

Church Insurance Made Simple



Your Responsibility for Church Property

A simple **guide** for PCC members

Introduction

Welcome to our short guide on how to reduce the risk of loss or damage to both your church property and its contents.

This guide draws on over 130 years' experience of looking after churches by examining some of the issues that can affect your church property and what you can do to avoid or limit their impact.

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

What issues affect church property?

We have compiled a summary of the top issues that can lead to damage at churches. To help protect your church, we summarise below some of the things you can do and provide details of where to get more information.

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

Storm damage

You can't change the weather, but proactive building maintenance will help to minimise the damage storms can cause. You should have contingency plans in place to deal with the worst that could happen so that the effects can be minimised and the church kept open. Here are some things you can do:

- Sign up for severe weather warnings at metoffice.gov.uk or keep up-to-date with the latest weather news using local TV or radio stations
- Maintain trees properly, based on regular tree surveys by a suitably competent contractor. This will help prevent damage to your own or neighbouring properties.
- Secure doors and any loose objects to prevent problems in high winds.

You can read more on our website:
www.ecclesiastical.com/churchstormadvice

Flood

Flooding in your church and associated properties can cause enormous inconvenience and heartache. It's impossible to flood-proof your church properties completely but there are some simple actions you can take to reduce the damage a flood may cause:

- Put together a flood plan aiming to make your church more resilient and reduce the impact of water entering the building
- Your plan should include arrangements for at-risk portable items to be removed from the church
- Find out if you're at risk of flooding, the Environment Agency (EA – England and Wales) and Scottish Environment Protection Agency (SEPA) offer an online postcode search to see if your local area is at risk
- Introduce protections against flood water getting into your church or other properties such as flood barriers, sandbags and air brick covers.

You can read more on our website:
www.ecclesiastical.com/risk-management/church-flood-advice

Metal theft

While metal theft has declined since it peaked a few years ago, it remains a serious challenge and we are still receiving significant numbers of claims each week from churches that have been targeted. To reduce the chance of metal theft occurring at your church:

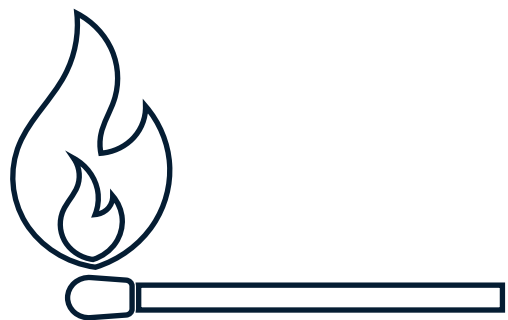
- Contact your local Crime Reduction Officer to visit you and give advice
- Remove all means of easy access to roofs such as water butts, waste bins and ladders
- Ask neighbours to report any suspicious activity to the police.

To help protect churches, we make it a condition of your theft of metal cover to apply SmartWater (or an approved alternative forensic marker). Remember, you need to:

- Apply the forensic marker
- Register your kit
- Display your warning signage prominently.

For churches with larger areas to protect, we strongly recommend a roof alarm. For more information about alarms, please see our website.

You can read more on our website:
www.ecclesiastical.com/theftofmetal

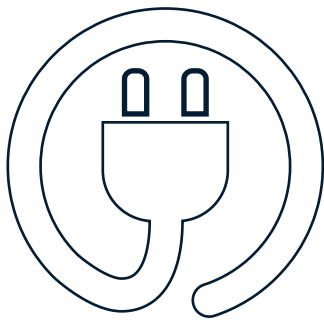


Fire

Fire in churches can cause devastating damage to the property as well as serious injury and loss of life. Fires can happen for a number of reasons including faulty electrical wiring, heating systems and risks caused when repairs and restorations take place. Here are some precautions you can take to reduce the chance of a fire:

- Check any lighted candles are extinguished as part of locking-up procedures
- Check fire extinguishers are suitable and regularly serviced and ensure people are trained in their use
- Make sure there are evacuation procedures in place
- Ensure contractors take adequate precautions when undertaking hot works.

