

# Church Insurance Made Simple

## Climate change and your church

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

Welcome to our short guide on how climate change might affect your church and what you can do to cut your church's carbon footprint. We'll also cover what climate change might mean for your insurance.

Climate change is already affecting churches and buildings. So while it's important to take steps to reduce your carbon footprint, it's also worth thinking about how you can reduce any risks that the changing climate might introduce.

By reading this guide, you'll get an idea of some of the changes to think about. You'll also find links to more detailed guidance on our website. When you start planning any project, it's a good idea to get in touch with us here at Ecclesiastical as soon as you can. Our dedicated risk management and customer services teams can help you on the way to net zero carbon and make sure you start off on the right foot.

For help and support, call our dedicated customer services team (please have your policy number to hand) on

**0345 777 3322**

Our lines are open Monday to Friday, 8am-6pm, excluding bank holidays. Monday to Friday, 8am-6pm excluding bank holidays. We may monitor or record calls to improve our service.

Or you can email us at

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

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You can find more information at

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

 **ecclesiastical**

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# Maintaining the present

Climate change can affect your church in many ways. More extreme weather, such as longer spells of rainfall, could lead to surface water flooding. Or you might see extremely dry periods, which could lead to a risk of wildfire in some areas. On the other hand, prolonged colder snaps could lead to frozen and burst pipes. Thankfully, there is a lot you can do right now to make your church better able to withstand extremes like these.



## Dealing with weather extremes

More extreme weather means potentially more chances of damage to your church. It goes without saying that you want to avoid any disruption and unexpected cost. That's why we have created a set of guidance notes for churches which can help you make your church more resilient to climate change.

Sometimes, the simplest changes can make the biggest difference. For example, just making sure that water pipes are well lagged, and that you know where to turn off the water supply, could help to prevent burst pipes.

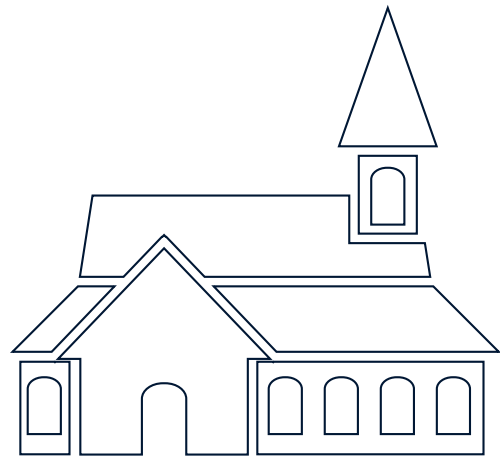
You can find lots of practical advice in our guidance notes. Don't forget to refer to them whenever you need some support. They're all on our website.

- **Storms**
- **Floods**
- **Trees**
- **Lightning protection**
- **Winter hints and tips**

## Maintaining your church building

By keeping your building well maintained, you can help to protect it from extreme weather events. Your normal maintenance regimes may have worked well for many years, but you might want to check they are still enough to guard against the changing climate.

To avoid damage to buildings, we recommend carrying out maintenance like tree management and checking that roofs, gutters and drains are properly looked after. If you spot any damage or deterioration, take steps to get things fixed as soon as you can. For instance, you might want to appoint a contractor or put some temporary protection in place.



You'll find a couple of guides to help you with church maintenance:

Our **Simple Maintenance Checklist** highlights some of the key things to look into to make your buildings more resilient to climate change.

Our **Church Property Made Simple Guide** summarises the main causes of damage and what you can do to help protect your church.



# Maintaining the present....

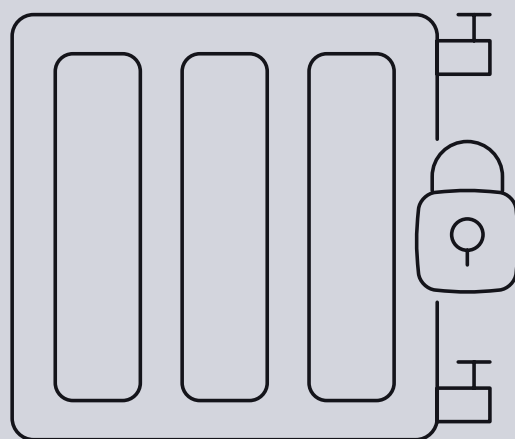
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## Heating your church

To move towards a net zero target, you'll want to reduce the amount of energy your church uses. The first step is to understand how and when your building is used, so you can draw up a heating plan that is more energy efficient.

