



## Your Church Insurance

A **guide** for churches for administering your church insurance

### Introduction

Welcome to our short guide to administering your church insurance. The trustees are responsible for ensuring that the church has adequate insurance in place to cover its legal liabilities in the event of an accident and injury to any users of church buildings, as well as to protect the buildings themselves.

In this guide we give you an overview of your insurance policy, explain what documentation you should have, how you can pay your premiums and other useful information.

For help, call our dedicated customer services team (please have your policy number available) on

**0345 070 2223**

(Monday to Friday 8am-6pm excluding bank holidays)

Email us at

**enquiries@baptist-ins.com**

For more information and guidance, go online at

**www.baptist-insurance.co.uk**



Find out more information on our website when you see this symbol

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Experts in home and church insurance

## What insurance documentation should we have?

### A Church Insurance policy booklet

This document contains the terms and conditions of your policy.



[www.baptist-insurance.co.uk/  
documents](http://www.baptist-insurance.co.uk/documents)

### A policy schedule

Separate pages with specific details for your church. The policy schedule and policy booklet should always be kept together.

### An Employers' Liability Certificate

To be displayed in your church or made available in electronic form.

## Protection against metal theft

If you have external metal at your church, make sure you have:

- Applied SmartWater\*
- Registered with SmartWater\*
- Displayed the SmartWater\* signage

**These are policy conditions and your cover may be reduced if they are not met.**

If you need any further advice on metal theft please call us or visit our website.

*\* Or an alternative forensic marker approved by us.*

**There is no cover for external metal while scaffolding is in place. However, please contact us for guidance and to discuss suitable security measures while the scaffolding is in place.**



[www.baptist-insurance.co.uk/  
metaltheft](http://www.baptist-insurance.co.uk/metaltheft)



## Why is maintenance important?

Make sure that you have a programme of routine church maintenance – for example to ensure that gutters are cleaned regularly. 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.



## The following are the essential regulatory issues you must address as trustees:

### Health & Safety Policy

Trustees need to be aware of their Health & Safety responsibilities under the relevant legislation.

### Fire Risk Assessment

All churches are obliged by regulation to ensure that a Fire Risk Assessment has been completed.

### Safeguarding Policy

Trustees need to ensure that they have adopted and applied the recommendations contained in the Baptist Union of Great Britain policies on Safeguarding. The Baptist Together website contains more details including policy, training information and news.



[www.baptist.org.uk](http://www.baptist.org.uk)

## How do we pay premiums?

Every year you will be sent a policy renewal pack to tell you your premium is due. Premiums may be paid annually or by monthly Direct Debit.

### Annual Premiums

If you want to pay annually you can pay us either by cheque or by BACS transfer.

By cheque – please make cheques payable to Baptist Insurance Plc and write your policy number on the reverse. You can send in to us at FREEPOST Baptist Insurance Company PLC.

To pay by BACS transfer you will need to know the following details about us:

Company Name: Baptist Insurance

Bank Name: Natwest

Bank Sort Code: 60-09-02

Account Number: 69372268

### Can we pay monthly?

To help churches budget we recommend payment by monthly Direct Debit. If you wish to change to monthly Direct Debit please call us.



### What is a long term agreement?

We give a 25% reduction in premiums for churches willing to sign a long term agreement to stay with us – usually for five years. Check your policy schedule to see if you have an agreement.

### What is Insurance Premium Tax (IPT)?

IPT is a tax levied on general insurance premiums by the government. Your policy schedule will explain that your renewal premium is inclusive of IPT and show you the amount.

## How can we reduce our premiums?

We may be able to offer a discount to you if you increase your excess or have certain protection measures in place.

### What is an excess?

An excess is the amount the trustees would have to pay towards a claim we have accepted. By agreeing to a higher excess you will be able to make a saving on your insurance premium – the higher the excess the greater the discount. So, if repairs are needed and your excess was £250 your church funds the first £250 of the repairs and we pay the rest. Increasing your excess does mean that you will have to pay more in the event of a claim but it could save you significant amounts on your annual premium. To find out what will suit you please call us.



Should you wish to increase your excess level or discuss any of the other ways to save on your premium, please contact customer services on

**0345 070 2223**

(Monday to Friday 8am-6pm excluding bank holidays)

## When do we need to notify you about activities or changes at our church?

It is important that you let us know about certain activities and changes at your church. We can provide help and advice and in some cases we may need to charge an additional premium if there is a change to the risk we are insuring. Our check list below outlines when you need to call us.

### Building works

Where the trustees have 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 £100,000. If any of the following apply please call us:

- Works are for over £100,000
- Church is closing during the works
- Scaffolding will be needed
- Hot works are involved e.g. welding

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

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

We may need to ask you to complete a Building Works Questionnaire.