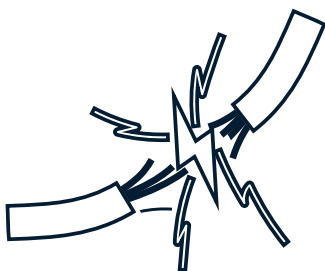
You can read more of our fire safety articles on our website: www.ecclesiastical.com/risk-management/church-fire-articles



Electrical wiring

Numerous church fires can be attributed to faulty electric wiring or apparatus. A programme of regular inspection, testing and maintenance of electrical systems, including wiring, switchgear, any fixed machinery and portable electrical appliances should be in place in order to prevent danger.

Electrical wiring needs to be inspected, tested and updated to ensure it is safe every five years. **Please note:** Only electrical contractors with full scope registration or membership to work on commercial installations with the National Inspection Council for Electrical Installation Contracting (NICEIC), The Electrical Contractors' Association (ECA) or The National Association of Professional Inspectors and Testers (NAPIT) should be employed.

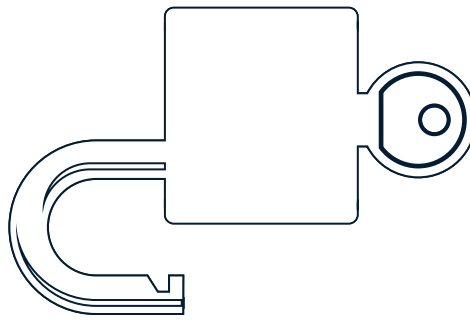


Portable appliance testing

All portable appliances will need user checks, visual inspections and appliance testing depending upon the type of equipment, the risk of it becoming faulty; and how the equipment is constructed. As such, the periodicity for inspection and testing will vary.

Inspection and testing must be carried out by a competent person. This is someone with electrical knowledge and experience who understands the equipment and the hazards which could arise. Those required to carry out testing will need greater knowledge and experience. They will also need the right test equipment, knowing how to use it properly and interpret the results correctly.

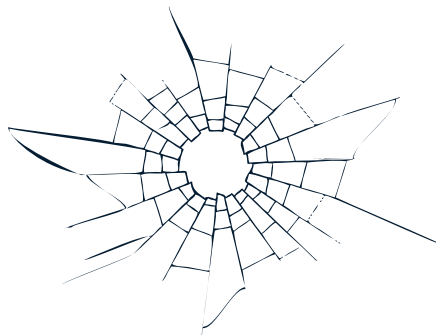
You can find out more on our website:
www.ecclesiastical.com/risk-management/church-electrical-wiring



Theft

Theft does not always involve a forcible entry and is often opportunistic. The following can help to minimise the risks:

- Make sure you lock the church building at night
- Remove valuables from sight when the church is open
- Fit strong locks, intruder alarms and good external lighting
- Security mark valuable items.



Malicious damage

Malicious damage is basically vandalism. Attacks are usually opportunist in nature and churches are particularly vulnerable whilst unoccupied. Security measures should be introduced to reduce the opportunity for attack, with the aim of deterring vandals before damage is caused. You can also:

- Maintain any existing perimeter walls and railings and consider introducing security lighting and ensure doors to church buildings are secured
- Restrict vehicular access using gates or security bollards
- Adequately secure outbuildings which may contain valuable tools/equipment.

If intruders manage to gain entry to the building, an effective intruder alarm system will raise an alert and help mitigate damage and theft losses from inside the church. Remember, Faculty Approval may be necessary if you are considering making any physical alterations to the fabric of the building.

