

church matters

A newsletter from Ecclesiastical for all our customers and friends

www.ecclesiastical.com/churchmatters

Issue 01 November 2011

Metal theft on the rise: be vigilant!

Our latest figures reveal that metal theft continues to be a major threat to the nation's churches and shows no sign of abating



According to the latest information, 1,911 claims costing over £3.4 million have been received this year to 31 August for the theft of lead and other valuable metals such as copper and stainless steel from church buildings. This compares with 1,766 claims during the whole of 2010, costing £2.9 million. Over the past four years, metal theft claims from churches we insure have cost in excess of £21 million.

"It's heartbreaking," said Kevin Thomas, Ecclesiastical's Head of Field Operations. "Across the UK, churches are being systematically targeted and stripped of their roof lead and other items, such as lightning conductors and rainwater pipes that can be sold for scrap. Not only does this inflict serious damage on the fabric of the church itself, these crimes are profoundly shocking for communities and congregations alike.

That people can abuse places of worship so wantonly is appalling."

A dramatic rise in the price of silver on global markets has also exacerbated the situation, prompting warnings that criminals may target communion plate and silver crosses (see page 3).

The forensic security marker SmartWater continues to be one of the main deterrents against metal theft. The relentless nature of this crime has, however, forced us to recently review our SmartWater policy condition for our ParishGuard and Hallguard policies. Reluctantly, we've had to withdraw cover for external metal theft for any church that has not complied with the conditions for the use of SmartWater.

For more about the SmartWater policy condition change and the latest developments in the fight against metal theft, such as electronic roof security systems, **please see overleaf.**

Welcome to Church Matters...

Church Matters is the new newsletter from Ecclesiastical Insurance for all our customers and friends.



As the UK's leading insurer of Anglican churches, we want to keep you up to date with the latest on our products and services, while giving you valuable advice on managing the risks you deal with in your place of worship.

Church Matters sums up what this newsletter is about – issues of concern to parishes up and down the country, steps you can take to help protect your church and community, and ways in which Ecclesiastical can help and support you. Throughout the pages, you will find contact details so that you can get in touch to discover more and ask for advice.

This newsletter is another strand in our communications with you – and because the best communications are two-way, we would like to hear from you about the ways you are tackling some of the important issues raised, such as metal theft. The more you tell us, the better the services and protection we can offer you.

I hope you enjoy this issue.

John Coates

*Direct Insurance Services Director,
Ecclesiastical Insurance*

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Fighting back against the metal thieves

Police constabularies across the country are describing metal theft as 'organised crime' with thieves becoming increasingly resourceful and bold in their attacks. Some criminals have even posed as builders working legitimately on property.



To tackle the problem, we've been part of a nationwide awareness campaign which has included lobbying the police, Parliament and scrap metal dealers. But the sheer relentlessness of metal theft has made insuring churches against the crime an extremely difficult challenge.

SmartWater policy condition change

We've previously supplied churches with free SmartWater kits and pay SmartWater an annual licence fee for each church we insure to enable continued protection for policyholders. SmartWater has been a policy condition since 2008.

The escalation in metal theft recently meant that we had to review our SmartWater policy condition and reluctantly withdraw cover for external metal theft for any parish that has not complied with the our policy condition. "Insurance is there to provide protection in the event of unexpected losses and events," explains Ecclesiastical's Kevin Thomas. "Unfortunately as theft of metal has increased in frequency over the last few years, it is no longer an unexpected event, but rather an inevitability."

This change takes effect for renewals on or after **1st July 2011** and we've been writing to policyholders in advance of their renewal date to confirm this.

Churches that have already complied with the SmartWater policy condition **will not be affected by this change** – they will continue

to have external metal theft cover to their existing policy limits.

What do parishes need to do?

To ensure that you receive the benefit of the metal theft cover, as shown in your policy documents, you need to take the following action now:

- Check that your church has used the SmartWater kit supplied to mark external metal, and ensure that it has been registered with SmartWater.
- Please also ensure that the SmartWater signage supplied with the kit has been displayed outside your church and is clearly visible.

