

Your Church Insurance

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



Introduction

Welcome to our short guide to administering your church insurances. 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 606 1331

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

Email us at

enquiries@micmail.com

For more information and guidance, go online at

www.methodistinsurance.co.uk



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

What insurance documentation should we have?

A Church Shield policy booklet

This document contains the terms and conditions of your policy.



[www.methodistinsurance.co.uk/
csdocs](http://www.methodistinsurance.co.uk/csdocs)

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 you will not be covered if you do not follow them.

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

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

Please contact us for guidance if you are having scaffolding erected as you will not be covered for metal theft while scaffolding is in place unless suitable agreed security measures are in force.



[www.methodistinsurance.co.uk/
metaltheft](http://www.methodistinsurance.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 Methodist Church policies on Safeguarding. The Methodist Church website contains more details including policy, training information and Districts Safeguarding contacts.



[www.methodistinsurance.co.uk/
resources](http://www.methodistinsurance.co.uk/resources)



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 Methodist Insurance Plc and write your policy number on the reverse. We will send you a pre-paid envelope at renewal.

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

Company Name: Methodist Insurance
Bank Name: Natwest
Bank Sort Code: 60-09-02
Account Number: 69372098

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 606 1331

(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.

Please contact us for guidance if you are having scaffolding erected as you will not be covered for metal theft while scaffolding is in place unless suitable agreed security measures are in force.



www.methodistinsurance.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 in place.



www.methodistinsurance.co.uk/events

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.methodistinsurance.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.methodistinsurance.co.uk/unoccupiedbuildings

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 606 1331.**

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.methodistinsurance.co.uk/healthandsafety

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 Shield

Church Shield, our church insurance policy, is our bespoke cover for churches based on over 140 years of understanding your needs. Our cover includes:

- Damage to or loss of buildings and property – to help your organisation get back on its feet quickly
- Religious items – communion plate is covered away from the church premises
- Reduction or loss of income – to help you manage after a claim
- Public liability – to protect against injury to third parties and damage to third party property
- Loss of money and theft by church officials – to protect your financial stability
- Employers' liability – to protect staff, authorised volunteers and clergy
- Trustee indemnity – protecting your trustees from allegations of mismanagement
- Personal accident – protection for church people on church business
- Legal expenses – 24 hour helpline and cover for legal costs

Please refer to your Church Shield policy booklet and policy schedule for full details of your cover.

How to use our website

1. Products

You can find more information about your Church Shield policy including downloadable policy wordings and summaries of cover. You can also find out about our charity and community group insurance products for small church related charities and community groups. As well as information about our home insurance.

Did you know, when you take out a Methodist Insurance Home Shield policy we'll give you back 20% of your first year's premium for the charity or church of your choice. On average it's around £40*.

*Terms and conditions apply

We have produced a range of helpful risk management guidance and advice to help you with your church. The information is divided into:

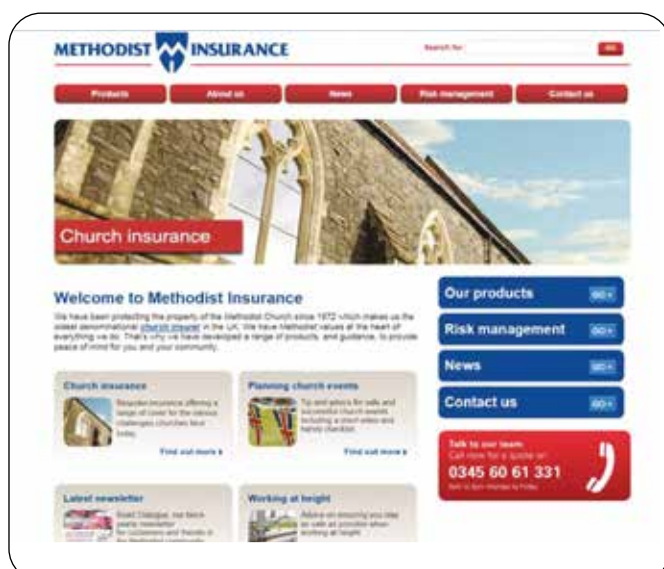
- Security advice to keep your church secure
- Fire guidance so you can meet the legal requirement to have a fire risk assessment
- Health and Safety including a template Health and Safety policy to help with regulatory requirements
- Storms and Bad Weather with advice about how to protect your church.

3. News

You can find the latest copy of our newsletter Dialogue, news stories and a link to the resources centre which has articles and useful documents that provide practical, up to date insurance advice and guidance.

4. About us

Find out more about Methodist Insurance, the oldest denominational church insurer in the UK. We are a Public Limited Company owned by shareholders and independent of the Methodist Church.



2. Risk Management



How to contact us

How do we make an insurance claim?

Please call **0345 606 1331** to speak to our claims team. You can also email **methodistclaims@micmail.com** or visit our website to request or download a claim form.

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.methodistinsurance.co.uk/claims

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 Methodist 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 onto us immediately.

If you need any help or advice, please contact our claims team on 0345 606 1331.



www.methodistinsurance.co.uk/churchfaqs

What do we need to know about Safeguarding?

Churches need to ensure that they have adopted and applied the recommendations contained in the Methodist Church policies on Safeguarding. The Methodist Church website contains more details including policy, training information and District safeguarding contacts.



www.methodist.org.uk/ministers-and-office-holders/safeguarding

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 2791



www.methodistinsurance.co.uk/churchfaqs

For further information, call us on

0345 606 1331

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

You can email us at

enquiries@micmail.com

Or visit

www.methodistinsurance.co.uk

