

Church Insurance Made Simple



Your Responsibility for Community Outreach Activities

A simple **guide** for PCC members

Introduction

Welcome to our short guide to community outreach. Many examples of community outreach are an extension of pastoral care. We want to encourage churches to undertake these activities but it is important that churches are aware of the insurance implications.

In this guide, we indicate when churches should contact us so we can explain any risk management and insurance implications. Please note, we may in some circumstances have to charge an additional premium depending on the nature of the risk.

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

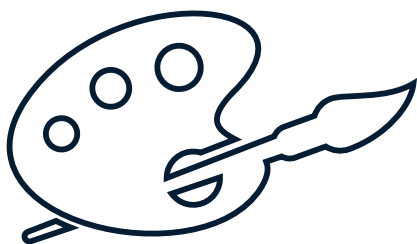
For more information and guidance, go online at

www.ecclesiastical.com/church

Do we need to notify you if we are organising a Messy Church event?

You don't need to tell us if you are holding a Messy Church event, we view it as part of your church activity. You may, however, need to consider things like:

- Safeguarding
- Health and safety



Find out more about Messy Church at
www.messychurch.org.uk

Will there be an additional charge if we start a Fresh Expressions of church?

Fresh Expressions, which encourages new forms of church for those that are not already church members, occasionally involves unusual or different activities, for example a surfer church on Polzeath beach. Sometimes Fresh Expressions activities take place in unfamiliar settings such as a church in a café, pub or school. In general, there are no additional insurance implications but you do need to be aware of your obligations in respect of, for example:

- Health and safety
- Safeguarding, particularly if you are serving a youth congregation
- Personal safety.

Where you are involved in a more unusual or hazardous Fresh Expressions church, please contact us. Occasionally, we may need to charge an additional premium.

You can find out more about Fresh Expressions at
www.freshexpressions.org.uk

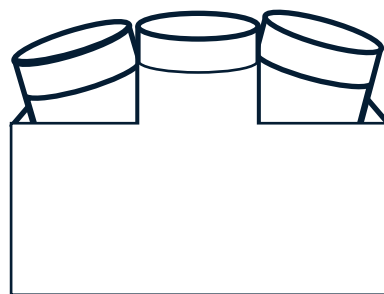
Read our Health and Safety guidance: www.ecclesiastical.com/risk-management/church-health-and-safety

We would like to run a foodbank at our church. Do we need extra cover?

Many churches have taken the lead by setting up foodbanks or joining with other churches in the community to do so. We are receiving an increasing number of enquiries about the insurance implications of setting up a foodbank and are keen to support churches who want to offer this service to people in their community. If you are planning to operate a foodbank, please call us for further guidance.

Key things to consider before setting up or getting involved with a foodbank:

- Where will you hold the foodbank?
- Who runs the foodbank?
- Where will you get the food from?



For guidance on foodbanks, see our website:
www.ecclesiastical.com/risk-management/foodbanks

Are we covered if we take part in a Street Pastor programme?

Yes, you will be covered under your church policy, as part of your outreach activity. However, it is important that those taking part in any activity have completed the Street Pastor training programme. All activity must be done as part of an organised team working in conjunction with your local police force.

Find out more about Street Pastors at
www.streetpastors.org

Read our personal safety guidance: www.ecclesiastical.com/risk-management/working-alone

Our church is involved with Parish Nursing – what are the insurance implications?

Much of what a Parish Nurse does is an extension of the traditional pastoral care churches provide. If you are planning to use the services of a Parish Nurse, please contact us as we will need to extend your policy and an additional premium may be charged.

Any nurse acting as a Parish Nurse must be registered with Parish Nursing Ministries UK. We also recommend that all Parish Nurses are recruited through Parish Nursing Ministries UK.

Visit the Parish Nursing Ministries UK website for more information: www.parishnursing.org.uk

We want to run a café in the church, will we need extra cover?

Unless the café means there will be a lot more cash held at the church, or you'll be serving a lot of hot meals on a regular basis, you probably won't need any extra cover. If you are preparing and serving food, you may need to train staff and volunteers in basic food hygiene and let your local council know. They'll tell you whether you need to register as a food service provider and advise you of your legal obligations.

Will we need extra cover if we run a night shelter at our church?

You may decide to run a night shelter in your church to help local homeless people, either for a set time during the winter or the full period from November to the end of March. We can provide cover under your policy.

Housing Justice offer a Shelter Quality Mark for church night shelters. You can find out more on their website www.housingjustice.org.uk

Read our night shelter guidance: www.ecclesiastical.com/risk-management/night-shelters

If we offer basic household budget advice to members of our community, are there any insurance implications?

Churches are increasingly looking to offer advice services such as basic household budget advice, which could lead to the risk of a claim being made against you following incorrect advice or mistakes.

Your policy includes cover if the PCC is held legally liable where a member of the public suffers a financial loss arising out of errors or omissions in the provision of advice or services provided by the church. This cover would apply to administrative matters such as the double booking of your church hall, but will also apply where other services such as basic money management advice, general life skills advice, support in completing benefit forms or volunteers transporting people to appointments are provided.

Whilst we can offer cover for professional counselling services, we would not be able to cover any professional financial, legal or medical advice (other than parish nursing). If you are considering making professional advice available then please contact us to discuss further.

Our church occasionally takes part in trips outside of the UK. Do we need to tell you?

An increasing number of churches are becoming involved in overseas work both through individual mission trips and building links with organisations outside of the UK.

If your church is planning a trip abroad, please let us know.

We will usually be able to provide cover for low-risk overseas visits, such as conferences or choir tours within the European Union. However, higher-risk trips, such as those involving manual work or vulnerable people, will require further consideration to ensure adequate cover is in place. Depending on the nature of the trip, we may need to charge an additional premium to provide cover for activities outside of the UK.

For more information on community outreach, visit our website: www.ecclesiastical.com/risk-management/community-outreach-activities

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.

www.ecclesiastical.com/churchsafeguarding

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

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Gloucester Business Park, Brockworth,
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