

church matters

A newsletter from Ecclesiastical for all our customers, PCC members and friends.

In this issue

You don't have to do it alone – page 2

A celebration of thanks – page 5

Helping your church thrive – page 7

Benefact Trust's £1m pledge – page 10

Group insurance meets changing needs



As churches adapt to their changing communities, Ecclesiastical continues to work on ways to meet the changing needs of our customers.

Communities are changing; some areas have seen their congregations grow, but

many have not. We all know that volunteers are the lifeblood of the church, but we understand that key roles such as Churchwarden or Treasurer are becoming increasingly difficult to fill. Some parishes have come together to serve their churches and communities, either informally or in larger, amalgamated 'Mission' or 'Ministry' areas. These new groups need a bespoke insurance solution, and Group Insurance is an expanding area, in which we have considerable expertise.

Group Insurance can help with day-to-day administration and make the best use of financial resources and people. Ecclesiastical has offered insurance for multiple churches and halls since 2016, as long as they fall under one single legal entity such as PCC, and since 2017 we have been working in partnership with the Church in Wales as they start to form Mission or Ministry areas. This partnership has enabled us to really explore the practical side of forming a group and ensure we offer bespoke church insurance for new groupings, making the business of insurance easier for those customers.

'Where the cost and responsibility of maintaining and repairing these beautiful historic listed buildings is falling on a diminishing and often elderly congregation, some churches have started banding together,' said Ecclesiastical Church Underwriting Manager Marcus Booth. 'This might be via a Mission area, a joint church council, a complete pastoral reorganisation –

or something more informal, where parishes join forces to share the administrative workload without losing their legal status.

'We will always continue to offer the traditional "one policy, one church" insurance, as we have for 135 years. The work we have done in Wales has helped us to refine our group response and to offer personalised help and advice at every turn. 'It might be that a new structure needs new Church Council and Trust Indemnity Cover. Under our existing "Parish Plus" plan, the current cover limit is £250,000. This was designed for a single parish, but it might not be sufficient for a group, so we're able to offer higher limits of indemnity.

'More practically, where churches combine under a single legal entity we can bring them onto one policy, meaning one policy correspondent, one payment method and bank account – and correspondingly less time spent on administration.'

If you are part of a group of churches – or are thinking of moving that way – and would like to find out more about Group Insurance, please contact our team of experts on **0345 777 3322**, 8am – 6pm, from Monday to Friday (excluding bank holidays), to see how we can help.



Contains promotional material

You don't have to do it alone



Have you met your Church Insurance Consultant?

Managing risk in your church, understanding insurance and being a volunteer with responsibility for caring for your church can seem daunting.

Your Church Insurance Consultant can guide you through all this and tailor guidance specific to your church's needs.

Here are just a few of the services they can provide

- An introduction to church insurance; this session is especially useful to Churchwardens and Treasurers.
- Risk Management seminars and workshops to include health and safety, fire safety, church security, preventing metal theft, open churches and building works.
- Share and support events to allow for networking with fellow volunteers from other Parishes – a great way to share knowledge and experiences.
- They can attend meetings or events and they can tailor material to fit your agenda.

They are people who really care and are uniquely familiar with the pressures churches face. They provide their services at no additional cost to you as our customer and they are based across the UK.

Find out more at www.ecclesiastical.com/cic

Below (from left): Rebecca, Peter, Nicky, Lynne, Kay, Heather, Derek and Chris

Helping customers meet their mission



There was a time when Ecclesiastical Principal Risk Management Surveyor Kevin Thomas harboured dreams of playing football for Leicester City, alongside his teenaged junior team colleague – one Gary Lineker. But it wasn't to be, and as Gary moved on in the sporting world, Kevin took a different road.

It's a move he has never regretted: in 37 years with us, Kevin is proud to have visited many iconic heritage buildings in the world to provide risk management advice and valuation to help protect them. 'I've spent most of my working life visiting churches, cathedrals and other fabulous UK heritage buildings,' said Kevin, a married father and grandfather, who's based in Dorset. 'It's a privilege that I never take for granted.'

He's part of our risk management technical team; experts in their specialist areas such as valuation, health and safety, security and fire protection. This dedicated group of professionals are available to advise customers as and when required.

