



# The City of Lichfield Concert Band

## Serious Incident Reporting Policy

Last updated and approved by Trustees October 2025

This policy covers serious incident reporting to the charity regulator, the Charity Commission, as it relates to the City of Lichfield Concert Band (COLCB).

It covers all activities of the COLCB, but does not cover or replace its obligations to report incidents to any other statutory authorities such as the police which may be required from time to time.

However, incidents that are reported to the statutory authorities can become relevant to this policy, for example if COLCB is subjected to an investigation by a statutory authority or if it deems itself to be at fault and there is potential reputational damage to the Band as a result.

### What is a serious incident?

The Charity Commission defines a **serious incident** as an adverse event, whether actual or alleged, which results in or risks significant:

- Harm to people who come into contact with the charity through our work;
- Loss of the charity's money or assets;
- Damage to the charity's property;
- Harm to the charity's work or reputation.

It defines **significant** as significant in the context of your charity, taking account of its staff, operations, finances and/or reputation. Not all harms, losses or damage will be considered significant.

An act of discrimination against any person with a protected characteristic listed in the [Equality Act 2010](#) will be treated as a serious incident.

The main categories of reportable incidents are:

- **Protecting people and safeguarding incidents:** that have resulted in or risk significant harm to beneficiaries and other people who come into contact with the charity through its work.
- **Financial crimes:** fraud, theft, cyber-crime and money laundering.
- **Large donations** from an unknown or unverifiable source, or **suspicious financial activity** using the charity's funds;
- **Other significant financial loss;**
- **Links to terrorism or extremism:** including 'proscribed' (or banned) organisations, individuals subject to an asset freeze or kidnapping of staff;

Other significant incidents may include insolvency, forced withdrawal of banking services without an alternative, significant data breaches, and losses or incidents involving partner organisations that materially affect the charity.

### How we will report



If an incident occurs, which may fall into one of the categories described above, the Trustees of COLCB must be notified **immediately**. Once the Trustees have been notified, a quorum of Trustees must decide **within 48 hours** whether the incident constitutes a serious incident. If a quorum cannot be obtained within this timescale, a single Trustee may decide alone.

Any serious incident report must be made **within 72 hours** of the decision to report. The Chair, or another person authorised by the Trustees must use the Charity Commission [online form](#), and respond to any resulting requests for information **within five working days**.

If the information provided is particularly sensitive or confidential, or if a particular exemption applies, we will inform the Charity Commission and explain our reasoning.

#### Other actions

All discussions and decisions taken will be formally recorded and then minuted at the next available meeting of the Trustees, along with any outcomes and further action taken.

If there is a serious incident the Trustees will:

- As soon as reasonably practicable, prevent or minimise any further harm, loss or damage.
- Report it to the commission as a serious incident as described above.
- Report it to the police (and/or other relevant agencies) if we suspect a crime has been committed, and to any other appropriate agencies such as the local authority designated officer (LADO) for safeguarding.
- Put in place a communication plan for staff, volunteers, the public, the media and other stakeholders.
- Review what happened and prevent it from happening again. This may include reviewing internal controls and procedures, internal or external investigation and/or seeking appropriate help from professional advisers.

The CIO is required as part of its annual return, to sign a declaration confirming there were no serious incidents during the financial year that should have been reported to the Charity Commission. If incidents did occur, but were not reported at the time, we will submit these before we file our annual return, so that we can make the declaration and meet our legal reporting requirements.