



# Church Insurance Made Simple

## Your responsibility for unoccupied buildings

### A simple **guide** for PCC members

### Introduction

Welcome to our short guide on what you need to do if your church or any of your church buildings become unoccupied.

We understand that churches and church buildings can become unoccupied at times, for all sorts of reasons. This could be temporary, for instance if you are having some building works done, or it could be that your church has sadly had to close its doors more permanently.

This guide aims to provide an overview of what you need to do to ensure that your property remains adequately insured, an understanding of the changes we may make to your policy, of the types of loss or damage that a church may suffer when unoccupied, and what you can do to reduce the risk of that happening.

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](mailto:churchteam@ecclesiastical.com)**

.....  
For more information and guidance, go online at

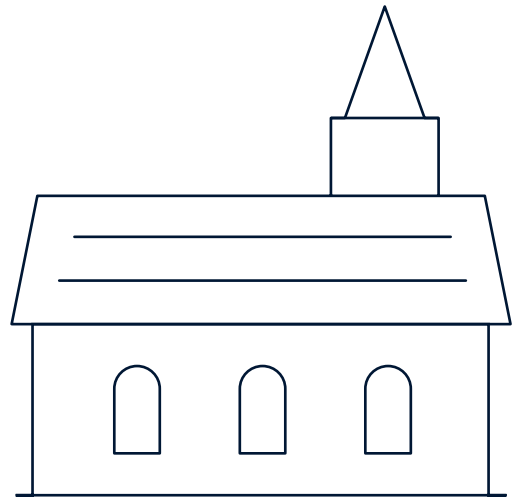
**[www.ecclesiastical.com/church](http://www.ecclesiastical.com/church)**

# What classifies a church building as unoccupied?

We understand that for some churches, services are becoming less frequent due to smaller congregation numbers or reduced funds.

We encourage you to try to keep the church open in some capacity as long as possible, as this really helps. However, if your church is no longer in use at all, you must contact us as soon as possible to let us know so we can talk you through the insurance implications and the steps you should be taking.

Unoccupied is defined as when services or church activities stop either on a temporary or permanent basis. This can be for example due to major refurbishment or building works or when the last service or church activity is conducted.



## Will my insurance cover be affected if the church becomes unoccupied?

When a building becomes unoccupied, this is classed as a "change in use", and you must contact us as soon as possible to let us know.

Once the building is unoccupied the cover will change to fire, lightning, explosion, aircraft, and liability but may include some additional covers too. Your policy schedule will tell you exactly what cover you have for your unoccupied building.

In addition, there are standard conditions built into your insurance policy that apply when your building becomes unoccupied, which if you don't meet could affect your insurance cover in the event of a claim.

### To comply with our policy conditions, you need to:

- Disconnect all utility services except where there are existing security systems, fire protection systems, security lighting or sprinkler systems. Installed services to these should be maintained to ensure they remain fully effective.
- Drain down central heating systems. Where water systems cannot be isolated and drained down, keep the property at a minimum temperature of 7°C.
- Seal any letterboxes or, if this is not possible, fit a metal box or cage to the inside of the letterbox.
- Remove portable contents that are not in use and all waste and loose material that could catch fire from inside and around the premises.
- Review your risk assessments for fire, health and safety, and asbestos risks.



Your insurance cover also requires that unoccupied buildings be inspected by you or your appointed representative at least once a week and that a record of this is kept. This is to ensure that any damage can be identified and dealt with as soon as possible to minimise the risk of further damage or more serious damage as a result of being left. Any damage identified, whether insured or not, must be reported to your insurers and the police if it is crime-related.

**For all these reasons, as soon as a property becomes unoccupied, it is best for you to call our customer services team so that we can run through a list of questions with you, including the date the church first became unoccupied, and the future intentions for use of the building.**

The increased risks associated with unoccupancy are why we need to change your policy cover and apply risk management conditions to help you protect your property. The increase in the likelihood of claims will usually also mean an increase in the insurance premium. It's important that you familiarise yourself with any terms and conditions applied to your policy because if you don't meet the conditions set out, this could affect your insurance cover in the event of a claim.

**For more information, see our website  
[www.ecclesiastical.com/church](http://www.ecclesiastical.com/church)**

# Why are church buildings more at risk when they are unoccupied?

Unfortunately, an unoccupied church building is more vulnerable to arson or malicious damage.

As the building is unused, particularly if it is not maintained or cleaned, defects and dangers, which would normally be obvious in an occupied building, may not be so apparent.

Unoccupied buildings are also more likely to suffer from:

- **fire damage** caused by arson or defective electrical installation
- **vandalism**, including malicious damage and graffiti
- **theft** of building materials and contents

- **damage to the building** when unauthorised access is attempted, and
- **general deterioration** caused by adverse weather or water ingress, particularly where there is a lack of maintenance.