'Our advice line is managed by our risk management surveyor teams,' said Kevin. 'They have personal relationships with key groups and people in areas like law enforcement, fire prevention, and health and safety which helps us to best identify the emerging trends and how best to help our customers. Additionally, our website provides a wealth of advice and information. For us, the crucial thing is that we support our customers so that they can focus on their mission.'

For more information on risk management, please see www.ecclesiastical.com/risk-management



A little extra planning to keep everyone safe

Events in the winter months can be dramatic and exciting with fireworks, candlelit services and Christmas lights presenting a great opportunity to bring communities together. Thoughtful planning and consideration will help ensure that these events are safe and fun, and we have lots of guidance available to support you.



Stay safe at your church fireworks display

Here are a few tips for a safe and fun event:

- Start planning as early as possible
- Decide who will be responsible for setting off the fireworks and if there will be a bonfire
- Check that the site will be large and safe enough
- Identify those you may need to contact, for example, the police, the fire service as well as others
- Determine appropriate site facilities such as access routes, physical barriers, firefighting facilities, stewards etc.
- Decide on any precautions necessary when storing or setting the fireworks off and lighting the bonfire
- If your event warrants it, draw up an emergency/contingency plan
- Make adequate arrangements for clearing up.

For further information, visit www.ecclesiastical.com/bonfiresafety

Getting your church ready for Christmas

With special events and services, extra visitors and festive decorations, Christmas can be a wonderful time of year.

Prepare by reviewing your safety and escape procedures, check all Christmas lights, power cables, extension leads and take precautions for candles and extra equipment. **See our guidance on all this and more at www.ecclesiastical.com/church-christmas**

Information at your fingertips

Have you visited the Ecclesiastical website recently?

It's full of advice and information about a wide range of risk management topics and includes Made Simple Guides about subjects like building works, people on premises and property. You will also find information about church, home, commercial and legal insurance and how to make a claim.

You can also read an online copy of Church Matters!

Explore the website at www.ecclesiastical.com/church



Have you heard the e-news?

E-news is a monthly email full of tips and information for all of our customers and anyone in your church community. To receive it is easy – **all you need to do is register on our website at www.ecclesiastical.com/signup** and if at any time you decide you no longer want to receive it, you can click the 'unsubscribe' button at the bottom of the email. Feel free to pass on the sign-up link to anyone you think might like it.



Are your contact details up to date?

If the correspondent for your church has changed, please let us know. The new correspondent will need to contact us to provide their details so that we can amend our records. Remember to quote your policy number to help us to direct your enquiry to the right team to support you. **Simply call us on 0345 777 3322 or email churches@ecclesiastical.com**

The fox, the cross and a curtain

When a church is opened up for the day, one of the worst things to find is that the place has been vandalised overnight. Sadly, this can be a regular occurrence in churches especially when they are left open.



When Mr Munt, the Churchwarden of St Peter the Apostles Church, opened up one autumn morning, he came across a scene that was in total disarray and assumed there had been a break-in.

Mr Munt and his wife heard a noise at the back of the church, and he went to investigate.

Whilst he was trying to find

the cause of the noise, his wife shouted that she had seen a fox, and the source of the damage was confirmed.

It was thought that the fox entered through the back door of the church, which was open to help with ventilation during COVID-19 and it wanted to have a look around the church. Sadly, it then became locked in as no one realised it was there. Evidently, the fox tried to get out of the church by climbing the curtains behind the altar. It would appear that the curtain then came down and wrapped around a cross, pulling it down, twisting and damaging the metal cross as well as pulling the curtain down.

Despite the unusual nature of the claim, our claims handlers were ready to assist with the incident, taking Mr Munt through the process, describing the estimates needed to settle the claim and explaining the excess applicable. This enabled the claim to be settled promptly, directly into the church's bank account. Under our policies, we do usually exclude damage caused by vermin and wild animals, unless it is a single identifiable event, which the above was.



Mr Munt was disappointed that the fox didn't leave behind any money in the donations box after his overnight stay in the church building but was happy that no further damage had occurred. He also advised that there was some good news to come out of the claim as they had received a kind donation to the church for the amount of their excess, so the church was at no financial loss as a result of this incident.

