

Insurance Brokers and Financial Services

NEW LEGAL RESPONSIBILITIES UNDER MARTYN'S LAW. WHAT IT MEANS FOR PUBLIC VENUES & HOW TO PREPARE.

David Still, of Lycetts Insurance Brokers, explores the new legal responsibilities under Martyn's Law – a landmark piece of legislation placing greater emphasis on terrorism risk planning and public protection. Here we explore what the law involves, how venues should start preparing and why now is the time to review your insurance cover.

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WHAT IT MEANS FOR PUBLIC VENUES & HOW TO PREPARE

From theatres and concert halls to visitor attractions, wedding venues and museums, public places are the heart of many communities, but they are also spaces that must now be designed and managed with modern threats in mind. The Terrorism (Protection of Premises) Act, more commonly known as Martyn's Law, received Royal Assent on 3 April 2025. It honours the memory of Martyn Hett, one of the 22 victims of the Manchester Arena bombing, and is the result of tireless campaigning by his mother, Figen Murray.

The law introduces a clear duty for certain premises and events to take proportionate measures to protect the public from terrorism. Although formal enforcement is unlikely before 2027, the time to begin preparing is now. Venues that take early steps to assess risk and strengthen procedures will be better placed both operationally and in the eyes of insurers.



A TIERED FRAMEWORK FOR PUBLIC PROTECTION

Martyn's Law applies to premises and events based on the number of people expected to be present at any one time, including both members of the public and staff.

Venues with a combined headcount of 200 or more will fall under the "standard duty" tier.

These venues must notify the Security Industry Authority (SIA), the body responsible for regulation, and introduce basic protective procedures, such as emergency evacuation plans, lockdown protocols and staff training.

Where the total number of people present, including staff, reaches 800 or more, the "enhanced duty" tier applies.

In these cases, venues must go further, developing a formal security plan, implementing more robust safety measures and appointing a designated individual to oversee compliance.

Ticketed events can also fall within scope, even when held in open-air settings, if entry is controlled and attendance exceeds the relevant threshold.

By contrast, venues with open, uncontrolled access – such as public parks or gardens without admission checks – are not currently in scope.

Under the legislation, it is not footfall alone that determines whether a venue must comply, but the combination of expected attendance and the presence of access controls. This means that even busy public spaces will fall outside the law's scope unless entry is managed through ticketing or similar measures.

However, many venues that host seasonal events, weddings or large-scale functions could find themselves affected, at least some of the time.

Understanding your venue's likely status under the law is the first step.

PREPARING FOR COMPLIANCE

Preparing for Martyn's Law will look different for every organisation.

The process starts, however, by assessing whether your venue – or any events you host – are likely to meet the thresholds for standard or enhanced duties. This depends not only on visitor numbers, but also how access is controlled and how events are organised.

From there, a comprehensive risk assessment should be carried out.

This assessment, ideally conducted with professional support, will highlight potential vulnerabilities and inform the development of proportionate safety measures. Crucially, it should be documented and regularly updated. Lycetts works with providers in this area who provide risk, threat, operational, physical and technical security consultancy.

The law encourages a "reasonably practicable" approach.

For standard duty venues, this might mean rehearsing evacuation procedures, briefing staff and ensuring basic communication tools are in place.

Enhanced duty venues may need to consider more formalised infrastructure – from CCTV systems and handheld radios to designated security personnel and access controls. But in all cases, the response should reflect the size, layout and nature of the venue. There is no one-size-fits-all.

WHY INSURANCE MATTERS MORE THAN EVER

Although Martyn's Law does not mandate insurance, it raises important questions around coverage.

Many standard Public Liability policies exclude terrorism-related losses – a potentially serious gap for venues open to the public.

We strongly advise reviewing your insurance policies now, particularly where your venue or events may fall within the law's scope.

It's also worth noting that Martyn's Law does not apply to areas with uncontrolled access, such as open gardens, parks or informal public spaces, even if large numbers of people are present. However, where venues host ticketed or controlled-access events in these areas, they may still fall within scope – and should consider their risk profile and insurance cover accordingly.

Specialist terrorism cover can often be added to existing policies or obtained through heritage or commercial packages.

Even if protection is already in place, the level and scope of cover should be carefully reviewed in light of the venue's risk profile and responsibilities under the new law.

Directors and Officers (D&O) insurance is another area requiring attention. As legal responsibility for compliance sits with those in charge, trustees, senior managers and company directors could come under scrutiny if measures are not followed or incidents occur.

Most D&O policies provide protection, but the limits of indemnity and exclusions should be checked to ensure they remain fit for purpose. Review policy limits to ensure they match potential liabilities under the new law. Insurers are expected to take an increasing interest in how venues are adapting to Martyn's Law – particularly during the lead-in period.

Taking visible, proportionate steps now could not only enhance safety but support a stronger negotiating position when it comes to cover and premiums.

A WINDOW OF TIME - AND OPPORTUNITY

With enforcement not expected for at least 24 months, there is time to act. But the onus is already on venue operators to begin preparing.

The SIA will be issuing further guidance in due course, but many of the core expectations are already clear.

For many venues, the challenge lies in balancing security with the experience they offer. Fortunately, many modern safety measures can be integrated unobtrusively, using temporary infrastructure, discreet surveillance or wireless communication systems that avoid intrusive installation.

Working with specialists, whether in security, conservation or insurance, can help deliver the right solution for your setting.

PLANNING FOR A SAFER FUTURE

Martyn's Law is not about making venues fortress-like. It's about being ready.

The threat of terrorism is real, but with foresight and planning, venues can take proportionate steps to protect the public and meet their obligations.

By reviewing risk, putting procedures in place and aligning your insurance strategy accordingly, you can help ensure your venue remains safe, compliant – and as welcoming as ever.



For more help and advice please contact

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