

Insurance Requirements

If you own your Building, it is obvious that you will require Buildings and Contents Insurance.

However, if you rent your premises, you will almost certainly require Contents Insurance but take time to review your lease to find out what else you may be responsible for.

CONTENTS INSURANCE

Review your general sum insured annually.

Make an inventory - vestments, vessels, icons, furniture , books etc,. This will assist in calculating your insurance level on an annual basis.

You will need to check if you have the following Covers:

- ❖ All Risks – taking items on Pilgrimages etc;
- ❖ Money – taking it to the Bank;
- ❖ Single Article Limit – you may need to specify certain items on your policy;
- ❖ Cover may be required for items owned by the church but kept at different premises; for example a photocopier which may be kept at the priest's home;
- ❖ Single Article Limit –individual items or sets which have a value over and above the single article limit set by the policy should be separately specified on the schedule;
- ❖ If you use more than one building and keep items at both properties, both addresses should be included on the contents policy with either a “floating” or “specified” sum insured;
- ❖ Accidental Damage cover

Building Insurance: - If you own the building, this insurance is required with the sum insured being reviewed annually.

Accidental Damage cover can be added as an extension.

RENTED PREMISES

Review your lease carefully, obligations under the lease and the legal requirements in respect of insurance should be carefully checked.

If you rent premises, it is unlikely you will be expected to purchase buildings insurance, however, there may be specific requirements within your lease that will be your parish's responsibility, e.g. damage to windows (which although part of the building may not be covered under the Landlord's policy) and therefore any breakages would become your responsibility - an expense you don't want!

You should also check your lease to identify who is responsible (you or the Landlord) for the following, although this list is not necessarily a full list:-

- ❖ Public Liability
- ❖ PAT testing of electrical equipment
- ❖ Fire extinguishers
- ❖ Burglar alarms
- ❖ Tenant's responsibilities in relation to the building including repairs

OTHER INSURANCES

Public Liability - If an accident happens in or around your premises then anyone, whether they are a member of the congregation or not, can pursue a claim against your Church for compensation. Your liability can be triggered by something as simple as someone slipping on a wet surface inside your Church or in the grounds and suffering an injury. We see many adverts on TV encouraging people to make a claim if they have had an accident and it is true that we are becoming more litigious as a society. However, if someone fell in your building or grounds or something fell on them which injured them and they became hospitalised, it could mean that they would be unable to work for a period of time and ultimately not have an income. In this case, a claim on your Public Liability policy would ensure that they received a justifiable payment whilst recovering, rather than as some might see it as “trying to make some money out of the situation”.

Employers' Liability - For all employees, including ordained persons, there is a legal requirement for Employers' Liability Insurance to be in place providing cover should a claim be made by an employee who has sustained an injury in an accident. Employers' Liability could be triggered even if the employee is a voluntary helper or is self-employed but working under your supervision. The annual certificate must be displayed on a noticeboard in the Church.

Trustees' Indemnity - Charity Trustees bear unlimited personal liability for their actions in managing the charity's affairs. This policy provides cover in respect of costs and damages for which a trustee is legally liable resulting from any "wrongful act" committed by a trustee in that capacity or defending any alleged "wrongful act".

Directors' & Officers' Insurance - covers the cost of compensation claims made against the directors for alleged wrongful acts including: breach of trust, breach of duty, neglect error, misleading statements etc

Legal Expenses and Compensation Claims

Employees / volunteers are increasingly aware of their rights and, encouraged by several high-profile cases and increasing media coverage, are more likely to take action if they lose their job or consider they have been discriminated against. We are thinking here primarily of non-ordained staff employed by Church bodies. However, we cannot rule out the possibility that eventually an ordained person might resort to the Courts or Employment Tribunals for compensation in the event of a dispute with a Church Council or Bishop. It is essential, therefore, that insurance is taken out that covers both legal expenses and compensation claims. Usually this will be by way of an extension to your existing Church Buildings and Contents or Trust Policy.

