

Church Insurance Made Simple



Administering your Church Insurance

A simple **guide** for PCC members

Introduction

Welcome to our short guide to administering your church insurances. The PCC is responsible for ensuring that the church has adequate insurance in place to cover its legal liabilities in the event of an accident and injury to any users of church buildings, as well as to protect the buildings themselves.

In this guide we give you an overview of your insurance policy, explain what documentation you should have, how you can pay your premiums and other useful information.

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

churches@ecclesiastical.com

For more information and guidance, go online at

www.ecclesiastical.com/church

What insurance documentation should we have?

A policy booklet

This document contains the terms and conditions of your policy.

A policy schedule

Separate pages with specific details for your church. The policy schedule and policy booklet should always be kept together.

An Employers' Liability Certificate

To be displayed in your church or made available in electronic form.

Protection against metal theft

If you have external metal at your church, make sure you have:

- Applied SmartWater*
- Registered with SmartWater*
- Displayed the SmartWater* signage

These are policy conditions and you will not be covered if you do not follow them.

If you need any further advice on metal theft, please call us or visit our website.

You may also want to consider installing an approved roof alarm.

** Or an alternative forensic marker approved by us.*

Please contact us for guidance if you are having scaffolding erected as you will not be covered for metal theft while it is in place unless suitable agreed security measures are in force.



Visit our website for more information about protection against metal theft:
www.ecclesiastical.com/churchmetaltheft

Why is maintenance important?

Make sure your PCC has a programme of routine maintenance – for example, to ensure that gutters are cleaned regularly. While your insurance is there to protect you against the unexpected, it does not cover you for damage caused through lack of maintenance or if the church is not kept in a good state of repair.

The following are the essential regulatory issues you must address as a PCC:

Health and safety

PCCs need to be aware of their health and safety responsibilities under the relevant legislation. To help you, visit our health and safety page and read our Made Simple guide.

Find out more about health and safety policies on our website: www.ecclesiastical.com/safety

Fire

All churches are legally required to ensure that a Fire Risk Assessment has been completed and the relevant precautions implemented.



Safeguarding policy

For advice on safeguarding policies, in the first instance, you should refer to your Diocesan guidelines and/or Diocesan Safeguarding Adviser.

How do we pay premiums?

Every year, you will be sent a policy renewal pack to tell you your premium is due. Premiums may be paid annually or by monthly Direct Debit.

Annual premiums

If you want to pay annually, you can pay us either by cheque or by BACS transfer.

By cheque – please make cheques payable to Ecclesiastical Insurance Office, write your policy number on the reverse and send it to Ecclesiastical Insurance, FREEPOST ECCLESIASTICAL. We will send you a pre-paid envelope at renewal.

To pay by BACS transfer you will need to know the following details about us:

Company Name: Ecclesiastical Insurance
Bank Name: NatWest
Bank Sort Code: 60-09-02
Account Number: 01013955

Can we pay monthly?

To help churches budget, we recommend payment by monthly Direct Debit, which has no additional cost (unlike many other insurers). If you wish to change to monthly Direct Debit, please call us or download a Direct Debit form from our website. For some churches, alternative payment methods are in place through the Diocese and we will advise you within your renewal papers if this is the case.

www.ecclesiastical.com/ddform



What is Insurance Premium Tax (IPT)?

IPT is a tax levied on general insurance premiums by the government. Your policy schedule will explain that your renewal premium is inclusive of IPT and show you the amount.

How can we reduce our premiums?

We may be able to offer a discount to you if you increase your excess or have certain protection measures in place.

What is an excess?

An excess is the amount your PCC would have to pay towards a claim we have accepted. By agreeing to a higher excess, you will be able to make a saving on your insurance premium – the higher the excess, the greater the discount. So, if repairs are needed and your excess was £250, your church funds the first £250 of the repairs and we pay the rest. Increasing your excess does mean that you will have to pay more in the event of a claim but it could save you money on your annual premium. To find out what will suit you, please call us.

Do we get a discount for taking extra protection measures?

We offer discounts for stained glass window protection, fire or security alarms. These features must comply with our criteria and we may already know about them, in which case you will already be benefiting from a discount.



Should you wish to increase your excess level or discuss any of the other ways to save on your premium, please contact customer services on

0345 777 3322

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

When do we need to notify you about activities or changes at our church?

It is important that you let us know about certain activities and changes at your church. Our checklist below outlines when you need to call us.