In the unfortunate event that you need to make a claim, get in touch with us as soon as you can. **We've made the claim, reporting process as simple as possible and claims can be reported 24 hours a day, 7 days a week on 0345 603 8381.**



98%
Customer satisfaction¹

¹ Ecclesiastical Customer Opinion Results 2022, responses from 353 customers who have had their claim settled

Our promise to you, our customers

Our customers are at the heart of all we do. We are committed to offering exceptional insurance solutions, award-winning service and to make a positive impact on society.

This desire comes to life here in the form of our customer promise with these five key headings. **Read more at** www.ecclesiastical.com/customer-promise



Our conduct

We aim to be a market leader in the way we conduct ourselves.



Our service

Our goal is to provide you with a customer experience that consistently delivers moments of delight.



Our expertise

We set out to provide you with specialist expertise, guidance and protection.



Our products

Our products represent fair value and are clear and easy to understand.



Our pricing

We charge a fair price that generates a fair level of profit for our charitable owner.

A celebration of thanks

On 8 June at Westminster Abbey, 2,000 staff, partners, charities and beneficiaries celebrated Benefact Group donating £100 million to charities and good causes.

It was an incredible day of thanks and reflection and we were honoured that Prince Charles, now HM King Charles III, joined us to mark this incredible milestone in a remarkable place.

Ecclesiastical is proud to be part of the Benefact Group – a charity-owned, international family of financial services companies that exist to donate profits to good causes.

We are pleased to share with you part of the sermon given by the Very Revd Jane Hedges at the service. We hope it is an encouragement to you all.

“ We are here to give thanks for the work of the whole Benefact Group and their financial expertise; which has enabled millions of pounds to be given in grants through the Benefact Trust, not only to churches, dioceses and cathedrals, but to thousands of charitable organisations.

Many gospel principles are encapsulated and lived out through the way that the Benefact Group manages finance and through the giving of these grants; principles which draw on the life and teaching of Jesus.

People are often surprised to discover that he had more to say about our attitude to money than he did about love and he taught that we should be good stewards of the gifts and resources God has entrusted to us.

He also illustrated how large things can grow from small beginnings, that we should be on the side of the disadvantaged and vulnerable, and that above all, it is his will that all people

should have the opportunity to live up to their potential; in his words, to have ‘fullness of life.’

In the world that God wants to see, in other words in the Kingdom of God, there is no place for labelling other people, for attitudes of “them and us” we are all US; together, facing the challenges thrown up by daily life and sharing the precious resources of this earth.

It’s right that we celebrate today the magnificent achievements of the Benefact Group and Trust, but there is no room for complacency.

There is so much to be done as we try to alleviate the suffering we see in our world and also try to enhance all that is good and beautiful. //



Benefact Group

Find out more about the family of financial service companies to which Ecclesiastical belongs at www.benefactgroup.com



Net zero ambitions

Aiming for net zero carbon emissions can seem like an overwhelming task and one that churches understand is urgent and important but so too are many other priorities for churches.

Tackling this ambition can start with the desire to move to action and to understand the challenges and opportunities ahead.

As part of our church insight programme, we developed a series of questions around the theme of sustainability in the church and we found a strong desire to act, with 86% of churches saying they believe it is important to reduce their climate impact, 86% saying that the church has a moral duty to tackle climate change and 80% wanting to do more to reduce their carbon footprint.¹

Where to start

The road to net zero for the Church of England is laid out in a Routemap that sets a path to meet this target by 2030. This is a plan of action that summarises that it is possible to reduce carbon emissions from nearly every building. It sets out clear steps and guidance on what churches can do to help achieve this aim.

There are many practical examples of what churches around the country have done to cut their energy use and work towards 'net zero carbon'. **You can read these at www.churchofengland.org/towards-net-zero-carbon-case-studies**

You can also find out more about how greener churches can protect the earth, reduce outgoings and encourage a more sustainable future for their communities at www.ecclesiastical.com/greenchurches

¹Survey developed by Ecclesiastical and The Bible Society surveying 547 churches



What do increasing building costs mean for your church?



Now, more than ever, it is important to set and maintain sums insured at the correct level if you are to avoid the risk of underinsurance. Building costs are increasing at an alarming rate.

