

Insurance valuation for churches

The illustration shows, in very broad terms, the extent of damage which Ecclesiastical Insurance takes into account when putting forward suggested figures for which church buildings should be insured. These figures should be considered as **the minimum** for which insurance cover should be obtained at the present time. The diagram below is intended to represent the major areas of likely damage to the structure as a consequence of, for example, a serious fire. All figures will be inclusive of architects', surveyors' and consulting engineers' fees and will include VAT.

Our unique valuation service is based upon a repair/restoration cost rather than a full rebuild (the usual insurance valuation). All portable items are taken into account as well as provision for the cost of debris removal, contingencies and preliminaries including site administration, scaffolding etc. which are likely to be incurred.

1 Roofs

Roofs, including the frame and outer coverings, together with any spire, bellcote and associated embellishments.

2 Walls

- Approximately 600 mm of walling at eaves level, together with a gable end and an allowance for damage to stone and brickwork elsewhere.
- Arcade arches, including the pillars supporting the arcade, and other arches.
- String courses, parapeting, pinnacles, gargoyles and other decorative features.

3 Windows and doors

- Window surrounds, mullions and tracery.
- Plain, coloured, stained, painted or engraved glass.
- Doors and their surrounds.

4 Finishes

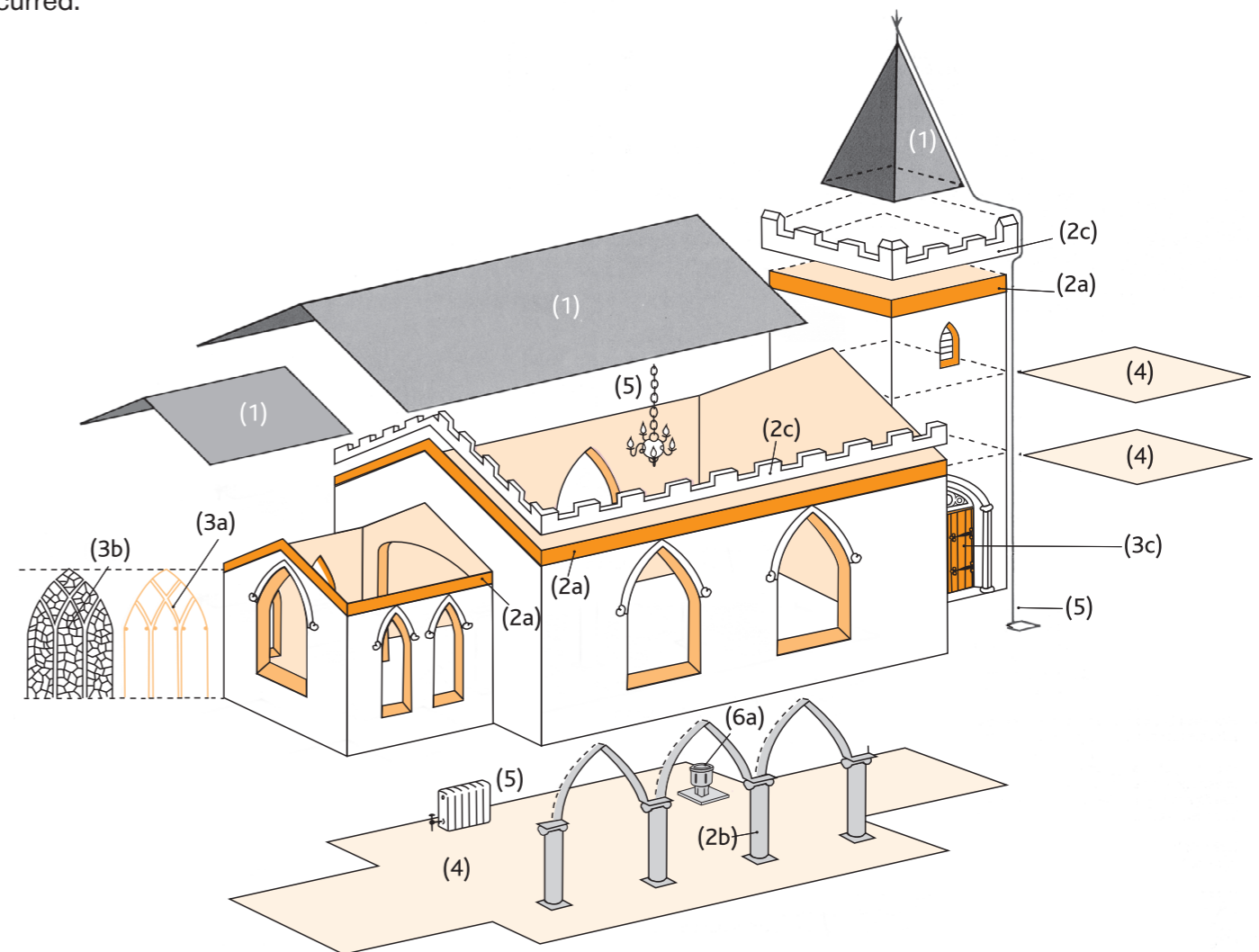
- All flooring, including tower flooring at every level and, where appropriate, galleries.
- Repairs to all wall finishes including replastering and repointing as necessary.
- Replacement of all roof linings, ceilings and vaulting, together with any decorative features.
- Redecoration as necessary.

5 Services

Replacement of any fixed heating, power, lighting and water installations, together with intruder, fire and lightning conductor systems.

6 Other

- An allowance will be made to include stone or timber fixtures such as reredoses, fonts, pulpits, screens (including metal screens and gates), panelling and pews, the repair or restoration of tombs, monuments and any ceiling/wall paintings.
- Boundary walls, gates and fences, together with any lychgates and other small outbuildings.



Provision is also made for the cost of debris removal, contingencies and preliminaries including site administration, temporary canopies, scaffolding, etc. that are likely to be incurred.

The worse case scenario for most churches would be an arson attack. Such fires often involve the use of petrol and other flammable liquids and, in many instances, several fires have been started simultaneously in the same church. The result is that the church is often completely engulfed in flames before the Fire and Rescue Service arrives.

It should be noted that the suggested sum insured will be substantially less than the full cost of reconstruction from the ground upwards, in a manner similar to the existing.

In conclusion, we must emphasise that, although we are prepared to provide valuation advice for church buildings and contents without additional charge, it remains the responsibility of the Church Authorities to decide the sums to be insured and the risks to be covered.

