



Keeping in touch with our customers

With nearly 6,000 Methodist churches across the country stretching from Berwick on Tweed in the north to The Lizard in the southern most part of Cornwall, as well as churches in the the Channel Islands and Gibraltar, it can be a challenge to maintain regular contact with every Church without the support of dedicated employees who are prepared to travel considerable distances.

At this time, with the increasing demands on local Managing Trustees, Methodist Insurance has looked at ways of offering practical support to assist those who act as custodians for Methodist property.

We recognise that it is helpful to meet at Conferences and Exhibitions, but nothing can quite replace meeting with you face to face at your Church and gaining a first hand understanding of your building and your precise insurance requirements.

We are pleased to announce that we have recently expanded our direct field force which now consists of seventeen



Insurance Consultants and Surveyors who will be managed by one of three Regional Field Managers. Each member of the team has specific responsibility for several Districts and will be the prime contact between your Church and ourselves, indeed some Churches may have already been introduced to their new Surveyor/Consultant.

As well as providing a surveying and building valuation service our field force are available to provide a

consultancy service in relation to individual church insurance issues and through the provision of seminars on Health & Safety, Property Protection and Policy Cover.

Our web site has a link to all the consultants' details and if you would like to contact the person for your area please do visit

www.methodistinsurance.co.uk/my_consultant.htm or alternatively please call **0845 60 61 331** and we will be pleased to help you in any way we can.



New Resources

We have produced a number of new resource leaflets that you may find useful and informative. The Risk Assessment leaflet provides a suggested checklist for ensuring safety in manses. We have a leaflet of recommendations for Personal Safety & Lone Workers, and also guidelines on how to ensure that non-Church groups who use the Church premises for meetings and activities have adequate insurance, can be found in the Outside Users leaflet. Don't forget we also have many other resources that will be handy for your church and home, such as the popular Health and Safety guide. There are also seasonal guides, like the leaflets on Fireworks & Bonfires, and Advent & Christmas. If you require copies of any of these leaflets, please contact us and we will send as many copies as you need for your Church.

Theft of oil

We all know too well about the rising cost of oil and how much it costs to fill up our cars. This rising cost is also affecting churches in a different way and we have seen a rise in claims involving malicious damage to external oil tanks and the theft of the oil.

We are taking this opportunity to forewarn you of this rising problem and to give you some advice on how to protect yourselves.

If you have an external oil tank consider these steps;

1. Carry out a maintenance check and see whether it is vulnerable in its current location.
2. Consider whether the tank could be relocated to an indoor area.
3. Don't store more fuel than is necessary.
4. Make regular checks of your fuel, so that if it has been stolen you are able to contact the police and Methodist Insurance quickly.
5. Make it as difficult as possible for people to gain access to the area where the fuel is stored, by installation of fences, metal cages or gates.
6. Fit a closed shackle padlock to areas where the fuel can be accessed. It is not recommended that locks are fitted to the taps/valve serving the tank because a thief smashing the lock can often break the tap/valve and release the fuel into the ground.
7. Where practical, screening should be used in the form of a trellis or climbing plants.
8. Improve lighting around your fuel tank with movement sensitive security lights.
9. Consider fitting an alarm or a CCTV system or dummy cameras and boxes to give the impression that the fuel or area around it is protected.

If you do suffer damage to your tank or the theft of oil then please contact a member of our claims team at the earliest opportunity. Telephone us on 0845 60 61 331 or email methodistclaims@micmail.com

Helping to prevent arson attacks



Methodist churches at Haven Bank, Haughton Green, Ponsanooth, Hemel Hempstead and Radcliffe, East Belfast Methodist Mission and the Welldon Crescent Community Centre have all suffered from serious fire damage in the last year. A recurring connection with many fire claims is the suspicion that the cause was arson.

Every year there are around 200 major arson attacks on places of worship in the UK, with each incident costing £45,000 of damages on average. Places of worship are often seen as soft targets by arsonists, burglars and vandals, and may also be a target for hate crimes.

