emergency Plan doesn't mean that your group replaces the emergency responders.

It is important to remember that you should never do anything which puts you or anyone else in your community at risk.

At the heart of how communities get through emergencies is down to their "resilience" – this means using their strengths to:

prepare for, respond to, and recover from emergencies.

More resilient communities:

- Are aware of risks that may affect them and how vulnerable they are to those risks.
- Use their existing skills, knowledge and resources to prepare for, and deal with, the consequences of emergencies.
- Work together to complement the work of the local emergency responders before, during and after an emergency.

A Community Emergency Plan is one way in which your group can help your community become more resilient. It can help your community cope until the emergency responders arrive and help it recover in the long term.

Past incidents have shown that people already support and help each other during times of need. Simple activities, like getting together to clear snow and ice from paths or offering a helping hand to neighbours who might become vulnerable in an emergency, can make all the difference.

This document sets out a 'step by step' guide, from getting started, to practising your plan. It is not, however, an instruction manual that must be followed to the letter.

Your community group is best placed to decide on what will work best for you.

The document is available for groups to use now, but the Scottish Government is open to feedback on its contents and will update it periodically. If you have any comments or suggestions on how we could improve the guide, please forward to :

Email: ReadyScotland@gov.scot

Post: Ready Scotland Team, St. Andrew's House Regent Road, Edinburgh, EH1 3DG

Where to go for help and advice

Different communities face different issues, and have different strengths and ideas about how to tackle them. So, your Community Emergency Plan will be unique to your community.

This guide includes 'Community Emergency Plan' templates which you will find on Pages **20-34**. You can use or change them in whatever way suits you and your community, including adding your own community name, logo or any other information that you think is relevant to your community.

You may find it helpful to talk to people in other community groups which have developed emergency plans. Your local authority will have an **emergency planning or resilience contact** who may be able to provide help. It is a good initial contact that can put you in touch with the key people locally.

It is very important that you:

- ➔ Talk to people in your community who have resources that they can use to help and;
- ➔ talk to your local authority to make sure that what you are planning fits in with the "big picture" of how your local emergency responders would act in an emergency.

Blair Atholl and Struan Community Emergency Plan

Increasing pressures on the emergency services during summer tourist seasons, experiences of regular heavy winter snowfall and long term power outages highlighted the increased risk to vulnerable groups in the Blair Atholl and Struan community. Whilst the local community responded well when emergencies occurred, lessons were learned over time and emphasised the need for a local emergency plan.



Blair Atholl and Struan Community Council set up a Community Resilience Group to identify, prepare for and mitigate risks to the safety and general wellbeing of the community, working in close cooperation with the authorities, emergency services and other organisations. The group was set up following consultations with the community, local landowners and businesses.

"The enthusiastic support and the determination of the community...to establish this initiative and make it a success has been extraordinary. We have a wide variety of useful skills and physical resources available within our community. Not least among these resources is a unique collective knowledge of local demographics and topography."

The Scottish Government's **Ready Scotland** website is a useful source of information for communities that want to develop Community Emergency Plans. It contains this guide, planning templates, examples of other 'resilient community' groups as well as further related advice:

ready.scot

In partnership with Evaluation Support Scotland, the SG's 'Resilient Communities' team have also created "**Our Community Resilience Toolkit**". It is designed for community resilience groups, or anyone thinking about setting one up, to guide them through the simple steps to help them explain and prove the difference their group can make and why it is important. It can help groups communicate with their wider communities, attract new members, obtain funding and support, and share good practice.

www.evaluationsupportscotland.org.uk/media/uploads/resources/comm_res_challenge_3.pdf

The **Scottish Flood Forum** has helped many communities in Scotland to set up Community Flood Groups. These groups have helped communities threatened by flooding or severe weather to become more resilient. They have collaborated with community councils and local authorities to identify solutions that work in local communities, and contributions that local people can safely make:

scottishfloodforum.org

There may also be sources of funding available to help you to produce your Plan. Sources of funding vary from place to place and over time. A good source of information and advice for funding for community groups is the **Scottish Council for Voluntary Organisations**:

scvo.org.uk/funding

You will also get advice on sources of support, learning and development from your local **Third Sector Interface**. They are a local starting point to find out more about volunteering; setting up and running a third sector organisation; or using social enterprise as a model to deliver social good:

www.gov.scot/policies/third-sector/third-sector-interfaces/

If you don't have access to the internet and would like any of the above resources to be sent to you in hard copy, please write to:

**Resilient Communities Team, Scottish Government
St. Andrew's House, Regent Road, Edinburgh, EH1 3DG**

Step 1 – Making your Plan

1.1 Getting started

This guide takes you through a step by step process that will enable you to:

- ➔ Decide who your Community Emergency Plan is for
- ➔ Get the right advice
- ➔ Think about the risks your community faces
- ➔ Think about local skills, knowledge and resources
- ➔ Involve all the people who can help
- ➔ Write and test a Plan

Remember that **your local authority’s emergency planning contact can give you advice and support.**



Look out for the “**Action**” buttons in the guide for suggestions on how to complete sections of the Plan and where to find information to help you.

Who is your Plan for?

Most Community Emergency Plans will be made for a “geographical community” or place. This can mean one or more neighbourhoods in a city, a town, a village, or even a street.