You might find that you can also change how parts of your building are used, by whom and when, so you can then fine-tune the heating to match. Here are some things to think about:

- Does the whole building need to be heated?
- Does the building have thermostatic valves?
- Can you put the heating on frost settings?
- Would it be appropriate to reduce the background temperature?
- Would it be safe to use localised or short-term heating?
- Is the heating switched off after the building has been used, or slightly before?
- Are the pipes protected to stop them freezing and avoid any potential bursts?
- Can you arrange the way the church is used to make heating more efficient?



If you're looking at how your church could be used by other groups to make more efficient use of the building, you'll find the following Made Simple guides useful:

Read, download and share:

- **Events Made Simple Guide**
- **Community Outreach Made Simple Guide**
- **People on Church Premises Made Simple Guide**

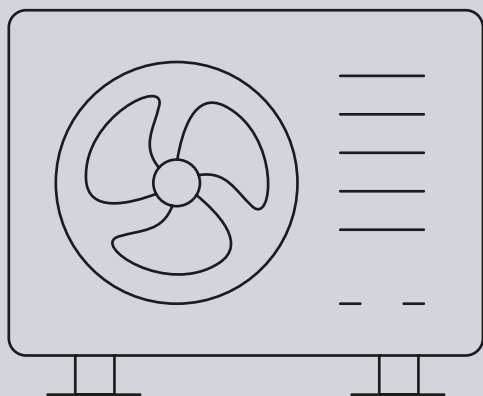


# Looking to the future

## Alternative Heating

You may be able to change how you heat your church, and you might be looking at lower carbon options too. Whether your heating is oil or gas-based, changing it now or in the future can bring down your carbon footprint quite a lot.

Of course, you'll need to think carefully about all your options before you choose the heating system that's right for your church. The **Church of England has developed helpful guidance** to support parishes that are making the switch. Below, you'll find some risk and insurance issues to bear in mind for each main option.



## Heat pumps

Ground source or air source heat pumps are becoming more and more popular. They can be much more energy efficient than using fossil fuels.

However, there might be some constraints on how you use your church building that could limit your options. Not only that, the conditions of your churchyard, for example, burial grounds, and restrictions placed on them, or limited footprint, or the ground composition, may mean that ground source heat pumps won't be right for you.

When it comes to air source heat pumps, if you are fixing them externally to the building, then you may need planning permission. In fact, planning may even prevent an external solution, which means you'll have to find an internal location.

For both ground and air source heat pumps, you'll need to think about how to maintain them, how to protect them from accidental or malicious damage, and whether they cause any potential security risks too.

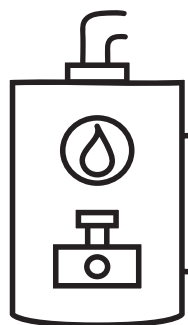
You can see the types of risks you'll need to think about in our **Heat Pumps Guidance Note**. It covers both installing and using heat pumps, as well as the steps you can take to keep risks to a minimum.

## Biomass boilers

Not many churches have switched to biomass boilers. However, this type of heating could be an efficient alternative to traditional oil or gas powered heating in some circumstances.

You'll need to take a number of risk and maintenance factors into account before deciding on biomass. In the initial stages, think carefully about the design and installation, and how the boiler will be used, to make sure you minimise the risk of any injury or fire. Ideally, the boiler should be housed in a self-contained external building. You'll also need to think about the ongoing maintenance that this type of heating will need.

Our **Biomass Boilers Guidance Note** can help you understand some of the risks involved with biomass boiler systems and the steps you need to take.

