Working with you for a greener future

Helen Richards – Church Operations Director

We can see that our climate is changing, and whilst this creates challenges it also presents opportunities for churches, especially as they work towards net zero.

Here at Ecclesiastical, we believe that there is plenty we can do to help to protect church buildings today and add support as we all look to a greener future. Through a range of awards, sponsorships, and expert guidance, we are increasing our support for customers to help them help the environment, you can read about many of our initiatives in this edition of Church Matters.

There’s no doubt that climate change is real, we’re already seeing its effects, for example, buildings that have never been badly affected by rain are now flooding, and we feel a duty to do what we can, both to cut our own carbon emissions and to help our church customers do the same. We know that they want to play their part, but sometimes it can feel a little daunting. Our message is: we’re passionate about this, we’re here with expertise and guidance and so please get in touch and see how we can help.

That help comes in all shapes and sizes

When the worst happens, and a major loss is suffered, that help might be in the form of rebuilding in more environmentally friendly ways. We have put in place specific additional cover for parishes, which enables us to do this, even where it costs a little more.

So when the beautiful Grade II listed Church of the Ascension in Salford was destroyed by arson in 2017, we worked with the church to reinstate the building in a greener way.

The old energy-hungry heating was replaced with an air-source underfloor system, and motion-sensor LED lights were installed for better energy efficiency. We were even able to help the church with smaller details, like bringing in a new votive stand which recycles the wax!

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Church of the Ascension

It’s great to be part of innovative projects like this, helping to tackle the net zero carbon challenge and hopefully inspiring others.
A word from our Head of Customer Operations

I’d like to wish you a very warm welcome to Church Matters and I hope you enjoy reading this newsletter as much as we have enjoyed writing it for you.

After one of the wettest winters on record we are all inevitably giving even more thought to climate change, and so this special edition focuses on GREEN ISSUES.

Our cover story talks about the effects that environmental change can bring, causing unusual weather patterns and devastating floods. At Ecclesiastical, we are working hard to support our church customers with practical guidance and ideas for getting funding for green initiatives – all of which you will find as you read through the following pages.

We are particularly proud to be sponsoring The Church Times Green Church Awards 2024, and, of course, we have set our own targets towards net zero carbon, and we will be telling you much more about that in the autumn.

And there are other articles too! As we (hopefully) approach the drier, warmer months, our thoughts might well start turning to outdoor events and church fetes. As you might expect, in this edition you will also find plenty of helpful hints and tips to keep your church and congregation safe as you have fun in the sun.

When you turn to the back page, you can read about our Trust130 Home Insurance offer – and how you can help your church just by insuring your home with us.

Lastly, your feedback is invaluable to us and if there are specific topics you’d like to see in future newsletters, please don’t hesitate to let us know. We’re always pleased to hear from you.

Thank you for trusting us with your insurance needs.

Best wishes,

Mark Cowdell
Head of Customer Operations

P.S. When you have finished reading your copy of Church Matters, please consider passing it on to someone else who can enjoy it too!

Continued from cover...

A loss like that is a tragedy, but it provides an opportunity to think about improving sustainability. There are many examples in the thousands of claims we manage each year where we’ve helped our customers to restore buildings in a way that’s better for the environment.

But of course, our support goes beyond a claim

Ecclesiastical is part of the Benefact Group, and since 2019, the group has donated over £5.75m to more than 2,500 charities as part of its Movement for Good Awards. In 2023, one of the awards went to St Matthew’s Church in Kingsdown, Bristol, who have used it to install new radiant heating ‘halo’ chandeliers. They are designed to be in keeping with older buildings, and work almost instantly, to heat only the space needed, they have cut bills by up to 85%.

(Please visit www.movementforgood.com for more information about this special programme of giving).

It’s great to be part of innovative projects like this, helping to tackle the net zero carbon challenge and hopefully inspiring others. While pioneering technology has a part to play, there are many cheaper and simpler things we can all do, sharing stories and ideas and learning from each other’s successes is going to help us all.

We are also sponsoring The Church Times 2024 Green Church awards, which will celebrate the work that churches are already doing, and again inspire others – it’s just another way we can help.