Places of worship have a number of particular problems that can make them specific targets, including:

- Religious articles often have a high value and may not be locked away at night;
- There may be expensive equipment left on-site, such as a PA system or musical instruments;
- Places of worship can attract people looking for shelter who may start fires either accidentally or deliberately;
- Places of worship may be a target for hate crime in some areas.

All of this is coupled with the fact that places of worship, in particular churches, may lack adequate security which enhances the risk.

There are a number of steps that can be taken to minimise the risk of vandalism or arson against places of worship. These do not have to be time-consuming or expensive - some common sense, low-cost housekeeping techniques can be very effective against arsonists. The Arson Prevention Bureau has produced an excellent guidance leaflet giving some practical advice. Vigilance is the key to protection - if you are aware of the risks then this will go some way to protecting yourself and your community resources.

Follow the link to the Arson Prevention Bureau from our website www.methodistinsurance.co.uk under Helpful Websites.

Source: Arson Prevention Bureau www.arsonpreventionbureau.org.uk

Out on the Road

or "A day in the working life of an Insurance Consultant and Surveyor" (IC&S for short)



I had a day out with David Parker not only to see what he actually does during the day but also to acquaint myself with parts of the country that I am less familiar with.

David's first call of the day was at Midland Road Methodist Church in Royston at 10.30. But his day started much earlier than that! Before setting off he has had to deal with phone calls and the usual general postal enquiries. The trusty computer was in action from 7.30 as it is vital to ensure that we are fully acquainted with the requirements of each Church - previous reports were read and important information on existing policy cover was noted for discussion.

At Midland Road we met with Mrs Joan Brook, who was outside the church sweeping up the pathway. Not only does she do the cleaning but she is the Church Secretary, Senior steward and property secretary. (And I thought I had a lot to do!)

David and Mrs Brook had a discussion to establish how the church was run as well as covering the usual questions relating to the electrics, both

portable and fixed; health and safety; C.R.B. checks; fire extinguishers; the number of sets of keys in use and the general usage of the building. During a guided tour of the Church, information was obtained to advise on adequacy of sums insured in respect of the contents and to help make the church a safer environment. The church was then measured so guidance could be offered on the building sum insured.

Quite understandably, Mrs Brook was concerned that the visit would throw up a number of problems but we actually came away feeling we had allayed her fears and that we were at the end of a phone if she needed any further help or advice.

Our next call was at St Andrew's Methodist Church, Mirfield where we met with Mr Phillip Ramsden the property steward. St Andrew's is a modern church and hall, built in the 1930's and extended in the 60's now undergoing internal refurbishment. This was a routine re-survey during which we were able to update Mr Ramsden with changes in legislation and how they may affect churches.

When all the calls were completed, it was off home, not for a cup of tea and a laze, no the job is only half done as there were still reports to be written up and issued.

All in all an interesting day. We met our customers, hopefully reassuring them and giving them a local face. That's what we do really. Not as simple as it sounds but worthwhile and appreciated.

By Harry Wright

CPS – a one-stop shop

Set up over 20 years ago to serve the church community, the success of the Churches Purchasing Scheme (CPS) is built on the fact that it offers quality products at very competitive prices with additional CPS discounts on many items and free delivery on orders over £25.00 before VAT. CPS also prides itself on a high level of customer service with that personal touch. CPS's ability to bulk buy on behalf of their customers enables them to negotiate special terms on many of the products they supply.

For example, they are able to offer Chubb fire fighting equipment and servicing at discounted rates and they can also arrange for Chubb to carry out a free no-obligation inspection making detailed recommendations.

Both the Church Supplies and Furnishings catalogues can be downloaded from the website (www.cpsonline.co.uk), where you can also purchase from their extensive range. Alternatively, call 0845 458 4584 and they will send the information to you.



Subsidence

Around 70% of subsidence claims in the UK are caused by trees extracting moisture from clay soils and the problem gets worse in hot, dry weather. Trees take up more moisture in dry weather and clay soils shrink as a result.

If your house or property is situated on a clay soil, keep your eye on any nearby trees. It may be worth having them pruned or crown thinned. Take an arborist's advice if in doubt.

