Church Insurance Made Simple

Guide to Using Digital Technology

Introduction

As a leading insurer of Anglican churches in the UK, we understand your needs and the evolving nature of worship and mission today. In common with many charitable bodies, Anglican churches have embraced digital technology as a means of reaching out to their communities in different ways, attracting new members and furthering their mission.

The Church of England, recognising the real benefits of digital technology, has created a centralised digital team to develop its approach to the web, social media and wider technological innovation. Part of its Renewal and Reform strategy, this has resulted in a significant amount of **guidance and training for churches**.

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

For more information and guidance, go online at

www.ecclesiastical.com/church

Common examples of digital technology in churches

From digital newsletters to websites, churches have been using digital technology for many years, but the pace of adoption has increased as a result of the COVID-19 pandemic and is expected to continue as churches realise the benefits it can bring.

Common examples of how digital technology is currently being used in churches include:

- Live-streaming and recording church services
- Meetings via Zoom or other virtual platforms
- Church websites
- Digital giving
- General use of social media platforms such as Facebook and X
- Digital newsletters

Read how The Reverend Chris Rushton, Rector of Hartshill, Penkhull & Trent Vale in Stoke-on-Trent, grew attendance during lockdown and is looking to continue streaming services into the future.

Digital technology and risk

Whilst there are many obvious benefits from using digital technology, there are also associated risks.

26% of all charities have fallen victim to cyber security breaches or attacks in the last 12 months.[1]

These risks need to be managed appropriately if you are to keep you and your parishioners safe and compliant.

Considerations include:

- **Copyright** – ensure that you have the correct permissions to use material, such as web content, music recordings and images.

- **Licences** – check that you have the correct licences.

- **GDPR and image permission** – gain permission to use the images of people where necessary.

- **Social media policy** – ensure that you have developed an overall social media policy.

- **Remote PCC meetings** – ensure that you are following Charity Commission guidance and the Church Representation Rules.

- **Protection of equipment** against loss, damage or theft (please refer to our guidance on the **security of electronic equipment**).

- **Safety of clergy or other church officials** who may be working alone (please refer to our guidance on **personal safety**).

- **Safeguarding of children and vulnerable adults**

- **Protection against computer viruses and cyber crime** (please refer to our guide on **protecting you against online risks**).

[1] Cyber Security Breaches Survey 2024 from the Department for Digital, Culture, Media and Sport

Digital technology and insurance

Our parish policies provide cover for a number of the common risks churches could face from the use of digital technology. And for those looking for more extensive protection, we are able to offer an optional cyber insurance policy, that provides additional specialist cover.

Your parish policy

To ensure your safety and protection when it comes to digital technology and its use, our parish policies provide cover for a number of the common risks churches face, including:

Equipment – loss or damage in the church, in transit, at church events and at the home of a church official

Public liability – damages and legal costs arising out of accidental bodily injury or illness to third parties (including legal liability arising from abuse)

Data protection – damages and legal costs following a breach of data protection legislation

Libel and slander – damages and legal costs following unintentional libel or slander or infringement of copyright

Church council and trustee indemnity – damages and legal costs arising out of wrongful acts by trustees whilst acting in that capacity.

For more detail, including details about policy terms and limits, please refer to your **summary of cover** or **policy document.**

Cyber insurance

Our optional cyber insurance policy provides a range of additional specialist covers including:

Cyber crime – financial loss resulting from fraudulent input or change of data in your computer system

Cyber liability – damages and defence costs as a result of failing to secure data, unintentionally transmitting a virus and production of content via your computer which damages the reputation of others or infringes intellectual property rights

Data-breach expense – costs incurred for investigating, notifying and keeping those affected informed, legal advice, crisis management expertise where you fail to keep to the data privacy obligations

Hardware – Cover against loss, damage, destruction, breakdown or corruption to your computer hardware and software

Data corruption and extra cost – Cover against loss, damage, destruction, breakdown or corruption to your computer hardware and software or prevention of access to your computer system

Cyber event – loss of business income – Loss of income during the indemnity period following a cyber event or prevention of access.

For more details, including policy limits, please read our **summary of cover**.

Whilst insurance is available for a number of the risks associated with digital technology and its use, it must be remembered that churches should also have policies and procedures in place to manage these risks.

It is our expectation that churches will research and follow the good practice developed by the Church of England (centrally and via your diocese) and other appropriate organisations such as the Charity Commission.

Further reading and guidance

In addition to the guidance provided by the Church of England, there is also some very helpful information on the **Parish Resources website** around such things as GDPR, digital giving and remote PCC meetings.

The Charity Commission offers a wealth of information for charities on its **website** and many diocese have guidance available for their churches.

We have also produced a series of **cyber risk tools for charities**, which you may find of help.

Making a claim

To make a claim, please call **0345 603 8381** to speak to one of our claims team. Lines are open 24 hours a day, 7 days a week and calls may be recorded. Alternatively, you can email us at **churchclaims@ecclesiastical.com**, or visit our website to request or download a claim form.

Contact us

We appreciate that this is a complex area and for many may be new, so if you have any questions, please call **0345 777 3322** (Monday to Friday 8am-6pm excluding bank holidays) to speak to one of the team. We may monitor or record calls to improve our service.

Alternatively, you can email us at **churchteam@ecclesiastical.com** or visit **www.ecclesiastical.com/church**