

# Church Insurance Made Simple



## Your responsibility when planning building works

### A simple **guide** for PCC members

## Introduction

Welcome to our short guide to what you need to consider when planning building works at your church. It is very important that you understand the insurance implications of building works and when you should contact Ecclesiastical.

In this guide, we take you through the main areas you need to consider, including what information we might need and when, so that we can ensure that you have cover for the duration of the works. As your Insurers we need to consider the implication of works undertaken to the existing structure or in close proximity to it, including any potential increased risk of damage whilst the works are ongoing.

Your policy conditions require you to notify us of major alterations or repairs and we may need to amend the terms of your policy for the period of the works or take additional action. Please ensure you engage with us at the earliest possible stage to enable us to discuss any increased risks with you and how these might best be managed.

For help, call our dedicated customer services team (please have your policy number available) on

**0345 777 3322**

(Monday to Friday 8am-6pm excluding bank holidays)

Email us at

**[churchteam@ecclesiastical.com](mailto:churchteam@ecclesiastical.com)**

For more information and guidance, go online at

**[www.ecclesiastical.com/church](http://www.ecclesiastical.com/church)**

### **Building and contract works**

Where we refer to building works, this relates to the actual work being done to your church. When we talk about contract works, this relates to the insurance policy.

# Building works contracts

## What is faculty approval and do we need this?

A faculty is permission to carry out work on a church or its churchyard, or to introduce or dispose of items. Alternative uses of parts of churches can be authorised by a licence under faculty.

Every diocese has a Diocesan Advisory Committee (DAC) for the care of churches. It is this committee that can advise whether you need faculty approval or not. If you are in any doubt whether faculty approval is required, please contact your DAC or Archdeacon.

If your DAC needs confirmation that you have insurance cover in place for the works, they will ask you to get a letter confirming this from us, which we are happy to provide. In that case we will need to know from you the following information to confirm your cover:

- The anticipated completion and start date
- As much detail as possible regarding the proposed works to be undertaken
- The type of contract and insurance clause to be used
- The value of the works including fees & VAT.

We appreciate not all information may be available in the planning stages, but following the above we may ask some additional questions, particularly around:

- Hot works and Wet works
- Whether scaffolding will be needed
- Whether the church will be closed during the works
- Will the work involve re-roofing?
- Will there be structural works?
- Timber framed buildings
- Modern methods of construction, cladded buildings or other non-standard construction
- Renewable Energy- including solar panels, bio-mass boilers and EV charging points, air source heat pumps etc.

**Depending on the value and specification of the works we may ask you to complete a Building Works Questionnaire.**

[www.ecclesiastical.com/documents/building-contract-works-questionnaire.pdf](http://www.ecclesiastical.com/documents/building-contract-works-questionnaire.pdf)

## What types of contract are there?

There are different types of contractual arrangement for building works, the type of building contract you have entered into will determine whether the PCC is responsible for the insurance.

### Non-formal contract (exchange of letters)

Many small works are completed under an informal written agreement, known as an exchange of letters, which details the work in broad terms, with reference to the approved plans and drawings, possibly a specification, and the price to be paid.

It is essential that, prior to the work commencing, you obtain written evidence from the contractor that the necessary insurance arrangements are in place. The cover should be in place until the date of practical completion or handover of the property to you, whichever is the earliest.

### Formal contracts

A formal contract will normally be a JCT contract, which means it is based on industry-standard contract templates. A formal contract, unlike a simple handshake or exchange of letters, covers in detail the arrangements of a building project - for example, the stages at which you should pay the builder (and, of course, how much), along with procedures for how to deal with extra costs, project scheduling, potential overruns and many other things such as purchasing materials, site safety and so on.

### Other contracts

There are various contract works templates other than JCT. If you are using a non-JCT template, please forward a copy of the insurance element of the contract to us, so we can comment on any insurance implications.