There may also be a risk of **personal injury** to both

- lawful visitors, such as contractors, employees, surveyors or property agents, and
- unlawful visitors, such as intruders, squatters, vandals or children who may be attracted to the building through curiosity.

---

## What types of insurance cover are available for unoccupied buildings?

Depending on the future purpose and use of the church building, you may wish to consider the level of cover you want to purchase moving forward. There are three main types of cover available.

**Repair and restoration cover** to reinstate, restore, repair the building or replace it with a modern equivalent (this will only apply to short-term unoccupied properties).

**Indemnity cover** which would place the PCC in the same position after the loss as they were immediately before the loss. This will include an appropriate deduction for wear and tear (for example, broken windows or a boiler which is not working).

**Debris removal cover** which covers the costs of removing debris from the site only and no cover for rebuilding or reinstating the property.

Please talk to all those responsible for the church and other interested parties, such as the local authority, historical societies or interest groups, to understand the level of cover they will consider and what they might want to happen to the building in the event of a major loss.

Another thing to consider is the **sum insured** you wish to place on the property going forward. We will give 30 days from when the property becomes unoccupied for you to decide on the sum insured you wish to cover moving forward.

## Is the PCC still legally responsible for the building if our church closes?

Yes. The PCC will still be legally responsible for the building until it is legally vested in the Diocese (Bishop's Order). We will need to see evidence of this order before we can cancel the existing church insurance policy in the name of the PCC.

Until then, the PCC will need to maintain insurance cover for the building, comply with any risk management conditions and maintain public liability cover for accidents which may arise on-site and employers' liability cover for volunteers checking the premises. Legal expenses cover should also continue during this period.

Even once the church is vested in the Diocese, you will still need to check if there is a graveyard open for burials on the church grounds and who will become responsible for it.



# What precautions should you be taking to protect our church while it is unoccupied?



Under the Occupiers Liability Acts 1957 and 1984, property owners have a legal duty to make their properties as safe as reasonably possible – even when not in use.

## As a property owner, you need to protect your premises to

- deter any potential intruders
- detect any intrusion at the earliest opportunity so any damage is minimised
- manage lawful entry to the premises, and
- reduce the risk of fire, theft and damage to the property.

This will mean putting processes in place to inspect, secure and protect the building and consider the security measures or additional precautions you may need to make.

We covered earlier the standard unoccupancy conditions **you absolutely must comply with** in order to ensure that your cover is not affected in the event of a claim.

## In addition, here's a checklist of additional steps you can take to manage the risk to your property.

- Take any steps to reduce the risk of injury to any visitors.
- Drain any oil tanks on the property.
- Collect all the keys or change all the locks.
- Make arrangements with the Royal Mail to re-direct mail and remove post on a regular basis.
- Where practical, any trees or hedges should be cut back to ensure the building remains visible. Consider using external security lighting with a motion sensor option or time switches to put off criminals by making suspicious activity more visible.
- Perimeter fences should be kept in a good state of repair and be repaired quickly if damaged. Any gates should be at the same height as the fences to preserve security levels.
- If possible, make vehicle access difficult by installing traffic bollards or other suitable obstacles.
- Depending on your location or previous loss history, we may require all windows and doors to be boarded up for additional security.
- Existing intruder and fire alarm systems should remain in operation, ensuring they are maintained by a company on the official list of recognised firms of a UKAS-accredited inspectorate body, i.e. NSI or SSAIB. They should also appear on the local police force list of compliant companies.

[www.nsi.org.uk](http://www.nsi.org.uk) or <https://supplier.ssaib.org/security-provider-search>

## For more information

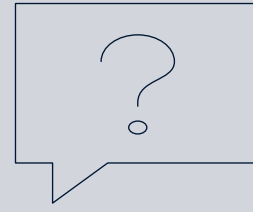
Our website contains a wealth of useful guidance to help you protect your church and church buildings. Here are a few links for related guidance and checklists that you might find useful.

- **Church Property**
- **New Building Works**
- **Management of unoccupied churches and related premises**



# Frequently Asked Questions

These are some of the questions we frequently hear from our customers about managing an unoccupied church building.



## 1. Can I keep the heating on during the winter?

Yes, you can, however, you must contact us to discuss the situation and the reasons why you wish to maintain the heating, as we normally require central heating systems to be drained down. Where water systems cannot be isolated and drained down, there will be certain conditions you must meet and are listed below.

Where you are keeping the heating on, you must maintain the central heating system to prevent freezing and:

- The system should be inspected to ensure it operates correctly whenever such buildings are inspected.
- The temperature throughout the building must be maintained at not less than 7 degrees Centigrade (45 degrees Fahrenheit).
- The system must be serviced and maintained at least annually by an appropriately qualified engineer.