If you require additional SmartWater supplies, you can receive a 40% discount when purchasing SmartWater solution from the Churches Purchasing Scheme (CPS) who can also supply SmartWater signage. For more information, please call **0845 458 4584**.

Churches can also obtain SmartWater from other suppliers with no connection to Ecclesiastical.

Is your SmartWater kit registered?

If you are unsure, you can call CPS on **0845 458 4584** and check.

FACT: 74% of offenders interviewed in a survey reported that they would be put off from breaking into a building with SmartWater signage displayed*

Electronic roof security systems

A great new way to deter thieves is an electronic alarm system installed on a church's roof. These alarms use sophisticated motion sensors (see picture below left) to trigger blue flashing lights and loud alert sounds that deter thieves.

We have recently concluded a pilot study of the alarms on churches in metal theft hotspots and the results are extremely positive.

"We're examining the study's findings in detail but it's true to say we're very excited by the potential of these alarms," says Kevin Thomas. "This is why we've already made the alarms available for purchase through CPS."

Key benefits:

- **Effective** at deterring metal theft as demonstrated in recent trials
- The system is specifically designed to **detect and deter** intruders before any damage is caused
- The technology is virtually **invisible and reversible**
- Large roof areas can be covered **cost effectively**
- If the security system is activated, a **planned response** based on your previous instructions is carried out – perfect for buildings in remote locations

If you install an Ecclesiastical-approved roof security system and have also complied with our SmartWater policy condition, we may be able to increase your metal theft cover depending on individual circumstances.

For more information on these alarms, or to arrange a no obligation site survey, please contact CPS on **0845 458 4584**.**

Further information

Visit www.ecclesiastical.com/churchmatters for all the latest advice about theft of metal including:

- An easy-to-use self assessment tool which enables you to assess the risk of metal theft for your church
- More about the new CPS roof security system, including how it is being used effectively in Salisbury diocese
- All the latest on SmartWater, including the policy condition change, success stories, FAQs and the new SmartWater TV advert from crime investigator Donal MacIntyre
- Our recently updated theft of metals guidance notes

For tailored advice for your church, you can also contact your local Insurance Consultant and Surveyor or call our church underwriting team on **0845 777 3322**.

* Source: A report for SmartWater Technology Limited by Perpetuity Research – University of Leicester, 2008.

** UK mainland only – travel expenses may be applicable offshore.



Your IC&S is there to help you

The Insurance Consultant and Surveyor (IC&S) team at Ecclesiastical provides insurance advice and risk management guidance to parishes. Their key role is to act as your local contact point and to ensure the delivery of excellent customer service.

Each member of the team fully appreciates the challenges facing many churches and with specialist training they can provide unique valuation advice. This helps customers to decide the most appropriate way to insure their church property to suit their individual circumstances.

Although two churches may at first glance look similar, closer inspection often highlights many significant differences and the IC&S approach provides the individual assessment that it requires to identify these. When your IC&S carries out a Parish

Insurance Review, you will also automatically receive advice on associated health and safety, security, fire and other risk management matters.

To supplement published guidance notes, the IC&S team also delivers tailored presentations on subjects including fire and security, health and safety, theft of metal and insurance protection for churches.

To find out who your local IC&S is, visit www.ecclesiastical.com/churchmatters and enter your postcode.

A burning issue

According to the Arson Prevention Bureau, there have been 1.7 million deliberate fires over the past decade. Sadly, churches are as much at risk as any other building.

Arson is basically a security problem and by improving security, particularly overnight, you can substantially reduce the risk of becoming a victim. There are many steps you can take to protect your church against arson and one of the first things to do is to carry out a fire risk assessment. This will identify ways in which an intruder could start a fire.

For advice about how to protect your church against arson, detailed information and guidance is available at www.ecclesiastical.com/churchmatters. You can also contact your local IC&S.



Whatever the weather – be prepared!

There can be no predicting what the coming winter will bring, but the onset of colder weather inevitably brings problems for churches and associated properties. With that in mind, we have produced an essential guide to minimising winter risks.

The guide is available to download at www.ecclesiastical.com/churchmatters

Protect your silver

With the recent dramatic rise in the price of silver we have seen a significant increase in the number of theft claims. Silver items such as communion plate are being targeted and considerable damage is being caused to buildings during the course of the theft.