However, communities can also be made up of people who are connected by other things than where they live. When you are thinking about who your Plan is for, and who you will want to help you produce it, you should think about the different kinds of communities in your area (and neighbouring areas), that may need to work together and help each other in an emergency. You can consider all sorts of factors, for example - race, age, gender, disability religion, and shared interests.



It may help you to gather background information on your community, such as a map of the area covered, which includes things like:

- main roads and rail lines
- rivers, lochs and other water courses
- community facilities like schools, village halls and care homes
- grit bins

ACTION

1

Decide who (and where) your plan is for

Who can you work with?

One of the first things to think about is who can help you. In many areas there are already active community groups and businesses which help to respond to emergencies. Consider what already exists around you and whether an existing group could be built upon to include dealing with emergencies.

As well as your local authority, you may want to talk to your Community Council or local councillors, as well as local organisations like the Police, Fire and Rescue Service, Ambulance Service, and voluntary organisations active in your area such as mountain rescue teams, the Royal Voluntary Service or the British Red Cross.

It's important to remember that you need to **have support from your community** for a Plan to work. People need to be prepared to sign up and offer to get involved in helping if an emergency happens. Raising awareness and encouraging people to see the value of 'joining in' are an important part of building the foundations for a Plan.

To make your Plan more effective, as diverse a group as possible, within your community, should have a chance to get involved. Different people bring different skills and opportunities. For example some people may not be able to clear snow, but could be willing to help look after people who have to leave their homes in an emergency. People from different ethnic communities may have language skills, and could help communicate with people in your community for whom English isn't their first language.

You could have an open meeting where the community can discuss their ideas for the Plan and find out who is interested in helping to create it. There may already be a regular meeting where you can do this – such as a Community Council meeting, Neighbourhood Watch or residents' association. You might want consider if there are groups within the community for whom an open meeting wouldn't work well, and think about other ways to get their views.

You'll need to bear in mind that different methods might be needed to communicate

with different people. For example, people with childcare responsibilities may not be able to attend evening meetings and not everyone will be comfortable getting information through social media.

You may want to consider:

- ➔ Discussing the idea at meetings of your community groups, and with other community groups in the area.
- ➔ Leaflet drops to local households (to save effort, where possible, you can co-ordinate doing this at the same time as other leaflets are being distributed).
- ➔ Distributing leaflets through local shops, pubs or other services using community websites, newsletters, papers and social networking.
- ➔ Including information in letters sent home with school children.
- ➔ Making use of social contacts to spread the word.

When you've got a group of people together who want to take part, you could form a Community Emergency Group. This will usually build on an existing community group such as a community council, residents association, neighbourhood watch or rotary club. But it could be a new group set up for this purpose. This is the group that will lead your preparations and coordinate the action you take with the emergency responders in your area.

Who will take the lead?

It may help to identify a coordinator to take a lead role in organising and taking forward the work of this group, and helping to keep up motivation and interest from the community.

It is important that the person taking on this role has a good understanding of your community, and has the backing and support of community members.

**ACTION
2**

Set up a Community Emergency Group and appoint a coordinator.

**ACTION
3**

Talk to your local authority, and other key agencies, if you need to, and the rest of your community.

1.2 Identifying risks

In order to plan for emergencies you need to know:

- ➔ What risks you face?
- ➔ How likely are they to happen?
- ➔ If they happen, what would their impact be?
- ➔ Are any people in your community particularly at risk?

It's important that you focus on those risks that:

are important to you and that you can do something about.

Examples of the sort of risks you can consider are described below.

Environmental risks

- Are there any particular areas that flood regularly?
- Are parts of your community frequently cut off by snow?
- Are there any sites of environmental or historic importance which may be impacted?

Infrastructure risks

- Is there a major transport facility (like a train station) in the area?
- Are there any vulnerable bridges or main roads?
- Are there any large or important industrial sites in the area?

Social risks

- Are there any known vulnerable people/groups in your area? Examples may include:
 - People who have recently had an operation
 - People without access to transport
 - People with limited mobility
 - People reliant on regular medication or health visits
- Are there any groups who might find it difficult to understand emergency information?
- Are there any groups who don't live in the area full-time, like holiday makers or travelling communities, to consider?

Emergency responders cannot always immediately determine exactly what individuals might want or need, and nor can they always identify who in your community might be vulnerable in a crisis, particularly those who may not have previously received support. This requires local knowledge and your help. Think about how you could share this information with the emergency responders if an

emergency occurs.

Local authorities and other organisations like the NHS, SEPA, British Red Cross, the Salvation Army or faith communities will also have a good idea of the individuals or communities who are vulnerable, however they may not have such good local knowledge about exactly who may become vulnerable in a crisis, or what help they might want or need. This is where your help is particularly important.

For each risk, you should also think about what actions you can take to reduce the risk of it occurring, or to minimise its impacts. For example:

If your community is subject to regular **coastal or river flooding**, are you and other members of your community group:

- Registered with Floodline Scotland to receive flood warnings www.floodlinescotland.org.uk/flood-updates .
- Aware of the Scottish Flood Forum and the extensive resources they provide to help you prepare for and recover from floods. scottishfloodforum.org
- Aware of the “Flood Risk Management Plan” held by your local authority.
- Aware of sandbag supplies and how to access or replenish them.
- Aware of key ‘assets’ in your community such as people who own 4x4 or ‘all terrain’ vehicles who could assist with getting people or supplies into or out of an affected area? See the [Scottish Fire and Rescue Service. Community Asset Register](#).

