

Electric Vehicle Charging Points for Village Halls – Insurance Advice

The growing popularity of Electric Vehicles has seen the need to provide charging facilities in the community. The time needed to charge an electric vehicle can be anything from a few minutes to several hours, Village Hall car parks are an ideal place to provide this facility.

This is an excellent opportunity for Village Halls to establish themselves as a community hub, encouraging people to use the hall facilities while charging their vehicle. Of course, this also provides hall committees with a potential new income stream. Most car chargers offer contactless payment options so can be used 24/7.

Despite the current surge in energy prices, the cost to run an electric vehicle is still noticeably lower than petrol or diesel vehicles which have also seen rises in costs recently. This charging facility goes hand in hand with renewable energy. If your hall benefits from solar panels, heat pump or wind turbines, then you can provide green affordable charging solutions for your local community.

If you are thinking of installing chargers at your premises, then please refer to your insurance provider. In order to provide a quote to add cover insurers would need to know the following information:

- Value of the charger including the installation cost
- Type of charger. Is it a free-standing unit or attached to a wall?
- Who has access? Is it secured or can anybody use them?

When choosing the location for charging points you should carry out a fire risk assessment and consider the risks if the chargers are to be available out of hours. The measures to be considered should include:

- Physical separation of the charging points from any process and storage areas
- A suitable power supply with control and isolation systems
- Fire detection and warning in case of fire
- Smoke ventilation for the removal of toxic fumes, which will also assist firefighting
- Fire extinguishers
- An emergency action plan in the case of fire
- Staff training in the safe charging of vehicles and fire procedures, including the safe shut down of the charging process and evacuation of the premises

Charging bays should be clearly signed and marked out to enable vehicles to park close to the charging point to prevent the trip hazards associated with the stretching of charging cables. You should protect charging points against mechanical damage by vehicles.

The Health & Safety Executive advises that electrical installations should be tested often enough that there is little chance of deterioration leading to danger. Any part of an installation that has become obviously defective between tests should be isolated until the fault can be fixed.

Vehicle charging points must be installed by a competent electrician such as those recognised by any of the following organisations:

- Electrical Contractors' Association (ECA)
- National Association for Professional Inspectors and Testers (NAPIT)
- National Inspection Council for Electrical Installation Contracting (NICEIC) or SELECT in Scotland

A visual inspection of the charger should be carried out at regular intervals. Any damaged equipment should be isolated and taken out of use until it has been inspected by a competent electrician and repaired as necessary. A log should be kept of these inspections.

Should you ever have any queries on this subject, or any other insurance matter, then please do not hesitate to contact us at Norris & Fisher <https://www.norrisandfisher.com/>