Please don't do anything without first checking with your local council as many trees are protected and anyone felling a tree without consent risks a large fine.

As a rule-of-thumb, tree roots extend about the same distance as the tree height. If the tree is further away than its height, you probably have no need to worry. The exception to this rule is thirsty and vigorous trees like the Oak, Poplar and Willow but an arborist will be able to provide advice.

Routine maintenance on your property can also help. Clear drainage gullies of debris and ensure all drains and down pipes are free flowing. Water leaking from drains and washing away the looser soils, such as sand, accounts for a large proportion of the remaining subsidence claims. A CCTV inspection by a drainage



company can help.

Where your policy shows that the risk of subsidence is insured, we would ask that you notify us as soon as possible of any damage to your property. We will usually appoint an independent company of Chartered Loss Adjusters, such as Crawford & Company or Infront Innovation, to investigate the property on site in order to diagnose the cause of the problem.

Most subsidence claims are rarely catastrophic and can be resolved by dealing with the cause. With most claims we will simply deal with the offending tree or defective drain, undertake a period of monitoring and then repair the damage to the actual home or property.

Corporate Manslaughter

On the 6th April 2008 the Corporate Manslaughter and Corporate Homicide Act 2007 came into effect. This Act gives the Crown Prosecution Service new powers to bring criminal charges against corporate entities where the poor standard of health and safety measures results in a loss of life.

The Act does not change the existing legislation under Health and Safety or under the tort of negligence, but allows the criminal charges to be brought if it can be shown that the way activities are managed or organised by senior management is a substantial element of the breach.

The Act is only applicable to limited companies and other unincorporated organisations such as trade unions, partnerships and police forces which exist as legal entities in their own right. Charges cannot be brought against individuals. It is notable however that status as a charity or not-for-profit organisation does not provide protection from the provisions of the Act. Even if a limited company has charitable status, a prosecution may still be brought.

All Methodist Insurance policies in force as at 6th April 2008 or later, providing liability cover for Employers, Public (and Products), Property Owner's or Trustees

Indemnity will automatically receive the benefit of our Corporate Manslaughter endorsement. This additional cover provides a total limit of indemnity of up to £1,000,000 across all sections.

A copy of the endorsement wording is available to download from our website and this will also be provided when our policy wording is next re-issued.

If you have any queries or would like additional information, please contact us.

Supervising children

You may have seen the recent high profile legal case of Harris v Perry & Perry where a child was injured on a bouncy castle hired for a triplets' 10th birthday party.

Samuel Harris suffered a severe brain injury when an older boy's heel accidentally struck his forehead whilst doing a somersault. At the time of the accident Mrs Perry's back was turned because she was also supervising children on an inflatable bungee run.

At first instance the judge found the Perrys liable and said that Mrs Perry owed a duty of care to the boy to maintain "uninterrupted supervision" which he described as a "permanent lookout" and "continuous watch". The Perrys appealed this decision and the Court of Appeal overturned the decision.

The appeal judges found that the trial judge had imposed an unreasonably high standard of care expecting uninterrupted supervision. They said the standard of care required should be appropriate to protect children against a foreseeable risk of harm that fell short of serious injury. In their view the manner in which Mrs Perry was supervising activities accorded with the demands of reasonable care for the children using them. The injury suffered by Samuel Harris was of a horrifying severity and no-one would want to see a child injured in this way whilst they were supervising play. However the accident was just that and in the view of the appeal judges it occurred without fault.

The implications

Children play together in a myriad of different circumstances and to a degree, minor injuries will be commonplace – it is clearly impossible to eliminate all risk. The appeal judges adopted a common sense approach in this case and its welcoming to see a trend that courts are moving away from the so called "cotton wool culture" preventing children from experiencing managed risk.

But we must remember that the appeal judges did this considering a children's private birthday party where the parents were supervising the play on the inflatables. Where a church is hiring a bouncy castle for children to play on at a church event, would the court expect them to have a higher degree of supervision?

What is important is that when you do supervise children, you carry out a risk assessment and put in place supervision that is appropriate to the activities in order to protect children against the foreseeable risk of harm.