Key actions you can take to protect your church silver include:

- Creating a secure area, for example the vestry, for when the church is not in use. An audible intruder alarm can be a positive deterrent.
- Installing a modern safe in this secure area – many traditional church safes were only designed to store documents and offer minimal resistance to force.
- Taking photographs of each piece to help recovery if they are stolen.
- Applying SmartWater to every item and displaying signage prominently.

As a point to note, communion plate in most policies is actually insured whilst at the home of a PCC official or church member.

For more advice, please consult your local IC&S.



Rising prices make oil a target

The significant rise in heating oil costs has resulted in an increase in thefts of heating oil from churches.

For the latest advice on how to help protect your oil supply, please visit the guidance section at www.ecclesiastical.com/churchmatters

VAT – some good news for you

The increase in Value Added Tax (VAT) introduced at the beginning of the year has had an impact on the sums insured for church buildings, as repairs are subject to VAT.

Being conscious of the difficult financial position many parishes find themselves in, Ecclesiastical is keen to assist wherever possible. As you may already be aware, we have automatically increased the sums insured for all church buildings currently in use for worship to reflect the new level of VAT for policy renewals that have taken effect since 4 January 2011 without any charge to policyholders.

Ecclesiastical hopes that this will be of real benefit to parishes.



New technologies – new challenges

Churches nationwide are starting to look at ways they can reduce their carbon impact and green technologies are being considered to save, or even generate, energy.

One approach to energy generation is photovoltaic (PV) systems, which use solar cells to convert light into electricity. As with any new technology, this is something we have to learn our way with as Senior Surveyor Ian Coulson explains: "There have been some concerns expressed about the safety of PV systems in a fire situation. Although we don't anticipate large numbers of these systems, we want to be in a position to respond in a situation where a church is proposing an installation. To that end, we are briefing our surveyors on general risk management considerations and the electrical safety measures required so that they can pass on the appropriate advice to our policyholders."

For more information, please call us on 0845 777 3322 or speak to your local IC&S.

Security for scaffolding

Repair or restoration work frequently involves the use of scaffolding, which has serious security implications, and there are a number of precautionary measures that need to be taken.

First and foremost, talk to your contractor about installing scaffolding alarms with automatic signalling either to an alarm receiving centre or directed to the telephone of appointed keyholders.

To deter climbers, hoarding should be bolted to the base of the scaffold, this will not only help to keep thieves off but it will also stop children who might be tempted to climb something that resembles a giant climbing frame! It's a requirement of your policy that

you inform us in advance if scaffolding is to be erected. We can then advise on the minimum security required and how best to protect your church for the duration of works. Please note that there is no cover for theft of external metal when scaffolding is in place.

Please call us on 0845 777 3322 if you have any queries. For further advice on security measures, you can find guidance notes at www.ecclesiastical.com/churchmatters



Her Majesty Queen Elizabeth II – Diamond Jubilee

Gas beacons insurance cover

In June 2012, Her Majesty Queen Elizabeth II will become only the second monarch in British history to celebrate a Diamond Jubilee and Ecclesiastical is looking forward to supporting this historic event.

As part of the celebrations, it has been suggested that 2,012 beacons are lit across the country, including some gas beacons on church and cathedral towers. The beacons are fuelled by liquid petroleum gas (LPG), which is extremely flammable and readily combines with air to form an explosive mix.

Ecclesiastical's Direct Insurance Services Director, John Coates, says: "We would like to reassure our churches that they can go ahead with their celebrations, if they let us know what they are planning and carefully consider the risks involved and follow our

risk management advice. A beacon erected in the grounds of a church away from buildings will be safer than a beacon erected on a tower. So we're urging churches to consider this safer option. At the same time, however, we would also like to offer our churches assurance that insurance cover is in place for them if they do wish to light beacons on their premises on 4th June next year to mark the occasion."

If you're intending to use gas beacons on your church building, please call us on **0845 777 3322** so that we can talk to you about your cover. This way we can also offer you tailored advice in addition to our dedicated risk management advice which can be found at www.ecclesiastical.com/churchmatters



Impact of revised building regulations on sums insured

With recent changes to Building Regulations, Ecclesiastical is encouraging PCCs to check their buildings are insured for the right amount to cover rebuilding costs.

