

Church Insurance Made Simple



Your Responsibility for People on Church Premises

A simple **guide** for PCC members

Introduction

Welcome to our short guide to things to consider related to people visiting your church. Your PCC has a legal duty of care for/towards people on your premises (employees, volunteers and members of the public). So, it is important that churches are safe to visit and work in. If an accident happens resulting in injury to someone, this can have a significant impact on the church community.

In this guide, we provide an overview of the general health and safety responsibilities you have along with information about outside users of your premises and safeguarding.

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

churches@ecclesiastical.com

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For more information and guidance, go online at

www.ecclesiastical.com/church

How do we keep people safe when they visit our church?

Your church is at the centre of the community and welcomes visitors for all sorts of reasons, not just services but quiet prayers, coffee mornings, genealogy and an interest in the buildings. We want you to encourage visitors whilst making sure they are safe while visiting church premises.

For most churches, managing health and safety need not be complicated, costly or time consuming.

Any action you take should be proportionate depending on your own circumstances reflecting the size of your church; the numbers of employees, volunteers or visitors you have; and the nature of your activities.

Do we need a health and safety policy?

Where you employ five or more employees, you will need a written policy to meet legal requirements. If you have fewer than five, you do not have to have a policy in writing. However, the law does not mean you are exempt from having a policy altogether. Here, you could provide evidence that you've put the information across to workers by recording in writing when you did this, and how (e.g. at a face-to-face meeting).

If you have no employees at all, you should still prepare simple evidence briefly outlining how health and safety is managed at your church.

By downloading the self-assessment form on our website, you can find out how safe your church and church hall are, and help identify any actions required to help reduce the risk of an accident happening.

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



What are the main causes of accidents in churches?

1. Slips and trips

Slips and trips are the most common causes of injury in churches.¹ Whilst most of these 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.

Most slips occur in wet conditions, frequently as a result of weather conditions or spillages. Commonly, trips are caused by worn paths, steps or floor coverings (e.g. carpets, rugs) and where cables trail across the floor.

In many instances, straightforward precautions can make a real difference.



Our website has lots of information about these hazards, and precautions you can take to avoid them. A good place to start if slips and trips are a concern is to download our general guidance for churches. You can then use the other, more-detailed information if you need to investigate individual hazards further, explore other types of precautions or want to know more about the topic generally.

You can find out more and download our guide on our website: www.ecclesiastical.com/churchslipsandtrips

¹ <https://www.ecclesiastical.com/documents/1.0-Slips-and-trips-heritage-properties.pdf>

2. Working at height

Everyday tasks involving work or access at height are required in many churches. But they can pose a risk of serious injury from falls to those involved.

Thankfully, these are not common in a church. But where they do happen, many have resulted in injuries that have been permanently disabling.

Usually, these have involved falling from ladders and stepladders or through fragile materials.

Because injuries resulting from falls from height can be serious, it is important that any work or access is properly carried out. This includes using the right type of equipment.



You can find out more and download our guide on our website: www.ecclesiastical.com/workingatheight

3. Personal safety when working alone

Working alone can present a number of additional hazards; for example, using access equipment (such as a portable ladder) or lifting heavy objects could be too much for one person on their own. Here, it is important to check that the tasks can be done safely.

These days, however, another important consideration for churches is the risk of assault and/or aggression where people are on their own.

It is a good idea to check the arrangements you have in place even if there have been no such incidents. You can do this by identifying situations where people are required to work alone and may be at risk (e.g. alone in a church, maybe locking up after an event or service). You can then decide if the precautions you have in place are adequate or if you need others.

For more information and to download our guide on our website: www.ecclesiastical.com/workingalone

What about when volunteers work on our premises?

There is cover for volunteers but you should take sensible precautions to ensure that they remain safe. Where you have employees, you should generally afford the same level of protection to volunteers as you do to them. For example, this may mean that you have to provide them with relevant information, training or personal protective equipment.

You can download our guide about volunteers on our website: www.ecclesiastical.com/risk-management/volunteer-guidance



What about volunteers using their own vehicles on church business?

The cover is not included in your church policy. Volunteers need to ensure their own motor insurance covers them for this use; most motor insurers automatically include this.

For more information, visit the ABI website: www.abi.org.uk/products-and-issues/choosing-the-right-insurance/motor-insurance/volunteer-drivers/



What is liability insurance?