Building works

Where the PCC have agreed a contract making them responsible for insuring any loss or damage to the works or unfixed materials then we automatically include cover up to £150,000. If any of the following apply, please call us:

- Works are for over £150,000
- Church is closing during the works
- Scaffolding will be needed
- Hot works are involved e.g. welding
- You have limited cover for your buildings.

If you do need to call us, make sure you have ready:

- Date of the work
- Cost estimate
- Type of work
- Details of any contract.

We may need to ask you to complete a Building Works Questionnaire.

Please contact us for guidance if you are having scaffolding erected as you will not be covered for metal theft while scaffolding is in place unless suitable agreed security measures are in force.

We have more information about building works on our website: www.ecclesiastical.com/buildingworks

Church events and activities

We expect many churches to regularly run fetes and coffee mornings and your policy will provide cover for these. But, occasionally churches will run unusual activities such as fireworks or tower tours. If you are planning any events like these at your church, please let us know before the event takes place. Most events will pose no problems, but you need to be aware of your obligations under, for example, health and safety rules. Occasionally, we may need to charge an additional premium.

Where activities of an especially hazardous nature are undertaken such as a large fireworks display we would expect you to use a specialist provider and check that they have adequate public liability insurance in place.

Community outreach

As part of your mission, you may be planning to support your community, for example, through providing a night shelter, food bank or parish nursing. There are important regulatory issues you need to be aware of and we can help you with free advice to make sure you comply with the regulatory requirements.

You can also read our community outreach made simple guide on our website: www.ecclesiastical.com/communityoutreach

Closed or closing churches

Sadly, some churches do have to close. In the event of closure, PCCs need to review the insurance cover they need and it is important that we are contacted so we can explain what cover is available for a closed church. We can also advise you about the risk management steps that will need to be taken while the building is unoccupied.

Find out more about closed churches on our website: www.ecclesiastical.com/closedchurches

Accidents involving people

We do not need to know about every minor accident that takes place at your church. However, we should be notified of more serious incidents, whether you expect an insurance claim to arise or not. A good rule of thumb is where an individual has received medical attention or has been taken to hospital. If you are unsure, **please contact our claims team on 0345 603 8381.**

For best practice, all accidents, no matter how small, should be recorded in an Accident or Incident Report book. Please keep any records of witness statements and evidence in case we require them for any future claim.

Change of correspondent

Please make sure you let us know if the correspondent for your church is changing. We'll need to know the name, address, phone number and email address of the new correspondent.

You can call us, email us or complete the online form at www.ecclesiastical.com/changeofcorrespondent

Your church insurance

Your church insurance policy provides bespoke cover for churches based on over 130 years of understanding your needs. Our cover includes:

- Damage to or loss of buildings and property – to help your organisation get back on its feet quickly
- Religious items – communion plate is covered away from the church premises
- Reduction or loss of income – to help you manage after a claim
- Public liability – to protect against injury to third parties and damage to third party property
- Loss of money and theft by church officials – to protect your financial stability
- Employers' liability – to protect staff, authorised volunteers and clergy
- Trustee indemnity – protecting your trustees from allegations of mismanagement
- Personal accident – protection for church people on church business
- Legal expenses – 24-hour helpline and cover for legal costs

Our policy provides cover for all standard church activities that take place in your church hall, as well as cover for the building and contents. Your church hall can now be insured under the same policy as your church, reducing paperwork and saving you time.

The screenshot displays the website for ecclesiastical.com/church. The page features a navigation menu with options like Home, Organisations, Church, Individuals, and Brokers. The main content area is titled "Protection you can believe in" and highlights the company's 130-year history of insuring churches. A central section titled "Specialist insurance for you and your church" lists various insurance types such as Church insurance, Church worker home insurance, Clergy and community insurance, Clergy legal protection, Trustee indemnity insurance, and Church machinery and equipment insurance. The page also includes a video player for "Church insurance specialists" and several call-to-action boxes for "Coronavirus" guidance, "Church insurance quotes" (with phone number 0345 777 3322), and "Fundraising support for your church".

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** 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
- Details of the police station that's dealing with the incident.

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/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

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

churches@ecclesiastical.com

Or visit

www.ecclesiastical.com/church

Other useful contacts

Ecclesiastical Financial Advisory Services

0800 107 0190

www.ecclesiastical.com/getadvice

Ecclesiastical home insurance

0800 917 3345

www.ecclesiastical.com/churchworker

Risk advice line

0345 600 7531

risk.advice@ecclesiastical.com

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



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