As part of our ongoing commitment to support the Church of England’s ambitious Net Zero Carbon by 2030 programme, we recently sponsored and hosted the Net Zero Carbon Connect Conference at our head office. We were delighted to welcome some 60 delegates from the Church of England and other denominations and by hosting this event we’ve been able to bring together experts from across the country to share their stories and experiences.

Stuart Blackie, our Principal Risk Management Surveyor, gave an informative and well-received talk about the simple things you can do right now. For instance, just maintaining your gutters and drains means the water from a major rainstorm will be less likely to cause damage to your building.

At the conference, the Rev Canon Dr Flora Winfield, Third Estates Commissioner and Chair of the NSC Programme, unveiled a £1.5m grant from the Benefact Trust, charitable owners of Ecclesiastical Insurance, which will fund demonstrator churches across the country – places church customers can visit to see best practice in action.
We also unveiled our latest Made Simple guide, *Climate Change and Your Church*, which is an easy-to-read guide designed specifically for our church customers. It’s full of useful information on everything from maintenance and greenest use of existing facilities to the things to think about when investing in new technology and what it may mean for your insurance, plus how to apply for grants, and raise funds.

We know churches believe reducing their climate impact is part of their mission to protect God’s creation, and many of them are taking steps to reach net zero. That’s why we’ve launched our Made Simple guide and are doing all we can to support churches in their journey to become more climate resilient. We want to help our customers make a real impact, and the sooner we can get involved in new projects, the better, so please do get in touch to discuss your plans.

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Proud sponsors of the Green Church Awards!

As a company, we are dedicated to making a positive environmental impact and so we are delighted to be sponsoring The Church Times Green Church Awards 2024. Ecclesiastical has been protecting churches for more than 135 years, and we know that action is needed to help preserve these amazing buildings from climate change for generations to come.

There are many remarkable initiatives taking place in churches and communities all around the country which are helping to tackle climate change, and these awards are a fantastic opportunity to celebrate them.

We’d encourage churches to submit their entries and share their projects for a chance to receive £1,000 to support their work.

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Read me online

Did you know you can read this newsletter online and even download a copy which you can share with friends, family, and other church members? Scan the QR code or visit: www.ecclesiastical.com/churchmatters

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Climate change and your church

In our latest Made Simple guide, Ecclesiastical Insurance explores with you how climate change might affect your church and ways to cut your carbon footprint. We also cover what climate change might mean for your insurance. This latest addition to the series is just one of many useful guides that can be found on our website, and overleaf you can read more about all 11 of them in more detail.


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Insurance – Made Simple!

Insurance can seem daunting and complicated – but it really doesn’t have to be. We’ve created a range of Made Simple guides – concise, clear, and easy-to-understand information on the key issues we get asked about the most – from events to building works, and from community outreach to legal expenses.

All of these Made Simple guides are available at our website via this link:

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

Be sure to click through – they’re brief and very easy to read, and we’re sure you’ll find them interesting, thought-provoking, and relevant as you review your church insurance going forward.

Administering insurance

It’s important that church insurance policies are properly administered. You’ll find help with everything from what documents you need to hold and display, to how to pay and reduce your premiums, to notifying us of relevant changes or new activities in your church and making and processing claims.

Building works

If you’re planning building work at your church, insurance is key and the scale and type of job you’re considering makes a difference. The guide will cover what you need to tell us and when, and also covers common features; scaffolding, ‘hot works’ such as welding or open flames, and even the particular building contract you’re negotiating. These are all really important factors to be considered.

Church valuation

In the event of a major incident, like a large fire in your church, it is essential that your sum insured is enough to support the necessary repairs. To help you understand this, we provide a unique and bespoke Risk Review and Valuation Service. This guide explains how we use our skill and knowledge, gained from over 135 years of insuring churches, to value your church.

Church events

Nowadays, churches are used for so much more than worship, and this creates potential insurance and health and safety implications. Your existing cover could well be sufficient, but it’s important to check – as our guide shows, the type of event and your involvement may make all the difference.