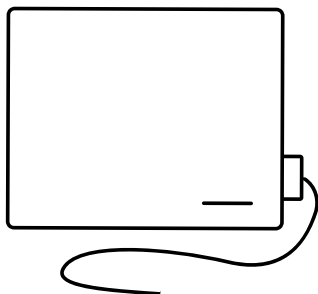


# Looking to the future....

## Infrared heating

Infrared heating is based on the principle of heating an object or a person, rather than heating the air. This can be very useful in larger spaces such as churches and church halls where heat rises, which means that the air towards the ceiling is warm, while cold air is drawn into the space beneath it.

This can be an efficient and safe choice, but you'll need to think about where you put it. You'll also have to consider what might happen to the fabric of the building if you don't have any background heating. Will dampness develop, for example?



**See our guidance on infrared heating.**

## Heated seat cushions

It is possible to heat cushions using lithium-ion batteries, which are being used in more and more electrical products. However, there have been a few incidents when this type of battery has caused electrical fires or something called 'thermal runaway', leading to intense flaming and explosions.

These cases are rare, but of course it means you'll have to make absolutely sure that any lithium-ion batteries you use are completely safe. It's also worth carefully considering the seat cushions and fabrics for their fire resistance.

Make sure to remove the batteries from cushions when they're being recharged, and don't leave them unattended. When you charge them, make sure you do it in a secure area where there's nothing nearby that could catch fire and where there's no public access.

**See our guide on heated seat cushions.**

## Solar panels (Photovoltaics)

More and more churches are turning to solar panels as an efficient way to bring down their carbon footprint. The panels convert daylight into electricity using solar cells, producing direct current (DC) electricity. In terms of risk and insurability, there are a few things to think about. You can find out more in our guide on **solar photovoltaic systems**.

Please note: we don't currently provide insurance cover for solar panels located on the ground. If you are thinking about installing ground-level solar panels, please get in touch with us.

If you are thinking about a possible retrofit or adaptation for the energy supply in your church, please don't hesitate to get in touch. We should be able to offer you some guidance on the potential risks, which may help you as part of your decision-making process.

## Lighting

Changing the lighting to LED fittings or simply switching to LED bulbs can make quite a difference in your energy consumption. It's also often easy to do.

By switching to LED lighting, you might also be able to improve the lighting around the church. This could improve security as well. If you do change the external light fittings, check that you haven't compromised the security at all by reducing the lighting level, for example.

One final thing to remember. If you're changing the lighting, make sure that someone with the right skills does the work. If you're changing bulbs, stay safe if you're working at height.

**Read our guide on working at height.**

## Electric Vehicle Charging

If you are thinking about installing EV charging devices, there are some simple steps you can take to reduce any chance of a fire. Lithium-ion batteries can be volatile, so to protect your church don't set charging points against the building. Ideally, they should be at least ten metres away, if that's possible.

Our guide on **vehicle battery charging** highlights the risks and the steps you can take to manage them.

# More support for your church

## The Church of England net zero carbon guidance

The Church of England has published guidance on how to help churches cut their carbon footprint. You can find the guidance on their website. You'll also find the contact details of your local Diocesan Environmental Officer (DEO) who can help you on your journey to net zero carbon.

The **Church of England** website.

## The Church in Wales net zero carbon guidance

You can download guidance on where to start towards net zero carbon from the Church in Wales website. There's also a practical path to net zero carbon for churches.

The **Church in Wales** website.

## Fundraising Hub



As you think about going green, our fundraising hub can give you easy-to-use support, guidance and tools to help you and your church with fundraising now and into the future.

