

Telephone masts on church roofs and premises



In towns and cities and the countryside, the tallest structure around is often the local church tower. Soaring anywhere between 30 and 100 metres, where a spire is part of the fabric, the tower is also an ideal location for telecommunication devices and broadband transmission equipment, including aerials, transmitters and phone masts.

For the church, this can be a useful source of income and despite stories to the contrary there is little evidence that radiation emanating from these devices is harmful to the public. Most people would appreciate the better phone and broadband coverage, particularly in rural areas!

However, there are a number of steps that a church should consider when either a mast is being installed or is already in place.

These include the following.

- It is important to ensure that a faculty is obtained and any guidelines issued by the diocese and/or DAC are adhered to.
- In the interest of openness and transparency, we suggest that the local community is made aware of the proposed installation.
- Special consideration should be given where there is a school or other care facility in the immediate area or where a TETRA mast forms part of the installation.
- Access for repair and maintenance must not compromise the church's security arrangements and detailed arrangements for access need to be agreed by the PCC if this is felt to be an issue.
- A procedure for access covering health and safety issues needs to be documented and implemented, e.g. ensuring that the bells are not left 'up' when the engineer visits.

Risk Advice Line

Should you have any additional questions on this topic or other risk-related matters, as a valued Ecclesiastical customer you can contact us through our Risk Advice Line on

0345 600 7531

(Monday to Friday 9am – 5pm, excluding bank holidays)

and one of our in-house risk professionals will be able to assist.

Alternatively, you can email us at

risk.advice@ecclesiastical.com

and one of our experts will call you back within 24 hours.

- If the telecommunications mast is being erected by way of scaffolding, the installer/operator of the equipment should hold their own Public Liability insurances and undertake to indemnify the PCC in respect of loss, damage or injury arising in connection with the installation and subsequent operation of the telecommunications equipment.
- We would strongly advise that before entering into any contract with a telecoms provider, you refer the document to your normal legal adviser.
- Any contract with the telecoms provider should:
 - (i) Require them to maintain Public Liability insurance which:
 - (a) Provides an indemnity to the church body
 - (b) Covers the liability of the provider for loss or damage to the church fabric/furniture and fittings and any consequential loss arising from the installation, operation and maintenance of the equipment with a Limit of Indemnity not less than that provided by the church's own insurance policy and that takes into account the likely reconstruction and other costs in the event of major damage to the property
 - (ii) Agree that no liability will devolve upon the church body arising from the presence or use of the equipment
 - (iii) Require the telecoms provider to take all reasonable steps to prevent injury to people or damage to property and comply with all current 'best practice' safety guidance, emissions monitoring and notifications procedures.
- As your insurers, we should be notified of the installation date and the telecoms provider concerned.
- Should you receive any notification of changes to the contract likely to impact upon matters raised above or adverse information relating to the functioning/monitoring of the equipment, you should advise us immediately.

Subject to the above, your church policy (subject to regular review of sums insured and indemnity limits) should provide sufficient levels of cover to protect your interests.

We would, however, advise that aspects of the guidance given above are based upon current knowledge about the safety issues concerning emissions. The development of such knowledge may influence the insurance and risk management position in the future.

Policy cover queries

For queries about your policy cover, call our specialist church team on **0345 777 3322** (Monday to Friday 8am – 6pm, excluding bank holidays) or email us at churches@ecclesiastical.com.

Alternatively, please visit www.ecclesiastical.com/church.

This guidance is provided for information purposes and is general and educational in nature. It should not be used as a substitute for taking professional advice on specific issues and should not be taken as providing legal advice on any of the topics addressed.



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