

Church Insurance Made Simple



Your Responsibility for Church Organised Events

A simple **guide** for PCC members

Introduction

Welcome to our short guide about planning and hosting church events. Organised events, such as a church fête or concert are a great way to celebrate the work of the church and bring new people into the church family. They often provide an opportunity to raise much-needed funds too. Most of the time, such activities represent little or no additional risk. However, larger events or unusual fund-raising activities can present more significant ones.

This guide gives you a brief overview of what you need to consider when planning church events and activities, and directs you to the more detailed guidance that is available on our website.

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

Thinking about an event...

What is your responsibility?

Generally, you will need to ensure that any event you organise is properly managed so that people remain safe.

Obviously, any action you take needs to be proportionate. This will reflect the size and nature of the event; the size and location of your church or other venue; the numbers of employees and volunteers who will be involved; the number of visitors you expect to attend; and the nature of the activities involved in the event itself.

Moving away from health and safety, some events may require a licence from your local authority.

The church can be involved at three levels as:

- Beneficiary
- Facilitator
- Organiser.

Beneficiary – This is the lowest level of involvement in an event where the PCC has no control over its organisation and merely benefits from the proceeds raised. An example might be where an individual holds a coffee morning in their home for the benefit of the church. Any individuals who organise such an event should check with their household insurers to ensure that their public liability cover would apply should anyone be injured on their premises. Most insurers are likely to accept such an activity if they are notified of it.

Facilitator – Here the PCC arranges an event but uses the services of a specialist independent provider to manage all or part of the event. This would normally be the case where the event is of a hazardous nature such as a large fireworks display, and we would expect the PCC to use a competent specialist provider in these circumstances and also to check that they have adequate public liability insurance in place.

Organiser – In this situation, the PCC has total control of the event including all activities. This is likely to be the case where the activities are of a non-hazardous nature and normally associated with a church setting, such as a fête or coffee morning, and where specialist skills or knowledge are not required.

What are you covered for and when do you need to contact us?

Events away from the church premises

If you are planning on holding a church event away from your church premises, both the public liability and the employers' liability cover applies across the UK. There is also cover under your church policy for portable items taken away from your premises. Check your policy for the limits applicable.

Out of the ordinary church events

We expect many churches to regularly run fêtes and coffee mornings, and your policy will provide cover for these. However, occasionally churches will run unusual or hazardous activities such as fireworks displays, abseiling or tower tours. If you are planning any events like these, please let us know as soon as you know the event will be happening. Most events will pose no problems, but you need to be aware of your obligations under, for example, health and safety regulations.

Will there be an additional premium charge for event cover?

If the event consists of normal church activities, no additional premium would need to be charged, as these are automatically included within your policy cover.

There may be occasions where events are of a hazardous nature such as clay pigeon shoots, rock climbing and abseiling. Where you can confirm that these events are being organised under the full control of a competent specialist provider that has public liability in force, we would not normally charge an additional premium.

If the event is expected to attract more than 1,000 people at any one time, or if you are thinking of organising it without the use of specialist providers for hazardous activities, please contact us to discuss the details.

Supporting your local community

Many churches support their local community. The Community Outreach Activities, Church Insurance Made Simple guide provides you with more detailed information about the insurance implications and also directs you to guidance on our website.



You can find out more on our website: www.ecclesiastical.com/risk-management/community-outreach-activities/

Managing your event safely

Depending on the nature of the event, it is important to:

Plan it properly – considering any health and safety precautions you will need to take. The level of detail of this should be proportionate to the scale of the event and the degree of risk associated with it.

Manage it, so that it runs safely – here you may need to ensure adequate co-ordination of the activities; monitor the precautions you have put into place and so on.

Plan for incidents and emergencies – so that you can respond promptly in an appropriate manner. Again, this will be dependent on the level of risk presented by the event.

In some situations, you may need to complete risk assessments or prepare an event safety plan.

Find out more on our website: www.ecclesiastical.com/risk-management/church-events



Planning your event

For some events, you may need to consider:

Do we have enough knowledge about health and safety to organise the event properly?



Is there a clear understanding within the organising team of who will be responsible for safety matters?



Do we need to prepare risk assessments and a safety plan?



Is the venue suitable?



Are there activities which could present additional or unusual hazards (e.g. bouncy castles)?



Have we thought through and implemented good health and safety procedures and checks?



Do we need to liaise with other agencies (e.g. the Police, emergency service or local authority)?



Do we need to obtain a licence to run the event?



Do we need to use contractors and if so are they suitable and competent?



Do we have the right welfare facilities in place (e.g. toilets)?



Have we planned sufficiently for incidents and emergencies?



Find more help online

Our website has a short video to help you prepare for events and further information to consider before running one. Detailed guidance also covers a range of topics in more detail, including bouncy castles, bonfires

and fireworks, and help with hiring agreements and security. Depending on the location of the event, you may also find our fire risk assessment form useful.

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

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

What do we need to know about safeguarding?

In the first instance, refer to your Diocesan guidelines and/or Diocesan Safeguarding Adviser.

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

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.

© Ecclesiastical Insurance Office plc 2024

PD2241 1 09/24