The emergency responders already do a lot of work to identify the risks in their areas. They meet regularly as multi-agency Resilience Partnerships in the North, West and East of Scotland with a number of local partnerships within those regions.

These groups have the responsibility for the co-ordination of regional emergency planning and for overseeing the response to, and recovery from, major emergencies. They also have a duty to publish a “Community Risk Register” showing what risks have been identified in your area, and their potential impact on it.

It is worth looking at these documents to help you think about the potential risks to your local area and their impacts.

Community Risk Registers can be found at:

www.firescotland.gov.uk/your-safety/community-risk-register.aspx

The National Risk Register (NRR) contains UK-wide information. This can be found at:

www.gov.uk/government/collections/national-risk-register-of-civil-emergencies

These risk registers mainly talk about relatively high-level threats or hazards, and how the emergency responders can address them. Your group is likely to have local knowledge and insight of other risks in your area that may not be included in those registers.

For example, is there a local road that regularly floods, or a footpath that could get blocked in severe weather, cutting off members of the community from vital amenities?

If there are risks within your community which need action, then you can have a say in how money is spent within your local authority. **Participatory budgeting** (PB) is a way for people to have a direct say in how local money is spent. PB is used across the world, and now in Scotland, where community groups and local authorities are using PB to give power to local people.

<https://pbscotland.scot/>



Complete the risk assessment template on page 22 below.

1.3 What can your Community Emergency Group do to prepare?

One of the key things which the Community Emergency Group can do to make your community more resilient is to encourage individuals and families to think about what they would do in the event of an emergency.

You might want to consider encouraging local people to make plans for how they and their families will cope in an emergency. A Household Emergency Plan template which you can encourage people to use is attached to this guide on page 34. You may want to consider circulating this or something similar in your community.

1.4 Assessing community skills and resources

Once your community is aware of the risks and what their impacts might be, it is important to consider what skills, resources and equipment your community already has that could be used, if needed, during an emergency.

You may be surprised at the level of knowledge you have, and the wealth of equipment and other resources in your community. In any case it's better to find out now what is or is not available, rather than when an emergency happens .

You may want to look at your community's existing skills and resources under the following headings and add this information into your Plan:

Volunteers

People already help each other in emergencies. However, as part of your planning, you could speak to people and groups in your community and ask them, in advance, if they would be willing to volunteer during an emergency, and if they have skills, tools or other resources that could be used. For example, local farmers and tree surgeons may have equipment (see below) and expertise which they are willing to use and perhaps have included on the SFRS Community Asset Register. Some people may be trained in first aid or food preparation. Many people will be able to help in tasks like clearing snow. Some local authorities have contracts with farmers to assist during severe weather, you may wish to check with your own local authority if there are any arrangements like this in your area.

You can ask people about their skills and resources using a questionnaire. It is important to remember that people like to be communicated with in a number of ways, and you can think about distributing your questionnaire using the same approach as you used to put together your emergency planning group – see Page 9.

You might also want to consider talking with existing local groups to see if their volunteers or contacts would be willing to help in an emergency. For example, sports clubs, faith groups or school parent councils may be willing to help out if required. It is important to make sure that you keep volunteers up to date and engaged in your emergency planning.

More information about managing groups of volunteers can be found at Volunteer Scotland:

www.volunteerscotland.net

Tools and equipment

With your Community Emergency Group, think about what tools and machinery might be needed if an emergency occurs. There may be people in your community who are qualified, capable and willing to operate these tools and machinery in an emergency. For example tree surgeons may have useful skills and equipment, farmers may be willing to use their tractors to help. **It's important to make sure that anyone using this kind of equipment is properly qualified and insured to do so.** This is for their own protection, and also to protect the people they are helping. Such equipment could

In Dumfries and Galloway the local authority issue grit bins and hand-gritting spreaders to communities which want to use them. In return the communities take responsibility for this equipment, and for informing the council if the grit bin is in danger of becoming empty.

also usefully be added to the SFRS Community Asset Register so that emergency responders know that they exist and are available for use.

Supplies

In an emergency, your community may require supplies, like food and water, which may be difficult to obtain. You should talk to your local authority to see what arrangements are in place already and, where appropriate, consider talking directly with local businesses and suppliers who might be willing to provide these supplies. If a written agreement is made between your community and the supplier, attach this to your Plan.

It's important that you take volunteer's safety into account even when doing relatively low-risk activities. For example, no-one should clear ice and snow wearing inappropriate clothes or shoes, carry out tasks they are not physically fit for or use mechanized equipment they have not been trained to use.

Transport

Find out which vehicles could be used by the local community and know how to access them in an emergency. It is important to make sure that vehicle owners are properly licensed and insured to use their vehicles in this way.

**ACTION
5**

Complete the local skills and resources template on page 23.

Insurance, health and safety

You should definitely not see insurance and liability as a barrier to preparing your community for emergencies. Having a Community Emergency Plan does not mean that volunteers should be putting themselves in danger, or endangering other people in the community.