A number of factors have come together, not least the global pandemic. After an initial delay, the construction industry

continued to build during the first lockdown, with suitable, and potentially costly provisions made for working in a COVID-secure manner, which led to increased demand for building materials.

This, combined with the lengthy delays associated with the production of materials, has led to demand outstripping supplies with a resultant increase in costs. Add to this issues arising from Brexit and more.

Our Parish Plus policy provides you with a loss limit at no additional cost, which acts as a buffer against unexpected rises in building costs to give you peace of mind. Ecclesiastical's in-house team of Risk Management Surveyors have probably valued your church at some point. Our history of managing sizeable church claims, and understanding how church buildings behave in a fire, has helped to develop our unique church valuation system. We value each church based on its individual features and materials and we use our bespoke valuation system to update your sums insured each year. So, provided you follow our advice and let us know about any changes to the church, we can remove any underinsurance (Average) clause.

Read this article in full at www.ecclesiastical.com/inflation-impact-churches

Helping your church thrive

Did you know that we offer a wealth of free support, guidance and tools to help you fundraise successfully?

Whatever you are raising funds for – installing new facilities, repairing your building, recruiting a new youth worker or simply day-to-day running costs – our resources are here to help. And we know that no two churches, or fundraising campaigns, are the same. That's why we've produced a range of guidance to help your church thrive.



Online fundraising hub

Articles, blogs and help sheets on a variety of topics – from building a fundraising team to a checklist for grant applications.

List of church funders

A list of the top funders that are currently offering grants to support churches. Use our search function to find potential grants for your church.

Fundraising in a Box toolkit

Printed toolkit packed with guidance to help our church customers raise funds.

Webinars

Expert speakers share their insights in our recorded webinars. The latest sessions on core costs and capital projects are available to watch back on the fundraising hub now.

Toolkit for rural churches

Top tips and guidance specifically tailored to support small rural churches with fundraising. You can find the toolkit on the fundraising hub.

Support from your Church Insurance Consultant

Your local Church Insurance Consultant is here to help support you with our fundraising resources. Based around the UK, the team work closely with Dioceses, Archdeacons and Area Deans – so look out for events near you.



Heather Ford is the Church Insurance Consultant for Blackburn, Carlisle, Chester, Sodor & Man, Leeds, Liverpool and Manchester. Heather has been helping churches use the Fundraising in a Box toolkit and says,

'It's fantastic talking to churches about their various projects – our resources often give them the tools they need to enable them to start fundraising confidently and successfully.'

Find out more at www.ecclesiastical.com/churchfundraising or email fundraising@ecclesiastical.com or call 0345 601 9959

Welcoming visitors

Parish churches are treasure houses of heritage, history and community.

The National Churches Trust offers a wide range of advice, resources and training to help you make the most of your building and encourage people to visit as part of a day out or when on holiday.

The potential for you to attract more visitors and to make visits enjoyable and worthwhile is huge. Attracting more visitors can boost income from donations and sales and help the wider local economy.

There are many things which churches can do to attract more visitors; to give them a warm welcome, an enjoyable experience and to encourage them to return. Getting new people into your church can also be a valuable tool for mission.



Find out more on The National Churches Trust's website www.nationalchurchestrust.org/explore/welcome-visitors



Stay safe this winter

As the seasons change and the shorter days draw near, now is the time to check that you have sensible precautions in place to make sure everyone remains safe. Here are some of the things to look out for this winter.



Slips and trips

To reduce the risk, review your precautions to tackle slip and trip hazards both indoors and outside.



Working alone

Review situations where people complete tasks on their own to check the adequacy of precautions to protect them.

Slips and trips

Slips and trips are the most common causes of injury in and outside churches. Most slips occur in wet or contaminated conditions, frequently due to weather conditions or spillages. Commonly, trips are caused by worn paths, steps or floor coverings (e.g. carpets, rugs) and where electricity cables trail across the floor.

You are probably already taking precautions to protect those who use your church from slips and trips. In many instances, straightforward precautions can make a real difference. For example, making sure spillages are cleaned up promptly or there are no trailing electrical cables across floors.

