

Dialogue.

The twice-yearly newsletter from the Methodist Insurance Company

2 Climate change and your church

4 Summer fun with safety in mind!

7 Community drives fundraising success

8 Speed and efficiency in a trying time

Methodist grant programme spreads its support

During 2024, the Benefact Trust Methodist Grants Programme – which is funded by donations from Methodist Insurance and administered by Benefact Trust – awarded funding totalling £2.2 million to 55 Methodist churches.

Support this year has continued, seeing grants being awarded to many different and much needed initiatives across the UK and Ireland.

A spotlight on transformative projects

Here are just a few recent examples of projects that have received a Methodist Grant:

- **Tintagel Methodist Church:** £30,000 from the Methodist Grants Programme is helping to convert The Old Coach House, situated adjacent to the church's main chapel, into a Food Distribution Hub and counselling space to support the needs of the local community. Tintagel is a coastal village that relies on tourism, and like many other remote coastal communities faces challenges with people struggling with isolation, low wages, and a lack of support services.
- **Withernsea Methodist Church:** With a £24,350 Methodist Grant, this church is transforming its well-used community room. The improvements include enhanced energy efficiency

measures, roof lights and solar panels, which will help keep vulnerable people warm and reduce running costs. This will enable the church to continue to work at the heart of its community. The church hall provides a home for a range of community groups; support services to help people in crisis, groups to help young people flourish, and a space for older people to gather and connect.

- **Hounslow Methodist Church:** A £52,000 Methodist Grant will help this church to create a more welcoming space with greater accessibility, improved toilets, and a more approachable appearance. The church is vibrant and growing, situated in a diverse area of West London. Social action is a big part of church life, but improvements need to be made so that it can continue to build on its community support.

Could you benefit from funding?

We understand how vital funding is for Methodist churches to support both the church and the wider community. The Methodist Grants Programme is here to help you, focusing its funding on building development projects and essential repairs that enhance your church's growth, community engagement, accessibility, and environmental benefit.

Discover more about the Methodist Grants Programme:

 methodistinsurance.co.uk/grant-giving



Grant funding in numbers

 **£2.2 million**

Total funding awarded across 21 Districts in 2024

 **55**

Methodist churches received grants during 2024

Welcome

Welcome to the latest edition of Dialogue, our bi-annual newsletter that delves into topical insurance matters relevant to Methodist Churches, charities, and you.



Inside, you'll find a range of interesting articles. Our lead story explores how the Methodist Grants Programme, administered by Benefact Trust, provides essential funding support for various initiatives across the country, benefiting church and local communities.

As summer approaches and temperatures rise, we offer a handy article with hints and tips on managing your events safely. Additionally, we've included an informative feature on the requirements and responsibilities involved in conducting a fire risk assessment for your church.

To assist you in advancing your fundraising activities, we provide a guide to creating an effective fundraising plan and give you access to a list of funders dedicated to supporting community projects.

Lastly, but certainly not least, we bid a fond farewell to our long-standing Board member, Paul Davis, who is retiring after many years of dedicated service. We wish him a well-deserved, enjoyable, and relaxing retirement.

We hope you enjoy reading through Dialogue. If you're attending the Methodist Conference in Telford this year, do visit our stand – we'd be delighted to see you.

R. Oliver.

Rebecca Oliver
Team Underwriting Manager

Get monthly tips straight into your inbox



Join the community of church leaders and Methodist family members who receive Methodist Insurance's monthly e-newsletter. It's packed with valuable advice about church security, event planning, fundraising and more.

Many of our customers already benefit from this e-newsletter, and we hope you'll join them. Feel

free to share the sign-up link with others in your church community who might be interested.

Signing up is simple, just follow the link below, or scan the QR code – and you can unsubscribe at any time!