For every-day activities that you might do to help your neighbours, in a personal capacity, your ordinary household buildings or contents insurance will generally provide personal liability cover. You must always take reasonable care, and not take unnecessary risks. If you are in doubt, you must check your insurance policy or contact your insurer.

If you are part of an existing group, you may have third party liability insurance, and you can check with that insurer that the types of activities you want to do will be covered by your policy.

If your group is not employing anyone, health and safety legislation will not apply to you. However if you are motivated to do something to help your community in an emergency, you will want to make sure that the volunteers who are working with you

do so safely.

Some communities have made arrangements with their local authorities to enable actions taken as part of their community emergency plan to be covered under the local authority's third party liability insurance. You may want to discuss this possibility with your local authority.

For Community Councils covered by Zurich Municipal Insurance, it has been agreed that community resilience activities that **don't involve mechanized equipment will be covered under existing policies**. You should contact Zurich Insurance to check if this applies to your group.

There are fuller guides to **Insurance** and **Health and Safety for Community Groups** in the annexes from Page 21 onwards.

Identifying and supporting places of safety

In an emergency, your local authority might need safe places or "rest centres" for people to shelter, or which can act as "hub" for information sharing across the region's communities.

Your local authority is likely to have already identified a number of key locations, but your Community Emergency Group may be able to offer support in setting up additional locations in your local area or linking up with already identified places of safety.

**ACTION
6**

Talk to your local authority's resilience contact to find out what 'places of safety' already exist and what your group can do to assist. Add this information to the key locations template on page 24.

Emergency Contact List

It is important to keep a record of who is in the Community Emergency Group, as well as others in the community who have offered their help in an emergency. This will help you contact everyone quickly in an emergency and make it easier for you and the emergency responders to identify who is part of the Community Emergency Group. It is important to remember to keep personal details safe, and only share them with those who need the information. For further information see:

www.ico.org.uk

You may want to record contacts in a "telephone tree", which sets out a process through which people have responsibility for ringing other contacts, sharing the work.



ACTION

7

Complete a telephone tree. See example on page 26.

Sharing your Plan – get other views

Once you have drafted your Plan, share it with your community, your local authority and emergency responders to get their views. It is important that all members of the community feel that the Plan works for them.

By sharing the plan you may get more people interested in it, gain further support and ensure that everyone knows who to contact and what assistance you can provide.



ACTION

8

Record who needs copies of your Plan using the template on page 21 and ensure that they receive a revised copy whenever it is updated

Step 2 – Responding and recovering

2.1 Using your Plan

When an emergency happens, you will need to know how best to use your Plan and volunteers.

You will have made your local emergency responders aware of your Plan as part of your planning process – and agreed how they will contact you, and how you should contact them - so it may be that you will activate your Plan in response to a call from the emergency responders. It is important that any actions which you carry out are coordinated with the wider emergency responders' efforts.

In an emergency, having a Community Emergency Plan is not a substitute for calling 999.

In some circumstances, the emergency responders may be unable to contact you. Therefore, you should develop a series of triggers you can use as a Community Emergency Group to decide whether to take action, agreed in advance with your local authority.

For example:

- ➔ Have we been able to contact our local emergency responders?
- ➔ What messages are being put out in the media?
- ➔ What can we do safely without the help of the emergency responders?

**ACTION
9**

Record the process by which you will activate your Plan. See page 28.

What to do when you put your plan into action

Using your list of skills, people and resources, you will need to decide what you can do to work safely with the emergency responders in the immediate response to an emergency event, and a potentially long period of recovery.

**ACTION
10**

Record first steps to take once a Plan is activated using the template on page 29

2.2 Your first Community Emergency Group meeting

It may be possible for your group to meet briefly once the Plan has been activated. If so, an example of a draft agenda you can use for the first meeting can be found on page 31 of the template. The draft agenda is intended to be a guide only. You may find that your team and volunteers are already getting on with helping but it is important to make sure everyone is safe and working in a coordinated way.

2.3 Evacuation

During the initial response to an emergency, it might be necessary for some members of your community to be evacuated from their homes to a safe place. Speak to those coordinating the response (normally the police) to see what role your group can play in this.

You may be able to assist with tasks such as:

- door knocking or delivery of emergency messages; looking after people in a place of safety; or
- identifying those who may need extra help to move to safety.

**ACTION
11**

Use template on page 31 to record actions agreed in respect of evacuation.

2.4 Communications

Your group should discuss how it will cope if communications are disrupted in the area. You may have access to walkie-talkies or amateur radio groups like the Radio Amateurs' Emergency Network (RAYNET), or other radio amateurs, that you can use to communicate with each other.

Your group could also consider door knocking as an option to communicate with the public and get the emergency responders' messages across if it is possible to do this safely. You should work with the emergency responders to ensure any messages they are delivering to the community are consistent with those from the emergency responders.

**ACTION
12**

Record alternative communication methods to use during an emergency using template on page 32

Step 3 – Practising and updating Your Plan

It is important to regularly review and update your Community Emergency Plan to ensure it meets the changing needs of your community. It is also important to make sure that your Plan will work properly in an emergency.

As a minimum, you should check regularly that it is still up to date. You may want to practise using the Plan to test how well it would work in an emergency, and see how ready members of your team and volunteers are to help out.

You could work with your local emergency responders, using the local risk assessment you have produced, to identify scenarios that you can use to test the arrangements you have made in your Plan.