**External metal theft will not be covered while scaffolding is in place. Please contact us for guidance and for security advice.**



[www.baptist-insurance.co.uk/buildingworks](http://www.baptist-insurance.co.uk/buildingworks)

### Church events and activities

We expect many churches to regularly run fêtes and coffee mornings and your policy will provide cover for these. But, occasionally churches will run unusual activities such as fireworks. If you are planning any events like these at your church please let us know before the event takes place. Most events will pose no problems, but you need to be aware of your obligations under, for example, Health and Safety rules. Occasionally we may need to charge an additional premium.

**Where activities of an especially hazardous nature are undertaken such as a large fireworks display we would expect you to use a specialist provider and check that they have public liability insurance.**



[www.baptist-insurance.co.uk](http://www.baptist-insurance.co.uk)

### Community Outreach

As part of your mission, you may be planning to support your community, for example, through providing a night shelter, food bank or Parish Nursing. There are important regulatory issues you need to be aware of and we can help you with free advice to make sure you comply with the regulatory requirements. Depending on the extent of this work, we may charge an additional premium.



[www.baptist-insurance.co.uk/community](http://www.baptist-insurance.co.uk/community)

### Closed or closing churches

Sadly some churches do have to close. In the event of closure, trustees need to review the insurance cover they need and it is important that we are contacted so we can explain what cover is available for a closed church. We can also advise you about the risk management steps that will need to be taken while the building is unoccupied.



[www.baptist-insurance.co.uk/guidance](http://www.baptist-insurance.co.uk/guidance)

### Accidents involving people

We do not need to know about every minor accident that takes place at your church. However, we should be notified of more serious incidents, whether you expect an insurance claim to arise or not. A good rule of thumb is where an individual has received medical attention or has visited hospital. If you are unsure **please contact our claims team on 0345 070 2223.**

All accidents, no matter how small, should be recorded in your accident book. Please keep all records of witness statements and any evidence in case we require these for any future claim.



[www.baptist-insurance.co.uk/guidance](http://www.baptist-insurance.co.uk/guidance)

### Change of correspondent

Please make sure you let us know if the correspondent for your church is changing. We'll need to know the name, address, phone number and email address of the new correspondent. You can call or email us to let us know about the change of contact.

## Church Insurance for your church

Baptist Insurance's Church Insurance policy is our bespoke cover for churches based on over 110 years of understanding your needs.

You can tailor the cover to suit your church because we understand no two churches are the same. All churches must have employer's liability cover. Legally churches are required to have this cover in place to protect staff, authorised volunteers and clergy.

It is important to remember it is the duty of church trustees to protect the assets of their church. Our policy can include:

- Public liability - protects against injury to third parties and damage to third party property.
- Buildings and contents - covers against damage to the church buildings, fixtures and fittings.
- Loss of income - covers any loss of income should you have to cancel bookings, from groups and outside users, as a result of an insured event such as fire or flood.
- Loss of money and theft by church officials - protects your financial stability.
- Trustees Indemnity - protects your trustees from allegations of mismanagement.
- Legal expenses - protection for legal issues, disputes along with helplines for counselling and legal matters.

Your church's policy schedule will detail the exact cover your church has chosen. Take some time to review this document to make sure it covers all of the church activities and property.

If you would like to review your insurance cover or are concerned that you do not have the right level of cover in place for your church please contact customer services on **0345 070 2223**.



## How do we make an insurance claim?

Please call **0345 070 2223** to speak to our claims team. You can also email [baptistclaims@baptist-ins.com](mailto:baptistclaims@baptist-ins.com)

### 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.baptist-insurance.co.uk/claims](http://www.baptist-insurance.co.uk/claims)

## What do we need to know about Safeguarding?

Churches need to ensure that they have adopted and applied the recommendations contained in the Baptist Union of Great Britain Safe to Grow guidance.



[www.baptist.org.uk](http://www.baptist.org.uk)

## 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 601 2792**



[www.baptist-insurance.co.uk/claims](http://www.baptist-insurance.co.uk/claims)

## How do we know which covers we have as part of our policy?

Baptist Insurance's Church Insurance policy allows you to tailor the cover to suit your church because we understand no two churches are the same. You can check which cover you have in place by checking your policy schedule.

If there are any insurance covers that you do not currently have and would like to add to your policy for example trustee Indemnity, loss of income, contents or theft cover please call us to discuss your needs on **0345 070 3322**

## 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 Baptist Insurance, 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 070 2223.**



[www.baptist-insurance.co.uk/church](http://www.baptist-insurance.co.uk/church)

For further information call us on

**0345 070 2223**

(Monday to Friday 8am-6pm excluding bank holidays)  
We may monitor or record calls to improve our service.

You can email us at

[enquiries@baptist-ins.com](mailto:enquiries@baptist-ins.com)

Or visit

[www.baptist-insurance.co.uk](http://www.baptist-insurance.co.uk)