 methodistinsurance.co.uk/contact-us

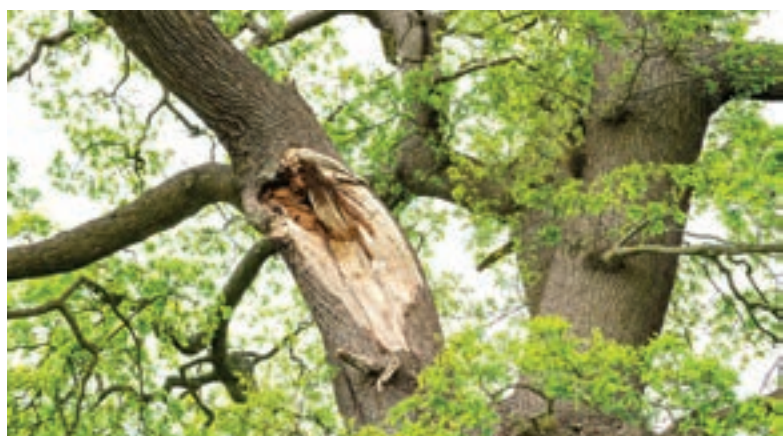
Martyn's Law: security at public venues

Martyn's Law, officially known as the Terrorism (Protection of Premises) Bill, is a significant step towards increasing security at public venues to prevent terrorist attacks. Named in memory of Martyn Hett, one of the 22 victims of the 2017 Manchester Arena bombing, this legislation mandates that venues, including churches, implement measures to protect the public.



Although currently undergoing Parliamentary scrutiny, becoming familiar with the Bill's implications is essential.

Stay informed of the latest updates by scanning the QR to visit the **GOV.UK** website.



Weathering the storm: Climate change and your church

We all recognise the importance of reducing our carbon footprint for the health of our planet and the well-being of future generations. However, it's equally crucial to address the local and immediate challenges that climate change is already presenting to our churches.


Safeguarding action

In various regions, increased rainfall is leading to flooding, and unseasonal storms are toppling trees, causing damage to nearby properties. These sorts of events highlight the urgent need for proactive measures to safeguard our places of worship and their surroundings.

Practical advice

At the Methodist Insurance, we understand the complexities of climate change and its impact on our communities. That's why we've developed a comprehensive guide specifically focused on climate change and your church from an insurance perspective. This guide offers practical advice on ways to lower your carbon footprint and strategies to mitigate risks and protect your church from the adverse effects of a changing climate.

To download a copy of our climate change and your church guide visit:

 methodistinsurance.co.uk/greenchurches



Paul Davis bids farewell

After over 18 years of dedicated service as an influential member of the Board of Methodist Insurance, Paul Davis has decided to retire, having played a significant part in our continuing growth and success.

A full-time Methodist minister since entering training college from university, he joined the company looking to hone his skills and interest in preserving church property.

Reflecting on his time here, which included a period as interim Chairman, Paul said, 'It's been an absolute joy and a privilege to be on the Board for such a long time. I've worked with some wonderful people. To have been part of a company which is there to help people – whether through the difficult times of an insurance claim or the happier moments of receiving a grant from us, has been fantastic.'

Paul is particularly proud of the development of our grant scheme, which sees all surpluses returned to the Methodist community to support ministry and charitable activities.

'Improving grant-giving with the help of Benefact Trust, who also administer the Methodists Grant Programme, has been one of our major achievements during my time,' said Paul. 'We've been able to help people in bad years as well as good, thanks to smoothing out the funding process.'

Paul, who will continue as a non-executive director of Benefact Trust, with an involvement in the Methodist Grants Programme, will remember customers most fondly.

'It's been the greatest privilege to help and support our customers through fire, flood, gales, and more,' said Paul, who plans to enjoy his retirement walking, cycling and spending time with his wife and their grandchildren.



Proud to be main sponsor of Methodist Conference

We are once again delighted to be the main sponsor of this year's Methodist Conference.

Thursday 26th June to Wednesday 2nd July 2025

Taking place at the Telford International Centre,
International Way, Telford TF3 4JH.



methodist.org.uk/about/structure-and-governance/the-methodist-conference/conference-2025

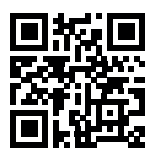
Drop by and say hello!

If you are attending the event this year, do come and visit us at our stand. You will find lots of useful information and advice to help with the smooth running of your church.

We'll also have information about our Methodist Grant Giving Programme, so you can find out more about the support potentially available for your church projects and your church community.



Read me online!



Did you know you can read this edition of Dialogue online? If you use the link below or scan the QR code, you can read this newsletter on your PC, tablet or even your phone! Please feel free to share the link with friends or other church members, so they too can enjoy this edition of Dialogue.



methodistinsurance.co.uk/dialogue

Our claims promise...

We understand that making a claim can be a stressful time. You might have questions about your policy or just want to speak to your claims handler on the phone, and that's why at Methodist Insurance we have our Claims Promise – to help you get the support you deserve.