Home Contents Insurance - Ensure your policy includes the extension 'working from home', this will also probably give you some cover for office equipment. Alternatively arrange a separate 'Home Office Policy' in addition to your standard 'Home Contents Insurance Policy'. Insurers will probably advise that if you have any visitors to your house this should only be by prior appointment and may place a 'theft by violent or forcible entry or exit' endorsement on your policy. (This means that if a theft occurs, cover will only be provided if it can be proven that the burglar broke into or out of your property).

If church equipment is stored at your home and not covered on your Church Insurance, such as vestments and vessels, ensure your Insurer is aware of this as it is likely that these would have to be itemised separately on your policy. You will, of course, need All Risks cover so that these items are covered away from your home as well.

Motor Insurance - Business Use should be specified on your motor policy ('commuting' is not enough).

PLEASE NOTE – This list is by no means exhaustive as each church building and individual has different needs. This is intended as a guide and should not be treated as formal advice.

Please see your local Insurance Broker to discuss your needs and arrange suitable cover.

Health and Safety Guidelines

The activities of a parish church and its maintenance do not generally present serious safety concerns. If there are fewer than five employees, no formal written Health and Safety policy needs to be in place.

Nevertheless, there still remains the potential for accidents.

A safety inspection of the premises should be carried out annually by the Parish Priest and a nominated Health and Safety Officer (HSO)

The following slides list requirements as well as checks that should be carried out and although some are related to the building, remember to check your lease just in case it is up to you to do the checks!

ANNUAL CHECKS: you may still be responsible even if you don't own your building – check your lease, don't assume it is your Landlord's responsibility.

Fire Extinguishers

Appropriate extinguishers should be in place and should be tested annually by a specialist company.

Learn how to use the extinguishers and which to use for which equipment. Often companies will provide demonstrations of use at the end of inspections.

Most importantly, if there is a fire, get out, make sure everyone else is out and ring the emergency services. Your safety and that of others is more important than belongings!

Electrical Wiring

Every five years, fixed electrical systems should be inspected and tested by a competent contractor who is a member of the NICEIC, ECA or other approved body. Any necessary remedial work should be carried out.

PAT Testing

All electrical equipment in Church needs to be tested regularly, either every year or every other year. Any used electrical items donated by members of the congregation should ideally be PAT tested before being used to ensure they do not have any faults which may lead to a fire risk. It may not be a condition of your Insurance policy that PAT testing should take place, but this removes some of the risk of fire from using faulty equipment. PAT testing should be undertaken by a registered contractor.

Lighting and sockets

Ensure the correct bulbs are used in light fittings and that sockets (especially extensions and adapters are not overloaded). Regularly check for any bulbs that need replacing.

Boiler

Boilers should be serviced and safety checked on an annual basis.

INFORMATION TO BE DISPLAYED ON CHURCH NOTICE BOARD

Accident Book and First Aid Box – Where these can be found.

Safeguarding – the name of the Parish's representative and their contact details should be displayed.

Fire Safety - The meeting point, away from the building, in the event of a fire or other type of emergency.

Employers' Liability Certificate – if relevant.

GENERAL SAFETY

Bleach and cleaning equipment etc – ensure this is stored out of reach of children.

Kitchen – do not allow children into this area if possible and ensure all equipment and knives etc. are out of reach. Keep hygienic working conditions and food use and storage standards.

Using equipment including ladders – make sure the person knows how to use it safely so as not to injure themselves or someone else

Lone Working - working alone in the church or church yard is not ideal but often there is no practical alternative. If someone is working alone in church, they should make sure someone knows that they are in church, have their mobile phone with them and let a family member know what time they expect to return home.

Church Opening – if open during the day to members of the public, there should always be at least two people in Church.

DISABILITY DISCRIMINATION ACT (DDA)

There should be ground floor, suitably adapted, toilet facilities.

If there are steps into the building a ramp should be provided to enable wheelchair users or those with restricted movement to gain access the building.

RISK ASSESSMENTS

All special church activities (festive days, special events) must be subjected to a risk assessment. The organisers must take appropriate action depending on the outcome

Events that take place under the management and service provision of others (e.g. horseriding, community sports events etc) should be assessed as safe and all the necessary insurance provisions are in place.