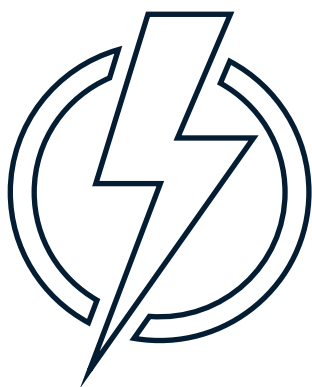
You can find out more on our website:
www.ecclesiastical.com/risk-management/church-security



Escape of water

Water escaping from burst pipes can do immense damage to the fabric of a church. Here are some things you can do to prevent it:

- Before cold weather sets in, check your pipes are properly insulated
- Ensure employees and volunteers know where to locate the church's stopcock
- Consider fitting boilers with frost thermostats which automatically switch the heating on if the temperature falls to freezing.



Lightning

With up to one million volts of electricity in a single bolt, lightning has the power to destroy masonry, start fires and burn out electrical systems. Tall buildings, such as churches, can attract lightning and a well-maintained lightning conductor significantly reduces the risk of damage occurring from this cause. This should be checked regularly by a lightning engineer.

You can find out more on our website:
www.ecclesiastical.com/churchlightning

Damage to underground services

Tree roots and soil movement can damage underground pipes and cables. If you think you may have a problem, contact our claims team on **0345 603 8381** who can refer you to a specialist contractor. The contractor should be provided with a plan of where pipes and cables are located if one is available.



Slips and trips

Slips and trips are the most common causes of injury in churches. Whilst most are minor, others can be quite severe and in some cases disabling.

Slip and trip hazards are not only present inside the church itself, but are common outside it too – in church halls, churchyards and car parks.

In many instances, straightforward precautions can make a real difference. For example, making sure spillages are cleaned up promptly so people do not slip or there are no trailing electrical cables presenting a trip hazard.

You can read more on our website:
www.ecclesiastical.com/risk-management/church-slips-and-trips/

Maintenance

Make sure your PCC has a programme of routine maintenance to address the issues that may cause future damage. While your insurance is there to protect you against the unexpected, it does not cover you for damage caused through lack of maintenance or if the church is not kept in a good state of repair. For example,

- Ensure that your gutters and drainpipes are cleaned regularly, especially in the autumn when there are falling leaves
- Check your roof. Loose or missing slates and tiles may mean that water is getting into the roof
- Cleaning off any graffiti quickly to make sure the church doesn't become a target for more vandalism.



What should I consider if we carry out building works or repairs?

Where the PCC has agreed a contract making them responsible for insuring any loss or damage to the works or unfixed materials then we automatically include cover up to £150,000. If any of the following apply, please call us:

- Works are for over £150,000
- The church is closing during the works
- Scaffolding will be needed
- Hot works are involved, e.g. welding
- You have limited cover for your buildings

If you do need to call us, make sure you have ready:

- Date of the work
- Cost estimate
- Type of work
- Details of any contract

We may need to ask you to complete a Building Works Questionnaire. For more information read our Made Simple Guide to Building Works.

Please contact us for guidance if you are having scaffolding erected as you will not be automatically covered for metal theft while scaffolding is in place.

You can find out more on our website:
www.ecclesiastical.com/buildingworks



Visit our website for more information

The website is divided into sections, to help you find your way around it.

1. Church insurance

In this section, you can find more about what makes us different as well as information about your church insurance, and other related products.

2. Risk management

In this section, we hold all of our guidance notes to help you look after your church. The information is divided into:

- Security – advice to keep your church secure
- Fire – guidance so you can meet the legal requirement to have a fire risk assessment
- Health and Safety – information to help you keep all those involved with your church and its activities safe
- Weather Conditions – advice about how to protect your church against the effects of weather including storms, flooding and lightning.

3. Insurance for individuals

This section of the website is about other insurance products and advice we can offer to clergy and other church people. This includes details of our home insurance policy and our financial advice service.



www.ecclesiastical.com/church

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

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

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/legalexperiences

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

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