Your local emergency responders may be planning to practise their own emergency plans and, if so, you may be able to practise “activating” your Plan as part of their exercise.

Practising the arrangements in your Plan will allow you to identify any problems with it. Once you have practised your Plan, you should review and update it. You should also regularly review and update your emergency contact list to ensure it is accurate.

When you make any changes to the Plan, you should record them to make sure that everyone knows they are using the latest version and ensure that everyone who needs a copy of the Plan is sent a copy of the updated version.

Conclusion

If you've reached this far congratulations! Every step of this process helps make you and your community more resilient – supporting the work of emergency responders and building the sense of community in your area.

Emergency responders and the Scottish Government are very interested in hearing about local communities who are rising to this challenge. If you are working on this process (or have completed it) you may wish to share your experience. You will have already involved your local authority in the process, but the Scottish Government are keen to hear about your experience: ReadyScotland@gov.scot

ANNEX 1

Insurance for Community Resilience Groups

Having a Community Emergency Plan means that your community will be a safer, more supportive place to live, and has the potential to result in reduced insurance claims. Community resilience activities are very low risk and should definitely not put volunteers or the public in any danger. So, you should not see insurance or liability issues as barriers to preparing your community for emergencies. Depending on what your group wants to do, you should check that your group has the cover it needs in order to do the things it want to with confidence.

Think about the following types of insurance and check your cover:

- **Third party liability cover** – check that your group’s third party liability cover includes the things you want to do.
- **Motor insurance** – drivers must make sure they are covered for the proposed use.
- **Professional indemnity insurance** – if volunteers use their professional skills by providing specialist advice (e.g. on suitable flood defences for a community), they should ensure they are covered.

If you have existing insurance, and are in any doubt, you should always contact your insurer.

THIRD PARTY LIABILITY INSURANCE

This insurance covers injury to people who are not employed by you and damage to property not owned by you. This covers the organisers of activities, and would protect the organisers of activities if they were held to be to blame or sued. You can buy different levels of cover, from £1m up to £10m or even higher. Don’t worry – this seems a lot but costs are relatively low.

For every-day activities that you might do to help your neighbours, in a personal capacity, **your ordinary household buildings or contents insurance will generally provide personal liability cover.** You will need to take reasonable care, and should not take unnecessary risks.

If you are part of an existing community group, you will probably have third party liability insurance, and you can **check with your insurer that the types of activities you want to do will be covered by your policy.**

Some communities have made arrangements with their Local Authority to enable actions taken as part of their community emergency plan to be covered under the **local authority’s third party liability insurance.** You may want to discuss this possibility with your local authority.

Zurich Municipal Insurance covers many community councils in Scotland, although not all. You must check if your Community Council is covered by this company.

For Community Councils which have existing third party liability cover by Zurich Municipal insurance, it has been agreed that community resilience activities that don't involve mechanized equipment will be covered under existing policies where:

- They or their Local Authority have notified Zurich Municipal of the fact that they have a community emergency plan in place; and
- The community emergency plan or the relevant parts of the community emergency plan have been developed with the support and advice of the Local Authority (and its Partners); and
- The community council have existing third party liability cover with Zurich Municipal.

It is important that groups remain flexible, to be able to respond to a range of different scenarios that may face them. In general, they will be covered for all non-mechanised community resilience activities. These could include, but would not be limited to:

- Clearing snow from paths, drives and minor roads
- Checking on the welfare of local people
- Giving lifts and helping with shopping
- Filling sandbags
- Assisting in searches for missing people in the area

And, where previously agreed with their local authority and where appropriate training has been provided:

- Opening community facilities such as village halls to provide places of refuge for people in the community
- Deployment and placement of Property Level Protection (PLP) during Flooding e.g. Flood Gates
- By specific agreement with the relevant authorities, erection of temporary emergency signage to protect the general public during an emergency.

In some circumstances, groups may want to use mechanised equipment such as chainsaws or mechanical earthmovers. Higher risk activities such as these, or working at heights, **would not be included under existing Zurich Municipal policies**. If this is the case, it is important that groups, or the individuals concerned, either arrange separate insurance cover, or contact Zurich Municipal to check whether this would be insured under existing covers, or whether it would be possible to arrange it for an additional charge.

MOTOR INSURANCE

Motor insurers recognise that policyholders who want to help their communities through volunteer driving need clear and accurate information. Drivers should check

that their insurance covers them for what they want to do, for example: helping people with their shopping, or giving people lifts.

Information on which insurers cover volunteers using their vehicles can be found on the ABI website at (*correct at October 2019*): <https://www.abi.org.uk/products-and-issues/choosing-the-right-insurance/motor-insurance/volunteer-drivers/>

PROFESSIONAL INDEMNITY INSURANCE

This is insurance which covers negligent work done or advice given by you or your organisation.

If, as part of a community resilience group, a volunteer does something that relates to their profession, for example if an engineer provides advice of the construction of flood defences, they should ensure that their professional indemnity insurance covers this activity.