When hiring bouncy castles make sure you read the standard terms of conditions of hire. Methodist Insurance has a specific guidance leaflet on bouncy castles and you can request one from us or download a copy in the Resource Centre on our website www.methodistinsurance.co.uk



Smartwater is a real deterrent to thieves

At a time when the price of metal is on the rise, it's reassuring to know that thieves themselves realise the difficulties they have disposing of metal which has been security marked with Smartwater.

Smartwater recently commissioned structured interviews with 101 offenders, with varying levels of involvement in dishonesty offences. The report found that of the 101 offenders interviewed face to face, 91% were aware of SmartWater and its abilities to forensically link criminals to a crime scene and property with its owner. Furthermore, 74% of interviewees said they would abandon their plans to break into a building if a SmartWater warning label was on display.

If you would like to have further details about how your Church and its valuables can be protected with Smartwater, please call 0845 60 61 331



Churches Together

One of the most frequent enquiries we receive is for the insurance of Churches Together activities. Typically we are being asked to cover events, which we would insure under the standard Churches Together policy, including Pentecost in the park; carol singing; Palm Sunday services; Good Friday walks of witness and family fun days. A typical Churches Together (or similar ecumenical body) would have Public Liability Insurance to cover regular management meetings and up to six events a year.

To help in your event planning it may be useful to know that cover can also be secured for prayer weeks, ecumenical children's holiday clubs and ecumenical youth clubs, as well as there being the opportunity to obtain Products Liability cover for events with BBQ's or other provisions for food & drink, as well as events where goods are being sold. Similarly if you have any full or part time employees or any authorised volunteers the policy can be extended to provide employers' liability insurance.

Finally, if you hire equipment for use at any of your events and are responsible for it under the terms of the hire agreement, insurance against loss or damage can be arranged for the duration of the hire period.

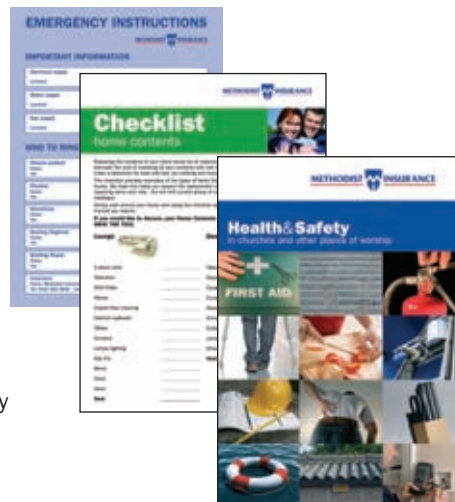
If we can help with any further details on Churches Together Insurance, please contact our Church and Commercial Team on 0845 60 61 331

Website Resource Centre

All of our printed leaflets are also freely available on the Resource Centre of our website. You will find various leaflets and other useful documents such as posters and safety checklists, which are alphabetically listed and can be downloaded and printed off as often as you need.

Go to www.methodistinsurance.co.uk and click on Resource Centre.

Whilst in our Resource Centre you may care to download our leaflet entitled Risk assesment in manses.



Benefits of Ministers' Shield

Our Ministers' Shield Home insurance is a wide ranging policy providing all the benefits of our Home Shield policy but designed to meet the additional needs of Ministers, Deacons and probationers. You can rest assured that this specialist policy provides you with all the cover you would expect from an established church insurer, to ensure that your home and your possessions are safely covered.

The Ministers' Shield policy takes into account the unique way in which you may

- Use your home for church related activities
- Keep personally owned business equipment in the church office or use it at other locations.
- Need cover for vestments
- Regularly move Circuit

The policy provides as standard cover for contents whilst temporarily removed to student accommodation or for any member of your immediate family whilst in a care home.

In addition there are many optional covers available - including cover for boats or touring caravans and for your personal belongings and valuables whilst away from the home.

The policy is supported by our personal service. Whether you need to talk to us about your cover or to make a claim, one of our friendly members of staff will be available to talk directly to you. Please call us on 0845 60 61 331 for a discussion. Alternatively, full policy details are available on our website at www.methodistinsurance.co.uk/you_ministers_description.htm