### Protecting your church during building works

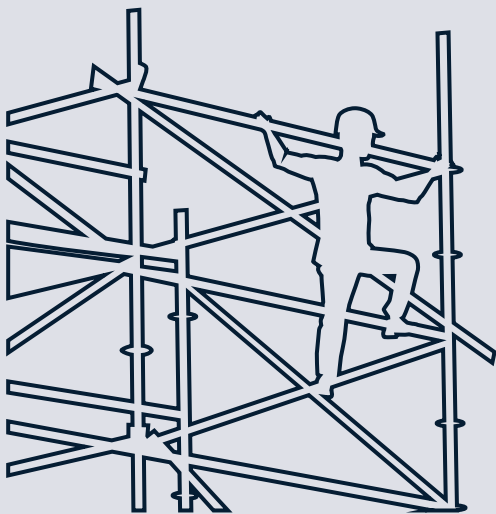
Building works can increase the risk of damage to your existing buildings and this increased risk can arise in many forms; for example, where extensive roof works are being carried out, the roof may be removed for a period of time, which could expose your building to damage by storm or water ingress. Depending on the nature of the works, an additional premium may be required to reflect this increased exposure.

# Scaffolding

## What do I need to do if we have external scaffolding erected?

The following is applicable in all cases unless otherwise agreed by us in writing:

- All lower-level ladders including access ladders to any scaffolding must be removed from the site, or rendered inaccessible at the end of each day's operations.
- The base of the scaffolding must be enclosed in either metal or solid timber sheeting as standard to a minimum height of 3 metres.



It is important to note that cover for theft of parts of the building or its fixtures (including external metal) is excluded whilst any external scaffolding is erected at the premises.

However, in some circumstances, we may be able to provide cover subject to you being able to meet certain security conditions and additional protections installed. We have compiled a checklist to help determine if we can provide cover, which you will need to discuss with your architect or contractor. It is best to discuss this checklist before any project starts as it is easier to build in security measures at the outset than to try to add them later.

You can download our scaffolding checklist from our website: [www.ecclesiastical.com/documents/scaffolding-checklist.pdf](http://www.ecclesiastical.com/documents/scaffolding-checklist.pdf)

# Other considerations during building works

## What are 'hot works'?

Every year, there are numerous fires on construction sites and in buildings undergoing refurbishment, many caused by 'hot works', i.e. welding, grinding, the use of open flames or the application of heat.

When hot works are present, certain procedures must be followed and we'll need your contractor to complete a hot works permit.

You can download our hot works permit from our website: [www.ecclesiastical.com/documents/Hot-Work-Permit.pdf](http://www.ecclesiastical.com/documents/Hot-Work-Permit.pdf)

## What are 'wet works'?

Wet work involves any work where escaped liquid can cause damage. This can include general plumbing works but also the installation or maintenance of wet systems such as sump pumps, wet heating systems or any new installations (this list is not exhaustive).

A Wet Work Permit should be issued (and in some instances may be a policy condition) if your building or works are insured with us and there are wet works involved. This will ensure, as far as possible, that contractors obtain permission from an Authorised person before starting work and precautions are taken before, during and after the works.

You can download our wet works permit from our website: [www.ecclesiastical.com/documents/wet-work-permit.pdf](http://www.ecclesiastical.com/documents/wet-work-permit.pdf)



## What do we need to do if volunteers are involved in the works?

Often, especially for small works such as painting and decorating, church volunteers may be helping. As with any users of your premises, you have a responsibility for ensuring that they are kept safe. Our Made Simple guide to Your Responsibility for People on Church Premises gives you a summary of what you need to consider.