You can start to check the adequacy of your precautions by downloading our guide or using our top tips at www.ecclesiastical.com/church-slips-and-trips



Carrying out activities alone

Those who work or volunteer for a church are often required to complete tasks alone. This can present additional hazards; for example, using access equipment (such as a portable ladder) or lifting heavy objects could be too much for one person on their own. Here, it is important to check that the tasks can be done safely.

Depending on your circumstances, another important consideration is the risk of assault and/or aggression. While these incidents are thankfully rare, physical or verbal attacks can have serious physical and traumatic effects for those involved where they do occur.

With evenings drawing in, it is a good idea to check the arrangements you have in place. **You can find out more at www.ecclesiastical.com/working-alone**

Reducing flood damage

What does the flood risk look like in your area? Understanding the long-term level of flood risk at your church can help in determining the actions that you need to take to reduce any potential damage that flooding could cause. From new fittings to contingency planning – there is plenty you can do.

You can also be confident in your cover with Ecclesiastical Insurance, which includes flood cover as standard. We also have a host of resources on our website to help with flood risk assessments, actions you can take to limit flood damage as well as what to do when a flood is imminent.

Visit www.ecclesiastical.com/church-flood-advice to find out more.

Pin me up!

The handy Risk Reminder included with this newsletter has tips on what to look out for month by month; adding to your church maintenance plans.



Risk Advice Line

Whenever you need information about managing risk and can't find what you are looking for on our website, our experts are here to help.

Call 0345 600 7531, 9am – 5pm Monday to Friday (excluding bank holidays) or email risk.advice@ecclesiastical.com



Do you know the difference between Public Liability and Employers' Liability?

Only one of these has an official certificate!

Cover for Employers' Liability is required by law for the protection of employees (and volunteers). Just like with motor insurance, a certificate of insurance is provided as evidence of your cover. Though there is a legal requirement for employers to display the certificate in an accessible area where staff have access to it; this could also be held electronically. This certificate is supplied to your church in the renewal pack.

Public Liability protects you against claims made by third parties be they customers, visitors, members of the Church or members of the public. You are not legally required to have this cover, hence there is no official certificate. We do strongly recommend the cover though, and it is included as standard as part of our package product, Parish Plus. We can supply a letter confirming the limit of indemnity you have if required by third parties, local authorities or contractors.

If you have any questions, our customer services team are available on **0345 777 3322**. Lines are open 8am to 6pm, Monday to Friday (excluding bank holidays). **Alternatively, our email address is churches@ecclesiastical.com**. Please remember to quote the policy number or full address of the insured location when contacting us so that your enquiry may be directed to the correct team.

Don't forget to display your Employers' Liability certificate and please visit www.ecclesiastical.com/church/administering for an overview of the documentation you should have to administer your church insurance and other useful information.

Protecting people from serious injury



Using stepladders and ladders is familiar to many of us but can pose a risk of serious injury if used incorrectly. Thankfully, falls from them are not common in places of worship. But where they do happen, injuries can be severe and, in some cases, permanently disabling or even fatal.

Of course, that isn't a reason not to use them – but it is a reason to carry out any tasks at height safely, with appropriate care and attention. Certain tasks may require specialist assistance.

Falls can also occur from raised, open edges that are not adequately protected by handrails or other features. Sometimes, they can occur during roof work or where temporary work platforms are used (e.g. mobile access towers).

There is much that can be done to minimise the risk of falls from height – planning the activity correctly, using and maintaining equipment properly, taking weather conditions into account. Read more on our website where you can also access our handy Health and Safety toolkits on Working at height and Safe use of ladders. **Visit www.ecclesiastical.com/working-at-height** for all this and more.



Prevent arson attacks

A number of churches and church halls have suffered arson attacks in recent years, causing millions of pounds worth of damage. An arson attack can happen at any location and incidents across the UK have been reported to us.

Arson is often as a result of the actions of an individual with no clear trends. This makes proactive action to protect church buildings even more important. We have developed some guidance you can download as well as a video with helpful steps you can take to help reduce the risk of arson at your church premises for little or no cost.

Visit www.ecclesiastical.com/churcharson

Aid for Ukraine – Benefact Trust's £1 million support



£1 million of Benefact Trust funding has been awarded to give immediate and longer-term support to people fleeing the conflict in Ukraine.