This practical hub to help your church grow its fundraising includes:

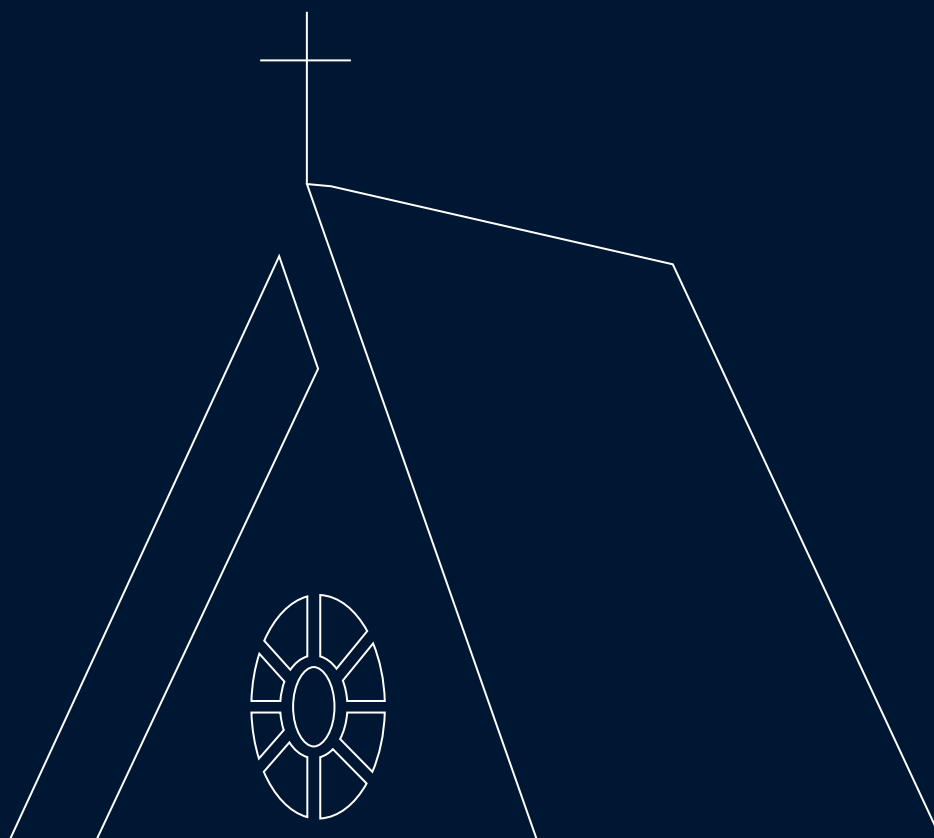
**Step 1** – Key steps for successful fundraising.

**Step 2** – Useful tips for researching donors.

**Step 3** – Writing a compelling case for support.

**Step 4** – Saying thank you to keep funders involved.

Visit the **Fundraising Hub**.



# More support for your church....

## Movement for Good Awards



Since 2019, Benefact Group, a family of companies including Ecclesiastical, has donated over £4.75 million to more than 2,200 charities through the Movement for Good awards.

In 2023, St Matthew's in Bristol, a pioneering church in the church's national journey to net zero carbon, was awarded a large grant in the climate and environment category of awards.

The grant will allow St Matthew's to make permanent radiant heating chandeliers for the entire worship space and provide better comfort than ever, with far lower energy costs and zero carbon.

Read **St Matthew's story** and learn more about **Movement for Good awards**.

## Rebuilding sustainably



Should the worst happen and your church suffers a major loss, it gives you an opportunity to think about how you might improve sustainability.

As insurers, we are keen to help you however we can on your journey towards a net zero carbon future. In this article you'll find just some of the measures that were introduced following a devastating fire loss at the Church of the Ascension in Salford.

Ecclesiastical's support through expert valuation, risk management and claims handling helped the Church of Ascension restore its place in this community.

**Read their story.**

## Benefact Trust Grants



Benefact Trust, the proud owner of Benefact Group, exists to make a positive and lasting difference in people's lives by funding, guiding and celebrating the work of churches and Christian charities, empowering the most vulnerable and giving people, communities and places an opportunity to flourish.

Find out more about grants from **Benefact Trust**.

## Made Simple Guides



Insurance can appear complex. This guide is part of our series of Made Simple Guides providing easy-to-understand, up-to-date information on the issues we are asked about the most. Feel free to read and download the rest of the series.

- **Administering your church insurance**
- **Building works**
- **Church events**
- **Church property**
- **Community outreach**
- **Legal expenses**
- **People on church premises**
- **Unoccupied church buildings**
- **Using digital technology**
- **Valuing churches**

# 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**



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