- Our dedicated Methodist Insurance Claims Team will look at your policy cover to see how we can best compensate you. If we can resolve the claim when you first contact us – we will.
- We give you direct access to the expert claims handler dealing with your case.
- We aim to keep things as simple as possible, offering you guidance and assistance throughout the life of the claim and responding to inquiries within one working day.
- We will look for cover, paying you exactly what you are entitled to, quickly and without fuss.
- We will take a proactive approach in protecting your best interests and we will always consult you before making any decisions on liability.



Christina Meek

Christina Meek, one of our Senior Claims Handlers who has been with Methodist Insurance for nearly 20 years, says, 'We always strive to make the claims process as smooth and stress-free as possible. I believe we do a good job, and 99% of our customers agree with us,¹ which is something we are all very proud of. We often speak with customers when they are at their most worried

or anxious and helping our Methodist family through these challenging times is a truly rewarding part of my job.'

¹ Methodist Insurance customer opinion results 2024 based on 124 responses from customers who had their claims settled.

Making a claim

If you need to make a claim, get in touch with us as soon as you can. For new claims, our team is available 24 hours a day, 7 days a week, and you can discuss existing claims between 8am and 6pm, Monday to Friday.

☎ 0345 606 1331

✉ methodistclaims@micmail.com

🌐 methodistinsurance.co.uk/claims



Summer fun with safety in mind!

Summer is the perfect time for outdoor events, and open-air gatherings are a wonderful way to welcome new members into our church community. Of course, ensuring the safety of our Methodist family while having fun is always a top priority.

Hints and tips

At Methodist Insurance, we offer plenty of hints and tips online to help you manage your events safely. For example, our events toolkit is full of useful information, particularly if the event you plan to hold is larger or involves unusual fundraising activities.

Promoting your event

Even the best organised gathering needs publicity to drive people to go along and if you want support spreading the word to boost attendance for your community fun day, we have lots of useful online help for that too!

🌐 methodistinsurance.co.uk/events

We've got you covered

Of course, we are also here for your insurance needs. Many events fall under the umbrella of normal church activities, meaning they're already covered by your public and employer's liability insurance. Plus, the Methodist Insurance policy goes the extra mile to cover prizes, donated goods, hired property, and even events held away from your church premises. We also double the cover for cash both before and after the event, and the best part...? There's no extra charge for these extensions, although some conditions may apply, so check your policy documents and schedule to confirm!

And don't forget, if you're holding an event that is unusual or could be hazardous, please make sure to get in touch with us so we can ensure that you are covered. If you're letting the premises to an outside organisation, such as a Scout group, check that they have current public liability insurance themselves – perhaps ask to see a copy of their insurance schedule.

We want your event to be a success, and we know that there is a lot to think about – but we are here to help our Methodist Insurance customers with access to our risk management advice line where you can ask questions from construction to security and even events!

Have a fun and safe summer!

☎ 0345 600 7531

✉ risk.advice@micmail.com

🌐 methodistinsurance.co.uk/risk-management



Reducing church fire risk

Did you know that churches are legally required to undertake a Fire Risk Assessment?

Essentially, anyone with control over premises must take reasonable steps to reduce fire risks and ensure there are plans in place for a safe evacuation if a fire occurs.



Under the Regulatory Reform (Fire Safety) Order 2005 the main responsibilities include:

- carrying out a fire risk assessment
- identifying potential fire hazards and implementing measures to reduce these risks
- providing fire detection systems, means of escape, emergency lighting, fire safety signs, and firefighting equipment.

Who is responsible?



The duty of ensuring fire safety falls upon the 'Responsible Person'. This is typically the employer or anyone with control over a premises. In churches, this would be the Managing Trustees or Church Council. It's important to note that this role can be filled by more than one person, e.g. Church Council.

They can decide to appoint a 'Competent Person' to assist with fire safety measures if they wish.

Conducting a fire risk assessment

A fire risk assessment involves a thorough evaluation of the premises to identify fire hazards, assess the risk of those hazards causing potential harm, and determine necessary precautions. The process includes:

- identifying people at risk
- evaluating and reducing risks
- planning for emergencies.

The 'Responsible Person' must record all safety requirements in writing. Also, they will need to provide training, instruction, and supervision.

Regular reviews and updates

Regular reviews of fire risk assessments are essential, especially if there are significant changes to the premises or its use.