Community outreach

The work of the church is constantly evolving beyond the boundaries of a traditional congregation to embrace wider society – but what insurance issues arise from running foodbanks and cafés, or going out into the community as street pastors and running dynamic Fresh Expressions events?
Unoccupied buildings
Sadly, churches occasionally close. But they still need to be cared for – and insured. They can be at greater risk of fire, malicious damage, general wear and tear, and content theft. We advise both on the correct processes to go through to mitigate these risks, and the cover you’ll require.

Legal expenses – Churches
Our church insurance policies contain, as standard, legal expenses cover to help ministers, employees, and volunteers who find themselves embroiled in civil or criminal legal action. It’s important to understand the cover available and how to deal with such matters or seek confidential advice.

People on church premises
You have a duty to ensure that everyone on your premises is safe – churches are remarkable buildings but not exempt from compliance Health and Safety law. We offer guidance on what steps you should take both to assess and prevent injuries or accidents from occurring.

Carbon Net Zero
Although we are moving towards a net zero world with lower carbon emissions, we are already seeing more volatile weather which may create risks that your insurance will need to reflect. But new, cleaner technology for heating and lighting your church will bring future benefits and cost-savings, too.

Church property
You’re responsible for your church and what happens on the property. Damage from fire, flood, or theft is heartbreaking – and injury to people or property from a simple slippery footpath or overgrown tree roots can be serious. We look at how you can nip potential problems in the bud.

Digital technology
Computers and the internet have opened up your church to the world – but while this brings amazing potential benefits, it also creates whole new fields of insurable risk. We help with everything from cyber crime to data protection, to safeguarding, to licensing software, and protecting the equipment itself.
With summer just around the corner, your thoughts might be turning to events

Events are a great way to welcome new members into our church community. When you’re insured with Ecclesiastical, you’ll find that cover for many church events, such as fetes and coffee mornings, is already included in your insurance policy, as they fall under the umbrella of normal church activities, meaning they’re already covered by your public and employer’s liability insurance. This can give you peace of mind for your gatherings; but we would always advise that you check!

Without proper planning, an otherwise successful church event could be affected by unforeseen incidents. There are lots of things to consider, but the first step in planning any event is to carry out a review of current safety arrangements, even if you are planning a small event, like a bring and buy, this is an important thing to do. You can see many frequently asked questions by visiting the link: 
www.ecclesiastical.com/church-events

How to make a claim

In the unfortunate event that you need to make a claim, please contact us as soon as possible, claims can be reported 24 hours a day, 7 days a week.

0345 603 8381
claims@ecclesiastical.com
www.ecclesiastical.com/claims

99% Claims satisfaction

1 Ecclesiastical Settled Property Claims Customer Opinion Results Full Year 2023 from 363 direct customers who have had claims settled.

Things to consider when planning an event

Check for any damage and debris that the winter months might have left; like broken paving slabs, fallen branches and even gates that have swollen and are too stiff to open. You can find easy-to-use advice on our website which will help with your event planning.
Check whether you need additional insurance cover

If you’re holding an event that is unusual or could be hazardous, please make sure to get in touch with us so we can ensure you are covered. If you’re letting the premises to an outside organisation, such as a Scout group, check that they have current public liability insurance themselves, perhaps ask to see a copy of their insurance schedule. We want your event to be a success and we know it’s not just insurance you need to consider, but when you do consider it, this link will help you:

www.ecclesiastical.com/church

Furthermore, if you have any questions, feel free to call us to talk to our team on

0345 777 3322

And finally... please enjoy yourselves and enjoy spending time with new friends and old!

Month by month support!

By popular demand, we have again produced an easy-to-view calendar, helping you plan maintenance activities throughout the year so you can better look after your church and parishioners. From when to check that lagging on your waterpipes through to how to have a happier Christmas and everything in between, Ecclesiastical has you covered!

www.ecclesiastical.com/risk-calendar

Free monthly e-news

Our monthly e-news is full of useful information to support you in areas such as fundraising, church security and environmental impact. Signing up is easy and you can unsubscribe whenever you choose by clicking the link on the bottom of the emails.