MORE INFORMATION ON INSURANCE CAN BE FOUND AT:

<https://www.abi.org.uk/>

<https://www.zurich.co.uk/en/charity-insurance/my-community-starter>

<https://www.volunteerscotland.net/media/242029/Insurance%20for%20Volunteers.pdf>

<https://scvo.org.uk/running-your-organisation/finance-business-management/insurance>

ANNEX 2

Health and Safety for Community Resilience Groups

Health and safety is aimed at protecting employees and other people who may be affected by work activities. It should not be seen as a barrier to anyone getting involved in helping their community cope better in an emergency. In fact, being aware of it can give you confidence that you are taking action in the best and safest way for yourself, volunteers and the people you are helping.

Health and safety law is sometimes wrongly blamed for preventing organisations from taking action, but by taking a sensible, proportionate approach, community resilience groups can make sure things go smoothly and safely, avoid unnecessary paperwork, and go about their business without putting themselves or others in danger.

Who does health and safety law apply to?

Health and safety law applies to employers. Most community resilience groups will therefore **not** have responsibilities under health and safety law (unless they have at least one employee), but they do have a legal responsibility to take reasonable care towards volunteers and the wider public. Employers and self-employed people are responsible for managing health and safety in their business and for taking the right precautions to reduce the risks of workplace dangers and to provide a safe working environment.

If yours is the kind of group that is motivated to do something to help your community in an emergency, you will want to make sure that the volunteers who are working with you do so safely. Taking account of the following advice will help you do so.

Understanding risks and taking sensible actions to keep safe

Community Resilience groups should never do anything that would put themselves or anyone else in any danger. They help their communities by carrying out every-day activities like fetching shopping, checking on neighbours and clearing ice and snow from paths. However, in an emergency, conditions can be challenging, so it is worth thinking about the health and safety of everyone involved at all stages of emergency planning.

1. **At the planning stage** - When making your community emergency plan, or planning other activities you should consider: who might be harmed and how; and what measures you should take to reduce risk. For example, if your group plans to clear ice and snow, you should make sure all volunteers have appropriate footwear and clothing.
2. **When you activate your plans** - When deciding how to respond to a specific emergency, you should think about the specific risks that volunteers will need to be aware of. For example, if you receive a flood warning, what areas should volunteers avoid.

3. **During an emergency** - Volunteers should be alert at all times during an emergency to risks that face them as they happen, and ensure that they do nothing that would put themselves or anyone else in any danger. For example, if volunteers are clearing snow, they should avoid areas under hanging icicles, or roofs with a heavy load of snow which might slide.
4. **After an emergency** - You should get together and discuss what was successful about your group's work during the emergency, and what lessons you can learn to help plan for future work for your group. For example a group member may have highlighted how future work could be undertaken more safely.

More information on Health and Safety can be found at:

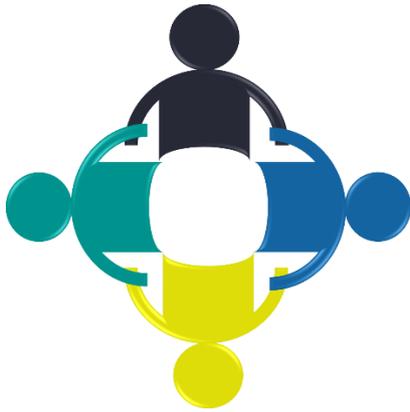
<http://www.hse.gov.uk>

<http://www.rospa.com>

<https://scvo.org.uk/support>

TEMPLATES

The following templates are a suggestion only and should be adapted to suit your group's needs. Please feel free to use, change or add different information as you see fit



*Insert your
community group's
name here*

Community Emergency Plan

Plan last updated on: xx/xx/xxxx

**IF YOU ARE IN
IMMEDIATE DANGER
CALL 999**

Plan distribution list

| Name | Role | Phone number/email address | Issued on |
|-------------------|---|----------------------------|-------------------|
| <i>Enter Name</i> | <i>Enter Role</i> | <i>Enter Details</i> | <i>Enter Date</i> |
| | Example: | | |
| | Local Authority Resilience Officer | | |
| | Community Council Representative | | |
| | SFRS community safety representative | | |
| | Local Resilience Forum Rep | | |
| | Key networks or groups in your local area such as a local school, parent council, church or other faith group | | |
| | | | |

Amendments to Plan

| Name | Details of changes made | Changed by | Date for next revision |
|-------------------|-------------------------|----------------------|------------------------|
| <i>Enter Name</i> | <i>Enter Details</i> | <i>Enter Details</i> | <i>Enter Date</i> |
| | | | |
| | | | |
| | | | |
| | | | |

LOCAL RISK ASSESSMENT

| Risks – including likelihood | Impact on community/ Vulnerability | What can Community Emergency Group do to prepare? |
|---|---|---|
| <p><i>Example: River through village can flood – every 2-3 years.</i></p> | <p><i>Example: Flooding of local streets</i></p> <p><i>Example: Blocked access to community hall</i></p> <p><i>Example: Damage to homes</i></p> | <p><i>Example: Encourage residents to improve home flood defences</i></p> <p><i>Example: Work with local emergency responders to see if can help with distribution of flood warnings and any evacuation and rest centre establishment required</i></p> <p><i>Example: Identify vulnerable people who live in areas likely to be flooded</i></p> |
| | | |
| | | |
| | | |
| | | |