Additionally, a 'Personal Emergency Evacuation Plan' may be needed. This plan details the provisions made to enable visitors with disabilities or health impairments to escape the building quickly in the event of a fire or any other emergency.

Compliance with the regulations

The local Fire and Rescue Authority enforces fire safety regulations. They can inspect premises to ensure compliance and issue notices requiring improvements if they deem appropriate. Failure to comply can result in enforcement or prohibition notices, fines, and in some cases, even imprisonment. Any fines are uninsurable and will therefore need to be funded by Church resources.


Staying proactive with fire safety

To stay proactive with fire safety, regularly review your risk assessments:

- Ensure all appropriate safety measures are in place.
- Keep everyone informed and trained.
- Remember: Fire safety is everyone's responsibility!
- Review your fire risk assessment on a regular basis. Ensure it is a regular agenda item at Church Council meetings.

At Methodist Insurance, we offer a very useful Fire Risk Assessment Review Questionnaire that you can follow and complete. It will help you identify any areas that need to be addressed to comply with the legislation and, most importantly, help protect your church and those who visit and use it.

To download a copy of our questionnaire, visit:

 methodistinsurance.co.uk/firerisk



Risk Advice Helpline

Our Risk Advice Helpline is available from 9am to 5pm Monday to Friday (except bank holidays) and puts you in touch with our risk experts and surveyors. They are on hand to answer your questions and provide guidance.

 0345 600 7531

 risk.advice@micmail.com



Planning alterations or extension works at your church?

It is essential to make sure the correct insurances are in place for the duration of a project. Understanding the insurance implications of building works and knowing when to contact Methodist Insurance can help you manage the process successfully.

Before starting any building works, check the contract to determine the insurance requirements. Many smaller works will be based on an informal, written agreement which should detail the insurance responsibilities in simple terms. Larger projects will have a more formal contract (the JCT contract is very common), which is a lot more involved. The requirements placed on you by these formal contracts can vary considerably, so please do ensure you understand these and talk it over with us if you are unsure.


Reputable contractors should have public liability insurance to cover any accidental injury or property damage caused by the works and their own negligent acts or omissions. Before hiring a contractor, verify that they have this coverage by asking to see their insurance certificate.

We provide a Made Simple guide to building works, which includes key considerations for planning your project. Importantly, it covers what to do if you have scaffolding in place and includes frequently asked questions and helpful checklists.

In some cases, your policy may automatically cover the works, but depending on the extent and cost, additional insurance might be needed.

Consult with your architect well in advance, if necessary, as this will help you understand the insurance responsibilities, and please get in touch with us as soon as possible. Even if you don't have all the information to hand, the earlier that you contact us, the easier the process will be.

Ensuring that all insurance aspects are covered will help protect your church and its community during the construction process. Remember, if you have any questions or need further assistance, please contact our team.

 **0345 606 1331** (8am – 6pm Monday to Friday)

Download a copy of our Building Works Made Simple guide:

 methodistinsurance.co.uk/documents/building-works-made-simple.pdf

Home insurance you can count on

When choosing home insurance, you want to be sure you have the right cover in place, at the right price, supported by a customer and claims service you know you can rely on.

With our Homes Shield insurance, we provide a comprehensive level of cover, which includes:

- **up to £750,000 limit as standard on Buildings Insurance**
- **up to £75,000 limit as standard on Contents Insurance**
- **up to £3,500 for contents away from the home**
- **home emergency cover and legal expenses as standard.**

On top of this, we'll give 20% of your first year's premium to a church or charity of your choice,¹ so you can help your community too. (¹ Terms and conditions apply, please see our website for details.)

We all know that when making important decisions it's always worth obtaining a second opinion. So, we thought it helpful to share with you just some of the many positive comments we have received from our customers regarding the service they have received from us:



"We had a flood, they were fantastic."

"Efficient, professional, caring, good value."

"Excellent claims service."

"You are very responsive to our needs."

"Fair and honest treatment, always on the ball."

(Feedback obtained from a Methodist Insurance Client Satisfaction Survey conducted in June and October 2024)

Choosing the right home insurance is crucial and, with Home Shield, we can give you peace of mind insurance protection.

To obtain a quotation, simply contact our team on:

 **0345 606 1331** (8am – 6pm Monday to Friday)

 enquiries@micmail.com

 methodistinsurance.co.uk/home-insurance





Sense of community drives fundraising success

Fundraising is an important part of maintaining and improving the fabric of a church. At Methodist Insurance, we can offer you guidance to help churches succeed in their fundraising activities.