Part L (Conservation of fuel and power) and Part F (means of ventilation) came into force in October 2010 (England and Wales). In Scotland the Building (Scotland) Amendment Regulations were revised in May 2011. These regulations raise the standards particularly in relation to the allowable level of thermal emissions from buildings.

Due to the higher standards required when rebuilding or substantially altering a building, costs could rise by 5% to 50% with the greatest effect falling on buildings with 'lightweight' construction and poor insulation, like some church halls.

It is essential to ensure you have the right building sum insured to avoid a shortfall if you need to re-build. Parishes suspecting a building may be affected should contact their local IC&S to check the adequacy of their sum insured or call **0845 777 3322**.

More information is also at www.ecclesiastical.com/churchmatters



Your insurance questions answered

Here are some of the questions we are frequently asked:

Is it safe to use pew panel heaters?

Pew panel heaters are fine provided that they are regularly checked and maintained. Particular attention should be paid to the thermal cut-out devices which prevent temperatures rising above 70°C and they should be checked to ensure that they are still operational. Old heaters should be replaced.

Can you provide cover for our fine arts and antiques?

We can arrange cover on a market or agreed value basis should our standard repair and restoration cover not be appropriate. For partial damage we will pay for restoration plus an amount for resulting depreciation. If you would like a quotation, please provide us with the most recent valuation for the items, dated and with details of the professional that provided it.

What should we do when letting our church premises?

The PCC should draw up a formal agreement for the use of the church and hall and any other buildings by third parties. This should include provisions for making good any loss or damage to the property, procedures in the event of accidents, and a reminder to hirers that they are responsible for accidents and injuries arising out of their activities whilst using the premises.

How do we improve Health and Safety arrangements in our church?

You can take a number of steps, including; appointing someone with specific Health and Safety responsibility from within or outside the PCC, reading through our Health and Safety guidance notes at www.ecclesiastical.com/churchmatters, completing risk assessment forms as recommended, completing a standard Health and Safety policy and also reviewing risk assessments and policies on an annual basis. It's important to ensure that Health and Safety is a regular agenda item at your PCC meetings. You can also speak to your local IC&S for advice.

If you have any other questions which you'd like us to feature in future issues, please send an email to churches@ecclesiastical.com. In the meantime, if you have any questions about your insurance policy, please call our church underwriting team on 0845 777 3322.

Your help needed for ELTO

We'd like to let you know about a new service provided by the insurance industry – the Employers Liability Tracing Office (ELTO). This is an independent industry body which has been set up to make it much easier for injured employees to trace their employer's or former employer's Employers Liability (EL) insurers.

There can often be a long gap between someone leaving a job and discovering a work-related illness. To help solve this problem, the ELTO service has been introduced to make it much easier for claimants to search for EL insurance policies using a central Employers Liability database. This will be accessible through a website www.elto.org.uk



Essential information we need from you

Our **Parishguard** and **Hallguard** policies both include Employers Liability insurance (unless you have chosen not to include it). As an insurer, we have to collect and submit details of all employers' liability policies* to this new database under the new Financial Services Authority regulations. Details we need from you are your Employers Reference Number** (ERN) if you have one, (sometimes referred to as the Employer PAYE reference) or confirmation that you are exempt from holding this number.

Niall McIntosh of Ecclesiastical says: "The majority of Anglican Churches will not have an ERN because they will either have no direct employees or each of their employees is paid less than £503.00 per month. If you do not have an ERN number, we still need to record this fact and advise ELTO that you are exempt. **So that we can update the database, we need notification from you of this exemption or your ERN number by 31st March 2012.** If you have purchased a new

policy from us since 1 August 2011, we already have that information." We'll also be writing to policy holders separately about this shortly.

Three ways you can submit your details:

Online: by completing a short form at www.ecclesiastical.com/churchmatters/elto

By email: by sending us your details (as indicated below) to ern@ecclesiastical.com

By phone: by recording your details on our automated system on **0845 601 5671**

Before submitting your details to us, you will need to have the following information to hand: ERN number (if you have one), your policy number and the name of the insured.