The Ukrainian people are facing a growing humanitarian crisis. Homes, schools and hospitals have been destroyed and communities torn apart. As the devastation continues, families

have been forced to abandon their homes in life-threatening conditions. By awarding significant grants to charity partners who are operating right now in Ukraine and other Eastern European countries, the Trust is responding to the urgent needs of these vulnerable people.

A total of £500,000 has been awarded to British Red Cross, The Salvation Army, Depaul International, World Vision, Tearfund and All We Can. Each of the charities specialises in a different area of disaster response; helping people to access food, emergency supplies, shelter and medical care. British Red Cross, World Vision and Tearfund are among the 15 members of The Disasters Emergency Committee (DEC). The DEC estimates an astonishing 18 million people will be affected by the escalating conflict in Ukraine.

As the need continues to grow, The Trust has awarded a further £500,000 to seven organisations in the UK and Ireland who are helping to resettle Ukrainian evacuees. Church Urban Fund, The Church of Ireland, and The Irish Red Cross are just three of these inspiring organisations.

Making a real life difference

Trust funding is helping to support people like Ivanna (not her real name) who is homeless and living with friends. She receives regular food baskets from Depaul.

Ivanna's life changed in an instant. She was leading an ordinary life in a stable job and then the war hit and made her homeless. Her family has moved safely to another region, but Ivanna stayed.

"Despite the hardship, I will never leave Kharkiv. This is my city. And even if I did decide to leave – what would I do with my pets? This humanitarian aid helps during this challenging time. It's crucial."

Bicycle Angels

A few weeks into the Ukraine conflict, a group of keen cyclists approached Depaul offering to deliver food baskets to housebound people across Kharkiv. A selfless act of kindness, but what inspired them to take the risk?

When the conflict began, Aleksander made the difficult decision to evacuate his wife and two daughters, whilst he stayed in Ukraine.

"Saying goodbye to them at the train station felt unreal. Afterwards, I returned home and just lay on my bed, emotionless. As bicycle delivery volunteers, we are united by a common goal – to help. We live without making plans for the future. We simply wake up, make our deliveries, spend a couple of hours of free time, and repeat. We are alive, and that is enough to be happy."

To keep up to date with the Trust's Ukraine support, visit www.benefacttrust.co.uk

Movement for Good Awards

Ecclesiastical is proudly part of the Benefact Group, and together we're giving away over £1 million to charities in our Movement for Good Awards.

Nominate your church for a £1,000 donation today

Getting your church or favourite charity in the draw to win £1,000 is easy – visit www.movementforgood.com and submit your nomination with just a few clicks! You and your congregation may want to nominate your church, a charity associated with your church or a charity particularly close to your heart. The choice is yours!



The more nominations a church or charity receives, the greater its chance of winning, so once you've done your part, spread the word to get as many nominations as you can. We have lots of resources available to help you promote the programme on the website.

Have we given in your area?

Take a look at our winners map to see which churches and charities we've supported in your local area:
winnersmap.benefactgroup.com





Ministry Bursary Awards go back to nature

In 1987, Ecclesiastical launched the Ministry Bursary Awards, designed to provide members of the clergy with financial support towards taking a sabbatical. A sabbatical can be an enlightening route to exploring faith and ministerial development as well as having a long-lasting impact on your congregation.



Since its conception, over £1.35 million has been awarded to more than 1,400 clergy members, helping them to pursue a huge variety of projects. Over 50 applicants were awarded a 2022 Ministry Bursary Award.

Reverend Canon Imogen Nay from Chelmsford Cathedral was awarded a Ministry

Bursary Award in 2021. She spent her time exploring projects and places that have taken a new or pioneering approach to caring for the environment. Her adventures have included farming, conservation, ecosystems and tourism – engrossing herself in amongst an exciting array of flora and fauna. She says of her experience, ‘I was immersed in a philosophy that reflects the God who creates, gives life and who acts.’

To read more about Canon Nay’s experience, or other Ministry Bursary Awards recipients, please visit www.ecclesiastical.com/mba

Ecclesiastical’s 2023 Ministry Bursary Awards have now closed – good luck to all the entrants and to anyone taking a sabbatical.

Financial services

Ecclesiastical Financial Advisory Services (EFAS) provides expert, independent financial advice including on pensions, investments, life assurance and mortgages for the clergy, church people and PCCs.