LOCAL SKILLS AND RESOURCES ASSESSMENT

| Skill/resource | Name | Contact details | Location |
|-------------------------------------|------------------------------|-------------------------------|--|
| <i>Example: Trained first aider</i> | <i>Example: Mr A. Sample</i> | <i>Example: 0131 123 4567</i> | <i>Example: 1 Sample Street, Sampletown, SA1 2PL</i> |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

KEY LOCATIONS

identified and agreed with local authority for use as places of safety

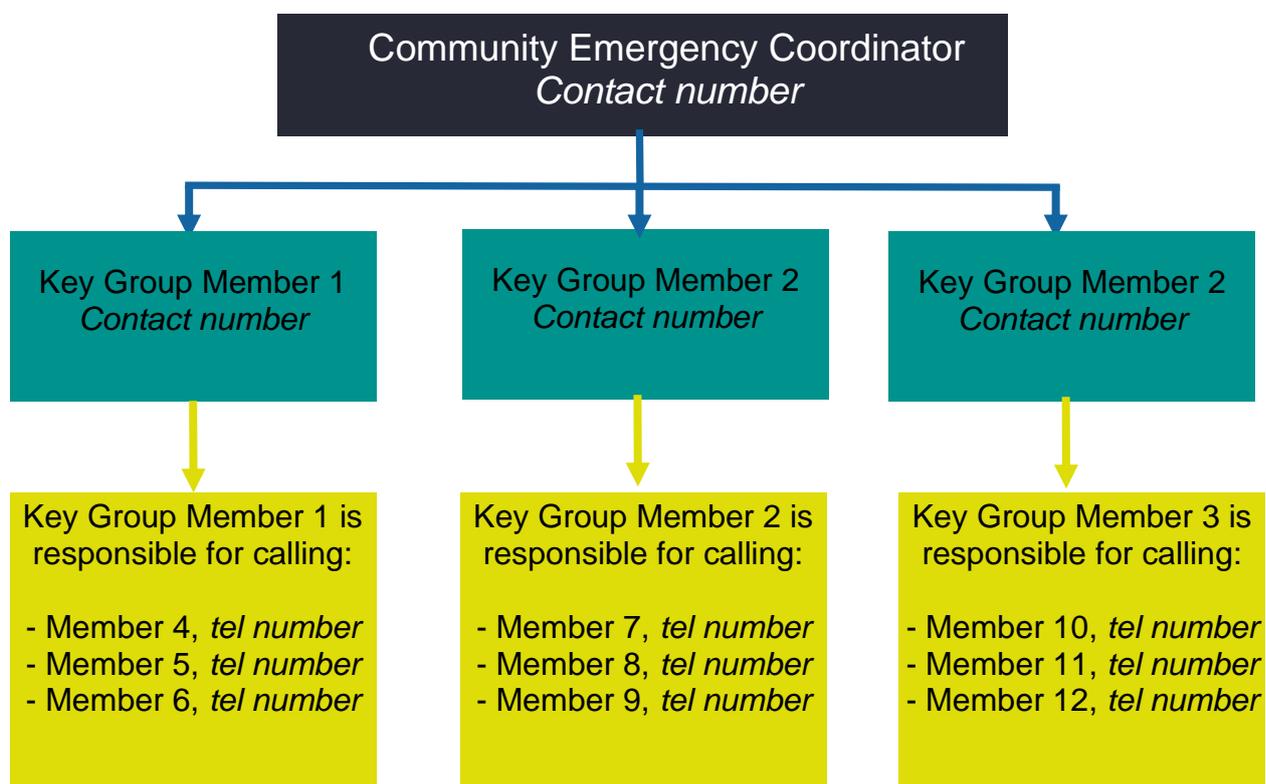
| Building | Location | Potential usage in an emergency | Contact details |
|-----------------------------|-----------------------------------|--|--|
| <i>Example: Church Hall</i> | <i>Example: Sampleton Village</i> | <i>Example: Rest Centre/safe place</i> | <i>Example: Church warden's contact number</i> |
| | | | |
| | | | |

EMERGENCY CONTACT LIST

| | |
|--------------|---|
| Photo | Name: <i>Enter Name</i> |
| | Title: <i>Enter Job Title</i> |
| | 24hr telephone contact: <i>Enter Number</i> |
| | Email: <i>Enter Email</i> |
| | Address: <i>Enter Details</i> |
| Photo | Name: <i>Enter Name</i> |
| | Title: <i>Enter Job Title</i> |
| | 24hr telephone contact: <i>Enter Number</i> |
| | Email: <i>Enter Email</i> |
| | Address: <i>Enter Details</i> |

SAMPLE TELEPHONE TREE

The phone tree works as a pyramid. The coordinator at the top makes the first call to two or more people. In turn, they call an assigned set of people and so on, until the tree is complete, for example:



Remember to record both mobile and landline numbers if available.

LIST OF COMMUNITY ORGANISATIONS

that may work with people who may become vulnerable in people or communities in an emergency

[Use this space to record details of organisations who work with people who may be vulnerable in an emergency]

ACTIVATION TRIGGERS

[Use this space to record details of how your Plan will be activated as a result of a call from the emergency responders, and also how your community will decide to activate the Plan if the emergency responders are unavailable]

FIRST STEPS IN AN EMERGENCY

Follow the instructions below when the Plan is activated.

| | Instructions | Tick |
|----|---|------|
| 1 | <i>Example: Call 999 (unless already alerted)</i> | ✓ |
| 2 | <i>Example: Ensure you are in no immediate danger</i> | ✓ |
| 3 | <i>Example: Contact the Community Emergency Group and meet to discuss the situation</i> | ✓ |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |

COMMUNITY EMERGENCY GROUP MEETING AGENDA

Agenda Date: *Enter Date*

Time: *Enter Time*

Location: *Enter Details*

Attendees: *Enter Details*

1. What is the current situation?

Enter Details

You might want to consider the following:

Location of the emergency. Is it near:

- A school?
- A vulnerable area?
- A main access route?