We understand how important it is that your church continues to serve as a dynamic community hub, playing a significant role in bringing people together – whether it's for celebrating life events, providing support during difficult times, or fostering a sense of community.

Fundraising can be used to help support various projects, from repairing windows to installing new facilities or fixing a leaking roof, it often provides a vital financial lifeline that can be so important, particularly in today's challenging times.

Communicating the benefits of your church

The key to successful fundraising is to clearly communicate the benefits your church brings to the community, appealing to both those with faith and those without.

Developing an effective strategy

One effective strategy is to:

- focus on the broader impact of your church's work
- highlight how your projects will benefit a wide range of people, from young families to isolated older adults and emphasise the creation of a welcoming space for all.

This approach can resonate with potential donors and open up more funding opportunities.

Enhancing fundraising efforts

Becoming a registered charity with the Charity Commission can also enhance your fundraising efforts by making your church eligible for more grants and donations.

Additionally, understanding the common objectives of funders, such as supporting community cohesion and aiding those in need, can help tailor your applications to meet their criteria.

Connecting with potential donors

We have a list of funders dedicated to supporting community projects. This comprehensive guide connects you with potential donors who share your vision for fostering growth, inclusivity, and resilience within your community.

methodistinsurance.co.uk/emergency-funders

Find out more

For more detailed advice and resources on church fundraising, including how to create a compelling case for support, visit the Methodist Insurance Church Fundraising Hub. Our insights and resources can help you effectively raise the funds you need to continue your work in the community.

methodistinsurance.co.uk/church-fundraising



Please tell us what you think



We welcome your thoughts on Dialogue and would like to ask if this newsletter is meeting your expectations. If you have time, please scan the QR code and complete a short questionnaire; it will only take a few minutes and will help to improve future editions.



Risk Calendar – month by month support

To help you plan maintenance and manage your church and its grounds, Methodist Insurance has created a calendar to keep you organised and on track – you can download your copy using this link:

methodistinsurance.co.uk/risk-calendar

Speed and efficiency in a trying time

A customer experience...



Rev Dr Wellings



Ceiling collapse

When Rev Dr Martin Wellings and his wife, Fiona Macdonald, found a ceiling collapsed at their home, and the carpet in the room below covered in plasterwork and effluent, they needed help from us – and quickly.

‘It was most unpleasant,’ said Rev Dr Wellings, Superintendent Minister for Barnet & Queensbury Methodist Circuit in London. ‘Fiona was out and she came home to find the mess.’

‘The pump in the Saniflo system in the ensuite bathroom on the top floor of the manse had failed. The contents had soaked the lath and plaster until it came down. The carpet of the room below was ruined, and there was a nasty smell throughout.’

They got in touch with Methodist Insurance Claims Handler Amy Franklin and were ‘delighted’ with the speed and efficiency of her response.

‘It obviously needed dealing with quickly,’ said Rev Dr Wellings. ‘Methodist Insurance were very prompt and supportive. We sent photographs of the damage and they were immediately involved in investigating what had happened and approving our contractor. They kept us informed at every stage, regularly contacted us to see how things were going, and were also very prompt in settling the bills.’

“ They relieved us of what would have been a considerable amount of stress... ”

‘It was an unpleasant experience, made as painless as possible. They relieved us of what would have been a considerable amount of stress. At all times they were very courteous and sympathetic – we were delighted and very impressed.’

In the unfortunate event that you need to make a claim, please contact us as soon as possible – claims can be reported 24 hours a day, 7 days a week.

☎ 0345 606 1331

✉ methodistclaims@micmail.com

🌐 methodistinsurance.co.uk/claims

Essential insurance for landlords

Renting out a property can be daunting. What if a pipe bursts or the tenant defaults on rent? How will you manage legal costs?

These are common concerns for property owners. That’s why we’ve created a comprehensive insurance product tailored for landlords. Whether you have a simple property portfolio or rent out just one property, we’re here to help.

Our cover includes property damage, equipment breakdown, rental income protection, public liability, employer’s liability, legal expenses and terrorism cover.

All this essential cover available under our Property Owners insurance has also been developed to include manses too!

To get a quotation, speak to the team on:

☎ 0345 606 1331 (8:00am - 6:00pm Monday to Friday)

✉ enquiries@micmail.com