☎ **0800 107 0190**
✉ **getadvice@ecclesiastical.com**
🌐 **www.ecclesiastical.com/financial-advice**

WINNERS of the **NatWest Mortgage Awards 2022, South West and Wales** for putting the customer and local community at the heart of everything they do.



Funeral planning

Ecclesiastical can help you make financial provision for your funeral, reducing the worry for your family and ensuring your wishes are provided for.¹

☎ **0800 055 6503**
✉ **info@epsfunerals.com**
🌐 **www.funeralplans.co.uk**

¹ Terms and conditions apply – see website for details.



Car insurance

Our Clergy Motor Insurance is tailored specifically for the clergy and includes benefits such as business use, no admin charges and up to £500 cover for church goods locked in the car, out of sight ¹

☎ **0345 450 9396**
🌐 **www.ecclesiastical.com/carinsurance**

¹ Subject to terms and conditions – see website for details.



Choose award-winning home insurance that supports your church



At Ecclesiastical, we strongly believe in the old adage of treating everyone as you expect to be treated yourself. Which is why if you put us to the test, we will try to exceed your expectations from the very start, taking the time to listen and understand your insurance needs so you get the cover that's right for you.

We do not use call centres, instead you will speak to one of our small, dedicated team of home insurance professionals. And, should the worst ever happen, our claims teams are also in-house and you will deal with a named individual throughout, so you know who exactly to speak to, should you have any questions.



Perhaps this is why we have topped Fairer Finance's¹ league table for home insurance providers for eight consecutive years², beating many household names, including AXA, Nationwide and John Lewis. For us, home insurance is personal.

What's more, as part of the Benefact Group, a financial services group that exists to give its profits to good causes, by choosing Ecclesiastical you are helping to support churches, charities and communities across the UK and beyond.

“ I am a very loyal, very satisfied customer. I always get friendly, professional in a low-key kind of way service. Even though I was on the phone for an hour sorting things out, I ended up calm and not frustrated. Don't know how you do it – so different from most other financial service providers. I don't bother shopping around. I almost don't care what you charge as I so enjoy dealing with you! ”

Bringing churches and communities together

One of the ways Ecclesiastical do this is through our Trust130 offer. If you choose to take out a new buildings and contents insurance policy with Ecclesiastical, we will donate £130 to an Anglican church or cathedral of your choice³. It may sound a small amount, but with no limit to the number of donations a church can receive and over £460,000 donated to more than 2,500 churches so far, there really is no limit to what can be achieved.

St Mary's Shaw uses donation to remember three significant events

In June this year, Queen Elizabeth II celebrated her platinum jubilee and St Mary's Shaw chose to plant a cherry tree in their churchyard to mark this momentous occasion. They also



planted two other cherry trees, one dedicated to the anniversary of VE Day and the final one, to those who died or suffered from COVID-19. Newbury's new Mayor, Councillor Gary Norman, joined St Mary's Shaw for the dedication of the three new cherry trees which was followed by evensong and a community tea.

For more information about Trust130 and Home Insurance, visit www.ecclesiastical.com/trust130

¹ Fairer Finance is an independent consumer group that surveys around 20,000 UK banking and insurance customers throughout the year. ² Number 1 rated insurer for customer experience 2014–2022. ³ Terms and conditions apply – see website for details.



For more information and to update your details, please contact us

Call: 0345 777 3322 **Email:** churches@ecclesiastical.com

Facebook: Ecclesiastical **Twitter:** @churchmatters



Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Benefact Group plc Reg. No. 01718196. Benefact Trust Limited Reg. No. 1043742. Benefact Trust Limited is a Charity registered in England and Wales with Reg. No. 263960. Ecclesiastical Financial Advisory Services Ltd (EFAS) Reg. No. 2046087. Ecclesiastical Planning Services Limited (EPSL) Reg. No. 2644860. South Essex Insurance Brokers Limited (SEIB) Reg. No. 06317314. All companies are 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. EFAS, EPSL and SEIB are authorised and regulated by the Financial Conduct Authority. Firm Reference Numbers 126123 (EFAS), 958152 (EPSL) and 47947 (SEIB).