Liability insurance protects an individual, volunteer or organisation if they are held legally liable for personal injury or damage to property. Your policy includes both employers' and public liability cover.

Employers' liability insurance

This covers you if your PCC is legally liable to pay damages to an employee or volunteer who is injured whilst working on behalf of the church. We issue a new certificate at each renewal as you are required by law to either display it or hold it in an electronic form where you employ staff. Much of the work undertaken at your church may be by volunteers; we regard them as employees for the purpose of insurance and deal with any claims under employers' liability insurance, provided they are authorised by the PCC.

Public liability insurance

This covers you if your PCC is legally liable for injury to a member of the general public or damage to their property. For example, if someone is injured whilst in your church or church hall, you may be held liable to pay damages to them, and any associated legal costs. There is no legal obligation for you to display or hold a copy of a certificate of public liability insurance. Your policy schedule can be used as proof of cover if you need it.

How much cover do we need?

Known as the 'limit of liability' or 'limit of indemnity', this relates to the most we will pay under public and employers' liability cover for claims in respect of damages and legal costs (for public liability, legal costs are payable in addition to the limit). The PCC is responsible for fixing the limit; however, for both public and employer's liability, we recommend a minimum of £10m each.

What is personal accident cover?

This cover provides a range of financial benefits if an employee or volunteer is injured whilst engaged in church business whether the PCC is legally liable or not (some hazardous sports or activities are not included).

It is important to report accidents quickly. The benefits of the cover include medical expenses such as dental and surgical expenses, damage to clothing and personal effects and loss of travel and accommodation expenses if it is necessary to withdraw from a tour organised by the church because of accident or illness.



Do we need to have a safeguarding policy?

Setting out how children and/or vulnerable adults will be kept safe is essential. Usually, this will be in the form of a safeguarding policy.

This document not only highlights commitment to protect children or vulnerable adults, it details the arrangements and responsibilities for doing this. It will need to be reviewed annually and revised (if required).

The PCC needs to ensure that it has adopted and applied the recommendations contained in the Church of England policies on safeguarding. Your Diocesan Safeguarding Adviser will be able to provide further guidance.

What cover is provided by the church policy for incidents of abuse?

Your public liability cover will indemnify the PCC if it is found to be legally liable for a bodily injury or illness to a person as a result of abuse. There would be no cover for the perpetrator of an incident of abuse. It is important that you operate within the guidelines of the Church of England.

Is there any cover for church workers who may be accused of abuse?

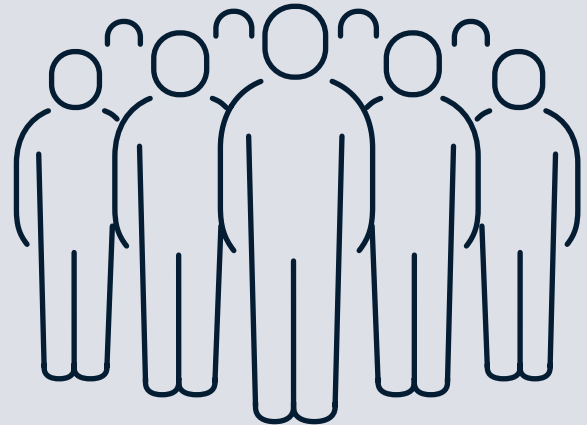
Your legal expenses insurance provides cover for legal costs associated with defending criminal prosecutions.

DAS Legal Expenses Insurance manages these claims on our behalf and it is vitally important that they are notified immediately of any such incidents. Contact DAS on **0117 927 1863** for more information.

Does our policy cover outside groups that use our premises?

Churches and church halls are used for everything from concerts and keep fit classes to business meetings. These activities can help your church's involvement in the local community and generate a useful source of income.

- The public liability section of your policy covers hirers for occasional private social events. This applies only where no other insurance cover is in force.
- There is no automatic cover under the church policy for outside organisations; however, most groups have their own public liability cover and you should seek written confirmation from them that they have appropriate cover.



Should we ask outside users to confirm they have safeguarding procedures in place?

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

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

What about other Community Outreach projects?

If your church or church hall is going to be used for community outreach projects such as night shelters, foodbanks, parish nursing or a coffee shop, please refer to our document **Community Outreach Made Simple** for more information.

You can find out more on 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

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

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

churches@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



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