If you have more than one ERN number, you will need to send us an email, or call our automated phone line because the website can only allow you to submit one ERN. If you email us your details, please include your ERN number (if you have one), your policy number and the name of the insured. If you are exempt, please just add "I am exempt".

* Excludes Channel Islands and the Isle of Man. ** The ERN is printed or written on mandatory documents such as the P45, P60, P11/D and on most payslips.



Is it time to give your parish funds a makeover?

With interest rates at record lows and inflation rising, the need for careful stewardship of parish funds has never been more critical. Bruce Rickards from the Ecclesiastical Financial Advisory Services team (EFAS) suggests PCCs should review their investments and explains how Ecclesiastical might help.

A key role of the PCC is as the custodian of parish funds. Members are charity trustees with a duty to manage and use their financial resources to achieve their greatest potential. Part of a trustee's role – indeed a legal obligation – is to periodically review investments to ensure that they remain suitable with regard to the Council's investment policy statement. Responsibilities also include the exercise of skill and care when making investment decisions, deciding on the right investments, their suitability and diversity – and deciding when to take expert advice.

Putting funds to work

If a church holds more cash than its reserves policy requires, it can be put to work, either to generate an income or to increase capital. Unfortunately some of the traditional investment vehicles open to PCCs are delivering drastically reduced returns because of current low interest rates. Even if the amount available for investment is relatively modest, it is good stewardship to see that those funds are placed as shrewdly as possible. Judicious shopping around for alternatives could deliver better returns.

A simple approach

If the amount to be invested is not large, a simple approach is probably the most efficient. Tying up funds for a longer term can offer the opportunity to earn higher interest rates so a decision needs to be made based on the likelihood of the parish needing to access the funds. A balance can be achieved by splitting funds between medium- and long-term investment periods.

Some parishes hold larger funds or might have a legacy donation suitable for investment. This offers the opportunity to develop a portfolio

mixing medium- and long-term investments and, if felt appropriate, looking beyond deposit-based and standard fixed-term investments.

Taking advice

PCCs have to make their own decisions on investments and as trustees their members must decide whether they need to take advice in investment matters, unless they have good reasons for not doing this. Diocesan Boards of Finance are not licensed to provide investment advice but trustees can turn to an independent financial adviser (IFA). IFAs are not tied to individual companies and so can offer advice on the whole spectrum of potential investments. The role of the IFA is to build an understanding of the client's current situation and the aims and objectives of their investment policy.

As a company of IFAs, Ecclesiastical Financial Advisory Services has extensive experience of

working with clients with strong ethical and social responsibility requirements. Advice takes into account the Church of England Ethical Investment Advisory Group and the Church in Wales Ethical Policy Statements and any key ethical criteria set by individual investors.

Where we can help

For parishes with funds typically of £25,000 or more available, EFAS can help to review investment policy and advise whether it may be possible to achieve better returns than existing deposit arrangements. The aim is to help parishes build an ethical investment approach which generates income while avoiding excessive or unnecessary risk. Because of its unique understanding, Ecclesiastical can also help advise individuals on the legal responsibilities of being a Warden and Treasurer in relation to church finances. The aim is to build a partnership supporting treasurers in their specific financial stewardship responsibilities and help to maximise parish income.

For more information, please call 0800 107 0190 quoting 'Church Matters newsletter'.

Bruce Rickards has been in Financial Services for over 25 years. He is the Business Relationship Consultant for Ecclesiastical Financial Advisory Services.

To find out more about investing charitable funds you can also download publication CC14 at www.charitycommission.gov.uk

Who are EFAS?

Ecclesiastical Financial Advisory Services (EFAS) is a national company of Independent Financial Advisors (IFAs) who specialise in financial advice for the clergy and church people and is part of the Ecclesiastical Insurance Group.

EFAS has a unique perspective on the church and the clergy and provides completely independent financial advice on products and companies across the whole investment market. With advisers providing UK coverage,

and additional telephone support, EFAS can also offer advice to individuals and couples on retirement and clergy pensions, tax planning, savings, investments and life insurance and protection.

Please remember that the value of your investments can fall as well as rise, and you may not get back the amount originally invested.