Many of our customers have chosen to receive this and we hope you would like to join them. Please feel free to pass the sign-up link on to anyone else in your church community who might like a copy. Sign up at:

www.ecclesiastical.com/signup

Working at height

If you are thinking of cleaning or making repairs at height in your church this summer, take a look at our guidance before doing so. It is full of helpful tips on the precautions you can take to make sure everyone stays safe.

www.ecclesiastical.com/working-at-height

Your feedback is valuable

We welcome your thoughts on Church Matters and would like to check in with you to see if this newsletter is meeting your expectations. Please scan the QR code to complete a short questionnaire, it will only take a minute or two. Thank you!
Net Zero by 2030: Benefact Trust’s funding towards the Church of England’s climate goal

Benefact Trust has pledged £1.5m towards a major Church of England climate project, which will support 60 churches to achieve net zero (or close to) by the end of 2025.

These churches will inspire other churches to adopt good net zero practices, and the project forms part of a wider target for the entire Church of England network to be net zero by 2030.

In 2021, The Church of England’s Carbon Emissions Report revealed that church buildings emitted around 411,000 tonnes of greenhouse gases. Caring for creation is a core mission for the Church and so it’s taking action to help protect our planet. The ambition is that by 2030, churches across the country will be consuming much less energy and emitting significantly less carbon.

Benefact Trust funding is supporting the ‘Demonstrator Churches Project’, which is one of a series of Church of England projects aimed at supporting dioceses, parishes and other buildings to achieve net zero.

Through the project, churches across the breadth of England are nominated by their dioceses to apply for one of two grants from the Church of England’s Net Zero Carbon Programme. A Stage 1 Preparatory Grant to help develop a net zero project, or a Stage 2 Capital Grant for up to 25% of the cost of a well-developed project.

The network of Demonstrator Churches will share learnings and best practices to support dioceses and parishes more widely to achieve net zero. All Church of England churches will have access to experience, case studies and champions that are local and relevant to their own circumstances.

The Trust has awarded £750,000 funding to support the 2024 cohort of churches. Another £750,000 has been pledged for 2025. As the Trust moves to take an active role in tackling climate change, the partnership with the Church of England provides an opportunity to work with an organisation that is already on the ground, making a tangible difference.

Helen Gray, Benefact Trust Director, said:

“This grant is our first strategic grant that focusses on climate. It’s a privilege to partner with the Church of England, which has bold and impactful plans, as we make significant steps in our commitment to tackling climate change.”

Benefact Trust is the charitable owner of Benefact Group, which is made up of a family of specialist businesses – including Ecclesiastical. The Trust donates all available profits from the Group to good causes.

Find out more about Benefact Trust and the grants available:

www.benefacttrust.co.uk
Join in with the Movement for Good and nominate your church

The Movement for Good Awards is an annual platform for giving, set up by all the businesses that make up the Benefact Group. It’s our opportunity to make a tangible difference in the lives of the people, communities, churches and charities we serve.

Anyone can nominate a registered charity, not-for-profit organisation, or community interest company, in the UK, Republic of Ireland, Channel Islands or Isle of Man. The nominations are entered into a phased series of draws for a chance to benefit from one of 370 x £1,000 donations. There will be five special draws throughout the year where 10 x £5,000 donations will be awarded in each.

Larger grants (£10,000+) are also available to help get larger transformative projects off the ground.

Did you know?
The Movement for Good Awards has gifted over £5.75 million to more than 2,500 charities since the initiative started in 2019.

Last year, A Rocha UK was awarded £5,000 in the Environment and Climate special draw. A Rocha UK is a Christian charity working to protect and restore the natural world and is committed to equipping Christians and churches in the UK to care for the environment.

Also, in 2023, £11,000 was awarded to 10 church-related charities through the £1,000 Movement for Good Awards; Kilkenny Christian Centre in ROI actually won twice! Next time, it could be your church or charity!

To find out more, visit:

www.movementforgood.com/ecclesiastical

Financial support for your 2025 sabbatical

Considering a sabbatical in 2025?