Type of emergency:

- Is there a threat to life?
- Has electricity, gas or water been affected?

Are there any vulnerable people involved?

- Elderly
- Families with children
- Non-English-speaking people. What resources do we need? Food?
- Off-road vehicles? Blankets? Shelter?

2. Establishing contact with the emergency responders

Enter Details

3. How can we support the emergency responders?

Enter Details

4. What actions can safely be taken?

Enter Details

5. Who is going to take the lead for the agreed actions?

Enter Details

6. Any other issues?

Enter Details

ACTIONS AGREED WITH LOCAL AUTHORITY IN THE EVENT OF AN EVACUATION

[Use this space to record details of the actions you can take to help your local authority if an evacuation is necessary in your community.]

ALTERNATIVE ARRANGEMENTS FOR STAYING IN CONTACT IF USUAL COMMUNICATIONS HAVE BEEN DISRUPTED

You should have a range of communications methods to keep in touch with members of the group and members of your wider community, for example a telephone tree with both landline and mobile phone numbers and social media tools such as a Facebook Group or Community page or a WhatsApp Group.

However, if those usual methods of communications have been disrupted, then please use this space to record details of alternative communications.

This could be anything from a community notice board, to including the owner/locations of long distance walkie-talkies or details of your local Radio Amateurs' Emergency Network (RAYNET) group, or other radio amateurs in your community.

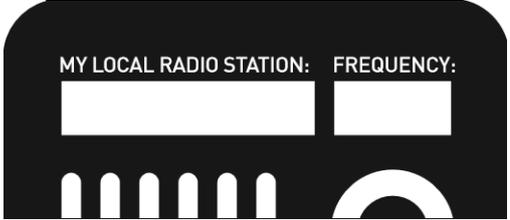
Household Emergency Plan

If an emergency happens it may be some time before help arrives. It's very important that you and your family get together to prepare.

- **Agree a plan in advance with those in your home.**
- **Complete this template together and keep it safe in case you need to use it.**

If the emergency means it is not safe to go out, the advice is usually to:

GO IN (go indoors and close all windows and doors),
STAY IN (stay indoors),
TUNE IN (to local radio, TV or the internet, where public information and advice from the emergency responders will be broadcast.)



If you have to leave your home, get out, stay out, and **take others with you.** Think of two meeting places: one near home and one further away, in case you can't get home.

| | |
|------------------------------------|---------------------------------------|
| Meeting Place 1 (near home) | Meeting Place 2 (further away) |
| Location | Location |

Pick a friend or relative who lives out of the area, who you will agree to call to say you're OK, should you need to leave home. Make sure this person knows.

Friends' name and numbers:

If it is safe to do so you should check on your neighbours and vulnerable people living close by. Have a think about who they are in advance.

| | |
|---|---|
| <p>Important Numbers</p> <p>Emergency services, 999 Non-Emergency, 101 NHS 24, 111 Floodline Scotland, 0345 988 1188 Loss of power, 105 Gas emergencies, 0800 111 999 Scottish Water, 0800 077 8778</p> | <p>Your Numbers</p> <p>Schools/Colleges:..... Carer/Childminder: Work: Doctor: Insurance: Local authority:..... Vet:</p> |
| <p>Other numbers & Information:</p> <p>.....</p> <p>.....</p> | |

Pack an Emergency Kit

You should keep enough **food and water** and other **essentials** at home for at least **three days**.

Whether you have to stay in or get out, packing a small emergency kit will help you get through. Keep it in a safe place at home where you can reach it easily. Your kit should be kept in a waterproof bag and the **top ten things to include** are:

1. **Radio with spare batteries, or a wind up radio**
2. **Torch with spare batteries, or a wind-up torch**
3. **First aid kit**
4. **Important documents like birth certificates and insurance policies**
5. **Bottled water and ready-to-eat food that won't go off. Pack a can opener if needed**
6. **Spare keys to your home and car**
7. **Spare glasses or contact lenses**
8. **Toiletries and details of important medicines**
9. **Pencil and paper, penknife, whistle**
10. **Pet supplies**

Always prioritise **PEOPLE OVER POSSESSIONS**. However, if you have to leave your home, and there's time to gather them safely, you could also think about taking:

- **Essential medicines**
- **Pets**
- **Mobile phone and charger**
- **Cash and credit cards**
- **Spare clothes and blankets**
- **Games, books, a child's special toy**
- **What else is important to you and your family?**

Find out how to turn off your gas, electricity and water supplies to your home.

You could also **consider moving (and securing) important possessions** to the upper levels of your home or to higher ground if you are at risk of flooding e.g. your essential documentation, photos, jewelry medicines, or your vehicles.

For further advice on being prepared for emergencies see
www.ready.scot

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