

1 Trustees have a general duty to protect the property of their charity and this means it should be adequately insured, against the consequences of misfortune, whether natural, accidental or deliberate. Some insurance (e.g. employer's liability) is required by law. The PLATO advice deals with issues of identifying "the insured", the choice of the insurer, risks to be insured, sums insured, liability insurance and actual or potential claims.

In the URC context, it is the responsibility of the local church to arrange insurance of all buildings and other property to which it is entitled. Buildings MUST never be left uninsured.

2 Identifying "the insured"

The elders' meeting (or committee formally delegated to deal with property matters) has the day to day control of church property, but the trustees in which legal ownership is vested are also an interested party. If the policy does not define "the insured" in terms which the local church and the trustee owners, the insurer should be asked to note in the policy schedule that the trustees are an interested party in the policy.

3 Risks to be insured

There is a broad similarity between insuring a church and insuring a house, but damage by subsidence is not insurable for churches. There are special features which can be included to reflect aspects of church life, such as damage to stained glass windows, loss of rent from damage to the premises, the theft of money and accidents to voluntary workers.

For manses and other residential property, the church's responsibility is to insure the building and any church provided contents. Insurance against damage by subsidence is available in many locations. Insurance of contents not provided by the church is the responsibility of the minister or other occupier.

4 Liability Insurance

It is usual for church and residential insurances to include cover against third party claims (public liability insurance) and, where relevant, employer's liability, which is compulsory. The Public Liability cover under a standard church policy will provide an indemnity to the Insured in respect of legal liability for accidental death or bodily injury to third parties using church premises and/or legal liability for accidental loss or damage to their property.

The cover does NOT extend to indemnify other groups/individuals who should hold their own Public Liability to cover their own distinct and separate interests. Therefore it is important to point out this issue to any hirers and it may be worth considering incorporating a wording about Public Liability Insurance into any hire agreement.

For example: "We cannot accept responsibility for any activities for those hiring rooms. Hirers are asked to ensure that their own Public Liability Insurance is arranged to cover against any claim made against them in respect of any activity that they are responsible for, any equipment they bring on to the premises or any damage caused to the premises."

5 Manses and Public Liability Insurance

Usually buildings insurance (including manses) is arranged through an Insurance Broker with companies which include, the Congregational & General and Ansvar. Their policies are very comprehensive and the Public Liability section covers church meetings, events anywhere in the United Kingdom, not just at a Church. Thus, meetings held or other gatherings held at a Church manse property are covered.

Consequently in the event of someone attending a meeting at a Manse and has an accident, whilst much depends on the circumstances, if somebody is injured due to a defect with the premises then the Manse Insurer would be liable to pay the claim. If somebody simply trips and it is just a simple accident (no negligence involved) then the chance is this would not be an insurance claim.

6 The Employers Liability section of the Church Insurance policy covers not only paid employees but also volunteers in respect of bodily injury/death/illness or disease of employees happening during the period of insurance within the territorial limits in connection with church business and its activities. Pastoral care is also included as part of the Church liability cover.

If a Minister has an accident on Church business they will be covered by the Church insurance policy.

In respect of Churches holding events off site for instance:

- in other public venues;
- in manses; and
- private church members' homes.

These events would fall under the Public Liability section of the policy. This covers events not only on church premises, but also off site in other public buildings, manses, and private homes of church members.