Established in 1987, the Ecclesiastical Ministry Bursary Awards (MBAs) have assisted over 1,500 clergy members in funding a variety of extended leave projects.

The experience of a sabbatical can be life-changing and have a positive and long-lasting impact on your church and community. One of the 2023 recipients, the Revd Heston Groenewald, vicar of All Hallows Church in Leeds, received a bursary to support his local interfaith ministry.

His parish has three mosques and a Hindu temple; he visited India and Pakistan to experience and learn more about the diverse cultures and customs that make up the fabric of the local community. On his trip, Heston experienced the Holi festival in India, visited Pakistan during Ramadan and celebrated Easter with Christians and Muslims in Lahore.

Heston says, “The MBA grant enabled an amazing adventure around India and Pakistan and so has been a valuable, wonderful investment in my wellbeing and in my local interfaith ministry.”

The whole experience has served to deepen and widen friendships across faiths back home in Leeds – so I am grateful to Ecclesiastical for the opportunity.

The application window for the 2025 MBA programme is now open and closes in September 2024. In 2025, we are particularly keen to see more sabbaticals which aim to support the drive for net zero carbon.

If you would like to find out more about the Awards, including eligibility criteria and application details, please visit:

www.ecclesiastical.com/mba
Unlocking funding to ‘green’ your churches’ mission

The climate emergency is one of the biggest and most important issues facing the world today – how can churches respond? Given that one key to lowering carbon emissions is reducing energy consumption (and hence bills) there should be a win-win, but where do you start?

Begin by assessing how green your church already is and from that produce a plan for improving it. Alongside this you can develop your story, demonstrating why it is important to the church and how taking steps to care for God’s creation is part of your mission.

Having identified potential actions, there may be ways to obtain funding towards the costs:

- The Church of England has produced some excellent guidance, plus earmarked £30m for grants to churches looking to move towards net zero: A short guide to grants and projects to help your church get to net zero (www.churchofengland.org).

- The Government launched its £25.5m VCSE Energy Efficiency Scheme in December 2023 which will fund energy efficiency assessments on charitable property, then provide capital funding towards improvement work. VCSE Energy Efficiency Scheme – GOV.UK (www.gov.uk).

- Many local authorities have grant schemes to assist community buildings, including churches, to reduce their emissions – check at county and district level if applicable.

- Community Foundations cover specific geographic areas: UK Community Foundations. Most grants are thematic and often include carbon reduction funding programmes (www.ukcommunityfoundations.org).

- Many national funders have aims to improve energy efficiency – both National Lottery Community Foundation and Garfield Weston Foundation stress this.

- Look at particular activities or partnerships that could attract relevant funding, e.g. grants focused on improving energy efficiency in buildings hosting winter Warm Spaces.

The competition for ‘green’ funding can be fierce, so start with proper evidence of need and a clear plan then cast your net as wide as possible and focus on the community benefits to the church’s reduced carbon emissions.

To support you in unlocking funding, find easy-to-use guidance and tools via our fundraising hub. Discover a wide range of topics such as understanding the grants process, telling your story and access a free list of church funders providing grants.

www.ecclesiastical.com/fundraising

Green funding webinar in June!

Join us for a free webinar on 4 June, from 10:30am to 11:45am, where we will help you unlock the funding opportunities to support your church’s mission to be more environmentally friendly and assist you in your journey towards achieving carbon net zero.

In collaboration with Philanthropy Company, the Church of England, and Benefact Trust, we will delve into the various funding options available for sustainability projects and reducing environmental impact, as well as provide insights on creating messaging to communicate the church’s green initiatives to potential donors.

The live webinar will span a total of 75 minutes, with a 45-minute presentation followed by a 30-minute question and answer session, supported by three distinguished speakers who bring their expertise and experience to the table: Nick Moore from the Philanthropy Company, Helen Simkiss from the Church of England and Helen Gray from the Benefact Trust.