For a complimentary copy of the EFAS financial planning workbook call us on 0800 107 0190, or visit us at www.ecclesiastical.com/getadvice or email getadvice@ecclesiastical.com

Our church underwriting team – part of your community

Located in Gloucester and dedicated to the Church and its extended community, Ecclesiastical's church underwriting team is a central point of contact for you.

"We're absolutely passionate about providing a first-class service for our customers," says the team's manager, Darren Mabley-Jones. "Our aim is to resolve an enquiry the first time someone contacts us. In the event that's not possible, we'll let the customer know who they're talking to, how long the query is going to take and keep them informed throughout."

Darren and his team deal with hundreds of customer service queries each day. While it is impossible to know what each customer query will be, computer systems ensure that team members have customer and policy records at their fingertips to ensure an appropriate response. Darren explains: "A call may be something as simple as someone telling us they are the new parish

correspondent. On the other hand, it could be someone letting us know a new multi-million pound extension is being planned."

Although office-based, the team never feels distanced from its customers. Asked what the most rewarding aspect of the job is, Darren responds for the whole team, saying: "It's our customers who are passionate about the church and the communities they support. We feel that we are an extension of that, part of the wider community working for the overall benefit of the Church."

The church underwriting team can be contacted on 0845 777 3322. Opening hours are 8am to 6pm Monday to Friday (excluding bank holidays).

Support for Christian Aid

Ecclesiastical is working with Christian Aid in 2011 to support the charity's work in the fight against global poverty. To help Christian Aid collectors, Ecclesiastical provided 150,000 'bags for life' to use during the UK's biggest house-to-house charity collection.



Allchurches Trust – key facts

Allchurches Trust Limited (ATL) is Ecclesiastical's owner and each year we donate a proportion of our profits to them.

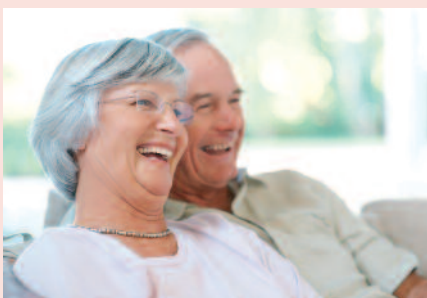
- ATL was established to "promote the Christian Religion, to contribute to the funds of any charitable institutions, associations, funds or objects and to carry out any charitable purpose".
- The majority of ATL's donations are used to support the dioceses and cathedrals of the Church of England.
- ATL responds to requests for financial assistance from Anglican churches, churches of other denominations, the Christian community and other charitable organisations in accordance with its grant-making policy.
- Over the past 15 years, Ecclesiastical has donated £75.7 million to the Trust.
- In 2010, it donated £5.8 million to dioceses, £1.12 million to cathedrals and £1.4 million to parishes and other charitable bodies.

To find out more or apply for a grant, visit www.allchurches.co.uk

Home insurance for you and your community

save over
30%

As a company founded by churchmen in 1887, Ecclesiastical has always understood and supported the church and its people. This close relationship means that we are able to offer you extra savings on home insurance premiums.



Good value

Members of the church community can save over 30% on Ecclesiastical's Home Insurance if they buy a combined contents and buildings policy online (subject to minimum premiums and terms and conditions). Our home insurance policy includes as standard generous cover of up to £500,000 for buildings and up to £60,000 for contents.

Shared values

Ecclesiastical is dedicated to providing a top-quality service. We believe in delivering a

personal service based on trust and honesty, and promise to deal with claims swiftly and fairly.

Our latest independent endorsement came in July 2011 from the UK's leading consumer rights group Which? when it gave us 'Recommended Provider' status for our home insurance cover and customer service. Strong positive feedback from Which? members who purchased Ecclesiastical's home insurance resulted in this award.

How to get a quote

For a quote, please call us on **0800 917 3345** and quote 'NL1107' (8am to 6pm weekdays) or visit **www.ecclesiastical.com/churchworker**

Renewal date not due yet?

Simply go to **www.ecclesiastical.com/churchworker/renewal** and enter your details. We will contact you with a quote nearer the time.

