



Your Responsibility for Community Outreach Activities

A **guide** for churches

Introduction

Welcome to our short guide to community outreach – the ways in which churches reach out to those within their community. 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 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

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 will however need to consider:

- Safeguarding
- Health and Safety.



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



Find out more on our website

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 of a 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 more about 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 advice.

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?

To make sure your Church Insurance policy covers your foodbank, we may need to add a small annual charge to your premium.



Find out more on our website

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

Yes, you will be covered, under your Church Insurance 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.

Read more about Street Pastors at www.streetpastors.org



Read our personal safety guidance

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 Church Insurance 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

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 Church Insurance policy and there will be a small additional premium for churches holding night shelters.

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



Read the full guidance on our website

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 must 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.

You will need to make sure that you are aware of the requirements of:

- The Food Safety Act 1990
- The Food Hygiene Regulations 2006.



See our food safety checklist on our website

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 Church Insurance policy includes cover if the church 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 or 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.

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

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

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

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

For further information call us on

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We may monitor or record calls to improve our service.

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