



# Your Church Valuation

## A guide for churches

### Introduction

In the event of a catastrophe like a major fire happening to your church it is essential that your sum insured is adequate to fund the necessary repairs. Because of this, our expert Risk Management Surveyors or Appraisers teams conduct a church insurance valuation to make sure that the amount of your insurance cover still meets your needs. Baptist Insurance has been providing churches with specialist valuation advice without any additional charge for many years. These are some of the most common questions we are asked about surveys.

#### **What role do trustees have in arranging insurance for the church?**

Existing trustees are the guardians of a church and all it contains, and are responsible for arranging insurance cover. Although we provide valuation advice, it is the responsibility of the trustees to decide the sums to be insured and the risks to be covered.

#### **What documents should I have after a survey?**

Shortly after our surveyor or appraiser has completed the survey we will send you the following:

- Customer Report – This will include Valuation advice that recommends the minimum amounts the building and contents should be insured for. The report may include specific risk improvements (requirements or recommendations) made by the Surveyor or Appraiser.
- Revised schedule of cover.

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**



**BaptistInsurance**

Experts in church and home insurance

## How is our church valuation calculated?

Churches are not like ordinary buildings; many are historic and use a complex range of materials which require specialist expertise to value. To ensure the valuation is correct, our surveyors or appraisers use their unique specialist knowledge and experience to update valuations to make sure they reflect the latest restoration and repair costs. Churches vary in age, accessibility, size, style of construction, and location. This is an exclusive service Baptist Insurance provides to customers so they have peace of mind that church buildings and contents will be adequately protected in the event of a claim (subject to the normal terms and conditions of the insurance policy).

## What else is included in the valuation?

All figures we provide will be inclusive of architects, surveyors and consulting engineers fees and will include VAT where applicable. All portable items are included as well as provision for other additional costs such as debris removal, access challenges and other anticipated costs including site administration, scaffolding etc that are likely to be incurred.



### Are there other special factors to consider when calculating sums insured?

Even though two churches may at first glance look similar, on closer inspection there can be many differences between them. We provide valuation advice that is tailored to each church which includes the following considerations:

- The costs of the specialist craftsmanship and materials often required for churches.
- Recent regulation such as higher environmental standards for cases where buildings need to be rebuilt or substantially altered.
- Whether a church is a listed building or is situated in a conservation area.

### How does Baptist Insurance obtain data on rebuilding costs?

Our rebuilding costs data comes from various sources:

- Actual claims costs incurred in rebuilding or restoring churches following fires.
- Consultation with external quantity surveyors.
- Regular monitoring of actual building costs from new build churches we visit.
- Analysis of rebuilding cost trends identified from external professional organisations such as the Royal Institute of Chartered Surveyors.

## What happens to our sum insured after a survey?

If your valuation increases we will increase your sum insured automatically **without additional charge** until your next renewal, you will receive a new policy schedule showing this increase. We will also send you quotations with your risk management report for you to consider before renewal.

## What happens if the trustees decide not to accept the valuation provided?

If this happens we might add what's called an 'underinsurance clause' to your policy's terms and conditions. In practical terms, this means that if you claim for any damages to your property, then the amount we pay out won't meet the sum needed. For example, let's say you are currently insured for £300,000. After our visit we suggest that you should insure your church for £600,000, but you keep the insurance cover at £300,000.

In this example your church would be 50% under insured. In the event of insured damage, therefore, we would only pay out 50% of any accepted claim. This means that a claim of £150,000 would mean a payment of £75,000.

## Do you take asbestos into account?

Even historic churches may have extensions or internal alterations/fittings containing asbestos. Buildings that contain asbestos (which was widely used as a building material in the UK from the 1950s to the 1990s, typically for fireproofing and insulation) require special consideration as in the event of a serious fire or structural damage the whole of the debris is likely to be declared contaminated. Disposal will be required under licence, which increases costs significantly. Our valuation advice will take this into account this and the recommended sum insured will include any potential increased costs your church may face.

## What is risk management?

Risk management is about identifying potential risks in advance, analysing them and taking proportionate precautionary steps to reduce the risk. We ask that the church trustees takes an active role in the risk management of your church and all its activities.

### To give you an example:

Are the paths and walkways around your church used by visitors? If so is there a risk someone could slip, trip or fall and injure themselves? If there is a risk – what is causing it and what can you do about it?

Let's say the risk is caused by moss or leaves. In this case, the steps you take to mitigate or reduce the risk could be regular checks of the paths and cleaning them periodically. As you can see from this example, risk management is generally straightforward – it is about looking at the risk, taking steps to reduce it and importantly recording what you have done.



## Is risk management important?

Yes it is important. Managing the risks at your church could protect it from damage or those who use it from serious injury. Having well documented risk management in place can help you defend a claim should an incident occur.

## What is a risk requirement?

Should our surveyor identify a risk in your church they will inform you in the risk management report that you must take certain steps to apply control measures. For example, if you have no fire extinguishers in your church they will say that you need to obtain one and explain what type you need. We will give you a timeframe in which to make the necessary changes. It is important to note that you must ensure that you have met the risk requirements within the timeframe we give you.

## What happens if we cannot meet a risk requirement?

If you have any concerns about risk requirements contact us for help and advice or visit our website there are lots of documents that can help you. We may remind churches of the need to complete the risk requirements. If you are not able to meet the timescales we may impose terms and conditions limiting your cover until the requirement is met.

## What happens when we complete the risk requirements?

Assuming the requirements are completed by the date we ask, your policy will continue unchanged. Please remember to contact us as soon as a risk requirement is completed.

## Are there any statutory or legal requirements?

Churches are subject to regulatory requirements like any other building open to the public – we may highlight some of these requirements as part of our survey report, particularly those which have relevance to the insurance contract. For example, you must complete a fire risk assessment. If you employ five or more employees you must have a written health and safety policy. If you employ fewer than five you must provide them with basic health and safety information. This could be included with any contract of employment, job description or as a simple pamphlet. Where you have no employees you do not need to prepare a policy. However, you still have a responsibility to protect others from danger. Where there is an accident and a claim results, you may need to show that you have taken this responsibility seriously.

## What is a risk recommendation?

A recommendation is advisory – we believe you should comply in the best interests of your church.

## To help you to manage risks

Keeping a church safe is no easy matter. You have to be sure you have done everything you can to minimise the risks to your church, church workers, volunteers and visitors, and that everyone knows what to do if anything goes wrong.

We have produced a range of helpful guides on how to make sure everything is running safely and smoothly. The free guides are available online. Topics include:

- **Health & Safety**
- **Security**
- **Fire**
- **Theft of metal**



You can find our full range of guidance on our website

## 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**

### 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)

## How do we make a claim for legal expenses?

The insurance is arranged by us in conjunction with ARAG Legal Expenses Insurance Company Limited. You must contact the ARAG Commercial Claims Department before taking any action. ARAG 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 2223**.

## 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

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