## 2. Why do I have to do regular inspections?

A lot can happen in a brief period; for example, small amounts of malicious damage can quickly turn into an arson incident or unauthorised access to the site for example, squatters at the premises.

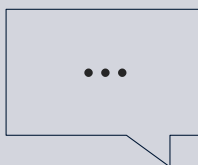
Maintaining a visible presence at the church gives the appearance of the church being in some form of use. Also, the sooner you can identify an issue, the quicker you can rectify it.

## 3. Can we let the building out?

We actively encourage you to bring the church back into use. You must contact us to let us know how you will use the building. The policy cover, terms and premium may need to be changed to reflect this.

## 4. Why can't I use the building as a storage facility?

The biggest risk for unoccupied properties is fire, including arson; for this reason, storing combustible items in the church can increase the risk of fire spreading as well as making it a target for break-ins and theft.



## 5. We haven't been using the building every week for months, so why have you now classified it as unoccupied and changed the cover?

We appreciate that the building may have been used only for a while. However, when the property is not in use on a permanent basis, we find that the general maintenance of the building may reduce, and unoccupied buildings are more likely to be targeted for vandalism and malicious damage.

## 6. Why is my premium more expensive? Nothing is going on in there.

Our experience shows that unoccupied properties are more susceptible to damage through arson, crime, and potentially squatters, and the premium must reflect this increased risk. You can reduce the premium by reducing the sum insured, taking a higher excess or bringing the property back into use.

## 7. The church is in the middle of nowhere, and we cannot comply with the inspection. What should we do?

If you cannot comply with the inspection frequency, please contact us to discuss your options.

## 8. What about church halls?

Please be advised that church halls do not follow the same criteria for closure or redundancy. Where there is no more use of the building, the PCC would usually remain responsible for the church hall until a sale is completed.

## 9. Is a church undergoing building works considered to be unoccupied?

If the building is going to be unoccupied for some time before the start of or following the completion of building works, please get in touch with us as soon as possible, as it may be necessary for us to amend your cover. In particular, if your contract involves work using heat, e.g. leadwork on roofs.

## 10. My church is only closed for a short period of time. Do I still need to follow all the guidance for unoccupied buildings?

Not all churches that need to close for a while will follow the same process. For example, you may have a property undergoing building works that will not be used in that period for worship. In this situation, we would ask you to contact us to discuss your situation with one of our expert team members, who can talk to you about your options.

## How to contact us

### How do we make an insurance claim?

Please call **0345 603 8381** to speak to our claims team. You can also email **churchclaims@ecclesiastical.com** or visit our website to request or download a claim form.

### For property claims, we'll need to know:

- Your policy number
- What loss or damage has occurred
- When, how and where the loss or damage occurred
- Your VAT status (if applicable)
- Your bank details for settlement, if applicable.

### If your claim involves theft, malicious damage, or accidental loss, we'll also need to know:

- When you notified the police
- Your crime reference number (where issued)
- Details of the police station that's dealing with the incident.

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

## Personal injury claims – what do we need to know?

Any organisation runs the risk of having a claim for personal injury brought against it. At Ecclesiastical, we can help you make sure your church is prepared for any claims, and that you know exactly what to do should it happen to you. Please do not wait for a claim to be made. If you are aware of a serious injury occurring for which you may be responsible, please tell us about it as soon as possible, as there are strict time limits for handling these claims – as soon as someone makes a claim, it needs to be acknowledged within 24 hours. So please pass any claim on to us immediately.

**If you need any help or advice, please contact our claims team on 0345 603 8381.**

[www.ecclesiastical.com/personal-injury](http://www.ecclesiastical.com/personal-injury)

## How do we make a claim for legal expenses?

The insurance is arranged by us in conjunction with DAS Legal Expenses Insurance Company Limited. You must contact the DAS Commercial Claims Department before taking any action. DAS can be contacted on

**0345 266 0029**

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

For further information, call us on

**0345 777 3322**

(Monday to Friday, 8am–6pm excluding bank holidays)  
We may monitor or record calls to improve our service.

You can email us at

**churchteam@ecclesiastical.com**

Or visit

**www.ecclesiastical.com/church**

### Other useful contacts

Ecclesiastical Financial Advisory Services

**0800 107 0190**

**www.ecclesiastical.com/getadvice**

Ecclesiastical home insurance

**0800 917 3345**

**www.ecclesiastical.com/churchworker**

Risk advice line

**0345 600 7531**

**risk.advice@ecclesiastical.com**

Benefact House, 2000 Pioneer Avenue,  
Gloucester Business Park, Brockworth,  
Gloucester GL3 4AW



Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. 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.