It promises to be an informative and engaging event, offering valuable knowledge and practical guidance. Register now for the "Unlocking Funding to ‘Green’ Your Church Mission" webinar.
Invest in making a difference

Worries about social matters, our planet and the environment are factors most of us think about daily. All too often, we see the damaging effects of ignoring these issues reported across the news. As more of us want to do more to help combat these issues, there is increasing interest from people looking to invest ethically in accordance with their principles.

What is ethical investing?

Richard Wood, Director of Ecclesiastical Financial Advisory Service, explains: “Put simply, ethical investments allow people to invest without sacrificing their social, moral or religious principles while at the same time aiming to make a profitable return.

More recently, ethical investments also include companies looking to make a positive environmental impact and to make responsible and sustainable investment decisions.”

Ethical investment funds can be screened using negative or positive criteria. For negatively screened funds, the fund manager will, for example, be screening investments to avoid a range of activities considered as being harmful. These will typically relate to companies making the majority of their profits from activities involved in the manufacturer of armaments, tobacco or alcohol and the testing of cosmetic products on animals.

When using positive screening, fund managers actively identify companies that make a positive social impact or who invest sustainably and/or responsibly. They will have, for example, good corporate governance and employment practices, as well as being active in making a positive impact on the environment in which we live.

To find out more about how you can invest in line with your ethical principles, contact Ecclesiastical Financial Advisory Services today.

Please note: The value of investments can go down as well as up and you may not get back the amount you invested. Your capital is at risk.

Funeral planning

Ecclesiastical can help you make financial provision for your funeral, reducing the worry for your loved ones and ensuring your wishes are provided for. Terms and conditions apply – see website for details.

0800 055 6503  info@epsfunerals.com  www.funeralplans.co.uk

Car insurance

Ecclesiastical’s Clergy Motor Insurance has been tailored specifically for the clergy and includes benefits such as business use, unlimited windscreen cover and up to £500 cover for church goods in the car. Terms and conditions apply.

To find out more about the benefits of this policy, get in touch with Ecclesiastical.

0345 450 9396  www.ecclesiastical.com/car-insurance
Insure your home with Ecclesiastical and we will donate £130 to a church of your choice

Trust130 is just one of the ways in which we give back to the community; for every new direct home insurance policy taken out, we offer to donate £130 to an Anglican church or cathedral of the policyholder’s choice.

Since 2017, Ecclesiastical has donated over £500,000 to more than 2,500 churches in the UK.

A £130 donation really helped St Peter’s Church in Parwich. Church Treasurer Stuart Chambers told us:

“If you’re short of numbers, it’s a big job keeping everything ship-shape. I have a ride-on mower, but you can’t get to the actual graves on that, so inevitably they can look a bit unkempt, which is a real shame.”

Visiting a loved one’s grave is often very emotional and making sure that the area is cared for can be beneficial for family and friends at a difficult time. With the £130 donation, St Peter’s was able to keep its graveyard looking neat and tidy, by paying for a man with a strimmer.

Another Trust130 donation made a big difference to St Pancras Church in Pennycross, Plymouth. During school holidays, St Pancras link with Provide Devon and Transforming Plymouth Together to give hampers to around 50 families in the local community. The food is provided from monetary donations, grants and surplus supermarket stock. It is collected, sorted, packed, and delivered to very grateful families.

Award-winning home insurance

As well as supporting your church, when you take out a home insurance policy with Ecclesiastical you are joining one of the most trusted home insurance providers with the happiest customers.

We continued to top the Fairer Finance league table in spring 2024 for home insurance for a record 19th consecutive time, retaining the gold ribbon status. Our buildings and contents cover is also a Which? Best Buy and it was voted the best home insurance in the Times Money Mentor Awards in 2023.

Get a home insurance quote

Ecclesiastical is a specialist insurer that understands the needs of those working in the church, and for the church. Our policy helps to protect your home and takes into account the extra duties you carry out for the church.

0345 777 3322 for a quote and mention code CHOPS24

www.ecclesiastical.com/homeinsurance

1 Terms and conditions apply – please visit www.ecclesiastical.com/trust130-terms
2 www.fairerfinance.com/ratings/customer-experience-ratings/home-insurance
3 www.ecclesiastical.com/homeinsurance