



The  
United  
Reformed  
Church

# Help and Advice Group

Northern Synod Office, 4 College Lane, Newcastle upon Tyne NE1 8JJ (0191-232 1168)

## Bulletin 6: INSURANCE

The Help & Advice Group was set up by Synod in 2009, to support local churches in being informed and effective in their life and mission. The Group is made up of five members of local churches, together with administrative support from the Trust Officer. We are willing to try to provide specific advice or organise training days on particular topics. Please get in touch if you have questions or wish to suggest a training or discussion event.

This article is part of a series giving an overview of particular subjects of interest for local churches. We also circulate general updates from time to time. Bulletins will also be posted on the members' area of the website with direct links to other websites.

Where readers are directed to web-based resources, the Synod Office is willing to respond to reasonable requests for printed out information for readers without web access, although they may find it more satisfactory to follow up their interest through their local library's web access.

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### Insurance

All churches should of course hold adequate insurance. If you have carried out a risk assessment exercise, you will probably have identified the sorts of risks that you will need to cover. Briefly, there are a number of different types of insurance that you should consider (although the list is not exhaustive):

- *Buildings* – to enable rebuilding the church, hall, manse, or other property (including stained glass) in the case of various perils, such as fire, lightning, explosion, storm, flood, subsidence, malicious or accidental damage, etc
- *Contents* – including furniture, furnishings, money, computer and audio equipment
- *Public Liability* – in case of accidents on the premises or during church activities
- *Employer's Liability* – in case of accidents at work, if the church employs a cleaner, caretaker or organist – the certificate should be displayed on the premises then retained for 40 years
- *Legal Expenses* – to pay defence costs if the church should be sued, where it had not behaved recklessly
- *Trustee Indemnity* – to pay legal costs and damages if elders should be sued

It is worth reviewing sums insured periodically, in particular if you have bought new equipment or extended your buildings, but also to take account of increases in the cost of building materials and labour.

Please note that you should contact your insurers before carrying out major building work. Usually cover for the works will be provided by your contractor, but it is important to make sure that the insurers are happy.

Churches should also take care to comply with any conditions applied by their insurer, for example as to the type of locks in the building, use of locks and intruder alarms, frequency of visits and draining down of systems (where a property is unoccupied).

### **Group Discount**

In 2002, the Northern Synod negotiated a group insurance scheme for churches (but not manses) with Congregational & General Insurance plc. This provides a 10% standard premium discount, a 4-year no-claims bonus of up to 20%, and free monthly instalments, in exchange for a 5-year long-term undertaking. To join the scheme, simply contact Congregational on 01274-700700 before your current insurance comes to an end, and ask to speak to the church department.

### **Brokers**

As an alternative to dealing with insurance companies direct, it is possible to go through a firm of brokers, who can give independent advice. The Northern Synod appointed David Edwards Insurance Brokers in 2010, a broker specialising in insurance for United Reformed Churches. The firm is currently contacting local churches to explain the services they offer. If you wish to contact them, they can be reached on 01564-730900. Churches not wishing to deal with them should simply decline a visit, if contacted.

### **Further Information**

Each Church Treasurer will have a copy of the ACAT (Association of Church Accountants & Treasurers) Handbook, which includes a chapter on insurance.

The PLATO Property Handbook ([www.urc.org.uk/what\\_we\\_do/plato/insurance\\_s861](http://www.urc.org.uk/what_we_do/plato/insurance_s861)) also has a section on insurance.

Three specialist church insurers have general advice as well as policy information on their websites: [www.congregational.co.uk](http://www.congregational.co.uk), [www.ecclesiastical.com](http://www.ecclesiastical.com) and its subsidiary [www.ansvar.co.uk](http://www.ansvar.co.uk).

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