You can download our Made Simple Guide from our website: [www.ecclesiastical.com/documents/people-on-church-premises.pdf](http://www.ecclesiastical.com/documents/people-on-church-premises.pdf)



## What happens if the church needs to close during building works?

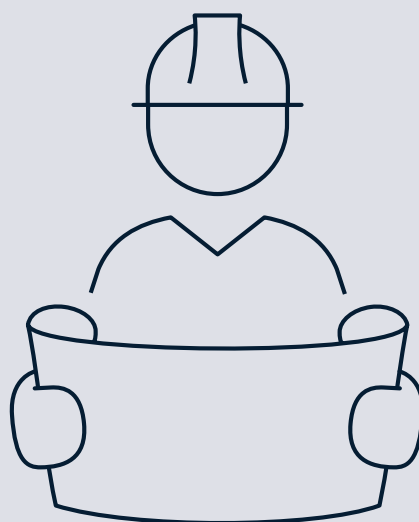
We consider a church undergoing building works as being unoccupied. If there is a period of unoccupancy before the start of works, during or following the completion of the contract works, please contact us as soon as possible as we may need to amend your cover.



## What happens if our building works overrun?

If the works are scheduled to overrun the original anticipated completion date, please contact us with the following information before the original completion date, so that we can ensure adequate cover remains in place:

- What is the reason for delay in works, e.g. inclement weather or additional works?
- Has the contract price changed?
- Does the specification of works remain as originally declared?
- What is the anticipated completion date of the works? (Please consult with your architect.)
- What value of the works remains outstanding? Depending on the revised anticipated completion date
- Whether any losses have occurred or incidents that might give rise to a claim with effect from the start date of the contract until the present day of the contract





# How to contact us

## How do we make an insurance claim?

Please call **0345 603 8381** to speak to our claims team. You can also email [churchclaims@ecclesiastical.com](mailto:churchclaims@ecclesiastical.com) or visit our website to request or download a claim form.

### For property claims, we'll need to know:

- Your policy number
- What loss or damage has occurred
- When, how and where the loss or damage occurred
- Your VAT status (if applicable)
- Your bank details for settlement, if applicable.

### If your claim involves theft, malicious damage or accidental loss, we'll also need to know:

- When you notified the police
- Your crime reference number (where issued)
- Details of the police station that's dealing with the incident.

[www.ecclesiastical.com/claims/](http://www.ecclesiastical.com/claims/)

## Personal injury claims – what do we need to know?

Any organisation runs the risk of having a claim for personal injury brought against it. At Ecclesiastical, we can help you make sure your church is prepared for any claims, and that you know exactly what to do should it happen to you. Please do not wait for a claim to be made. If you are aware of a serious injury occurring for which you may be responsible, please tell us about it as soon as possible as there are strict time limits for handling these claims – as soon as someone makes a claim, it needs to be acknowledged within 24 hours. So please pass any claim on to us immediately.

If you need any help or advice, please contact our claims team on **0345 603 8381**.

[www.ecclesiastical.com/claims/personal-injury/](http://www.ecclesiastical.com/claims/personal-injury/)

## How do we make a claim for legal expenses?

The insurance is arranged by us in conjunction with DAS Legal Expenses Insurance Company Limited. You must contact the DAS Commercial Claims Department before taking any action. DAS can be contacted on

**0345 266 0029**

[www.ecclesiastical.com/legalexpenses](http://www.ecclesiastical.com/legalexpenses)

For further information, call us on

**0345 777 3322**

(Monday to Friday 8am-6pm excluding bank holidays)

We may monitor or record calls to improve our service.

You can email us at

[churchteam@ecclesiastical.com](mailto:churchteam@ecclesiastical.com)

Or visit

[www.ecclesiastical.com/church](http://www.ecclesiastical.com/church)

## Other useful contacts

Ecclesiastical Financial Advisory Services

**0800 107 0190**

[www.ecclesiastical.com/getadvice](http://www.ecclesiastical.com/getadvice)

Ecclesiastical home insurance

**0800 917 3345**

[www.ecclesiastical.com/churchworker](http://www.ecclesiastical.com/churchworker)

Risk advice line

**0345 600 7531**

[risk.advice@ecclesiastical.com](mailto:risk.advice@ecclesiastical.com)

Benefact House, 2000 Pioneer Avenue,  
Gloucester Business Park, Brockworth,  
Gloucester GL3 4AW



Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.