Everything Ecclesiastical can offer you and your church

Whether you are new to Ecclesiastical or an old friend, there may be aspects of our service you are not aware of or things you might like to know more about.

Over the years, we have grown to become a wide-ranging insurance and financial services organisation while remaining focused on protecting church interests. We are a unique commercial organisation owned by a registered charity – Allchurches Trust Limited – that makes donations to the Christian community and charities.

Support for you and your church

- Insurance Consultant & Surveyor (IC&S) team: you can read on page 3 about the important role our IC&S team plays within each diocese offering parishes essential insurance and risk management help and support. To find your local IC&S visit www.ecclesiastical.com/churchmatters and enter your postcode.
- Church underwriting team: profiled on page 7 of this issue, the church underwriting team is there to help you, Monday to Friday, 8am to 6pm (excluding bank holidays) on **0845 777 3322**.
- Church Matters website: we have created a new website just for you. It has enhanced information about key church insurance products and all the latest risk management advice you need. It contains useful information to help with fundraising and a section called 'You and your parish' which showcases specially tailored products for the clergy and church community, including home and travel insurance. Visit www.ecclesiastical.com/churchmatters
- Church guidance notes: throughout this issue of Church Matters you will find reference to the guidance notes we publish.

These are practical guides that cover key topics such as health and safety, fire, security, functions, theft of metal, arson and malicious damage. They also include useful detachable forms, such as risk assessment forms, which you can detach and complete for your records. To download any of these guides, visit www.ecclesiastical.com/churchmatters. You can call us on **0845 777 3322** if you require printed copies.

Protection for your church

- Our Parishguard and Hallguard insurance policies provide cover for your church and hall and have been designed to cater specifically for our Anglican Church customers. The policies include many features as standard, for which some insurers charge an additional premium. The full policy includes cover for buildings, contents, personal effects, employers' and public liability, legal expenses and personal accident which includes protection for volunteers whilst engaged on your business or authorised activities.
- Charity insurance – we've been insuring church-related charities and voluntary organisations for many years. With a dedicated charity policy, we can protect you, your property, your activities, your volunteers and your trustees.

To find out more about any of our church-related insurance policies, please visit www.ecclesiastical.com/churchmatters or call **0845 777 3322**.

For you and your community

- Ecclesiastical Financial Advisory Services: for advice on savings and investments, life assurance, protection products, retirement planning and mortgages. Call **0800 107 0190** or visit www.ecclesiastical.com/getadvice
- Home insurance: discounted rates for members of the church community on combined home and contents insurance policies.
- Travel insurance: annual multi-trip or single trip cover for all your travel essentials.

For more information on Home insurance and Travel insurance please call **0800 917 3345** or visit www.ecclesiastical.com/churchworker

All of our customer services lines are available Monday to Friday, 8am to 6pm.

Church and community supplies

The Churches Purchasing Scheme (CPS) is part of Ecclesiastical and there to help you and your church. It offers a range of products and services at discount prices, including:

- Church supplies – altar breads, wine, candles and communion equipment.
- Fire prevention equipment and maintenance – a range of fire safety equipment and a discounted fire safety package that provides the maintenance of fire extinguishers.
- Security products – discounted SmartWater, anti-climb paint, the new roof security system for metal theft prevention and much more.

For more information, please call CPS on **0845 458 4584** or visit www.cpsonline.co.uk

Forging closer links

Why not link your parish website to our Church Matters website? That way your PCC will be just a click away from our latest advice for keeping your building(s) safe and your congregation will gain access to a wide range of products and services including discounted Home Insurance and expert Financial Advice. www.ecclesiastical.com/churchmatters



For more information call **0845 777 3322**
email information@ecclesiastical.com
visit www.ecclesiastical.com/churchmatters

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd (ELL) Reg. No. 243111. Ecclesiastical Investment Management Ltd (EIM) Reg. No. 2519319. Ecclesiastical Financial Advisory Services Ltd (EFAS) Reg. No. 2046087. Ecclesiastical Services Ltd (ES) Reg. No. 1811698. E.I.O. Trustee Ltd Reg. No. 941199. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. EIO, ELL, EIM & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and EIM is a member of the Investment Management Association.