



Ecclesiastical Insurance – Parishguard (Youth and Childrens' Cover)



It is important to be insured in all we do in our churches for those things that just might go wrong. There are a few simple steps you can take to make sure your activities and events are covered...

In order to ensure your youth and children's activities are covered by your Parishguard insurance policy, it is crucial that you follow these guidelines. Failing to do so will result in your youth or children's groups having no insurance, and the church / PCC being liable for any accidents.

These guidelines are a helpful checklist, but you should always seek advice from Ecclesiastical Insurance directly if you have any questions or concerns regarding your insurance needs. Contact details are at the end of this document.

GETTING COVERED

For churches that are insured with Ecclesiastical's Parishguard Policy, there will be Public Liability cover offered as standard, but there are procedures that must be gone through to activate it.

Cover is mainly limited to:

- the UK (check your policy for any variance to this)
- 'normal' activities for a church (such as confirmation classes or regular minimal-risk meetings)
 - As the concept of 'normal' is a little fluffy round the edges, it is always worth a phone call to Ecclesiastical to check things out. (Note – always get the name of the person giving advice & ask them to confirm by email)
- activities under the **direction and control of the PCC.**

Ecclesiastical defines 'direction and control' as:

1. The PCC must maintain management and control of selection procedures for all leaders and maintain records of such appointments (e.g. application forms, references, DBS Disclosure checks etc.)
2. Full written details of all activities must be given to the PCC.
3. The PCC must specifically authorise and accept responsibility for the activities and minute such in the PCC records.

If you follow the appointment procedures as recommended by the Diocese of Sheffield (www.sheffield.anglican.org/safeguarding) then you will comply with the first condition. Conditions two and three can be met by a programme being presented to the PCC, in advance of the activity, then a minute along the lines of:

'The Autumn programme for the Sunday School, to run from 26th October till 21st December 2013, was submitted to the PCC for approval. After due consideration it was approved and a copy is attached to these minutes.'

The programme should include times, venues, topics and if possible who will staff the sessions. Risk assessments, health and safety reports and safeguarding guidelines should be in place for all activities, and presented to the PCC for approval. It is the PCC's responsibility to ensure these policies and reports are up to date and in place as they could be liable and uninsured if there is not adequate care to minimize risk. **The PCC should fully understand their responsibility for ensuring activities and events are run safely, and should be proactive in checking**

recruitment procedures are being followed carefully and events and activities follow good practice guidelines.

For many activities this way of working would give no problems – most youth and children’s groups, confirmation classes, choirs, bell ringing groups and even trips away from church buildings, (walks etc.) could, with forward planning, take advantage of this process. Activities that hold some extra element of ‘risk’ should be checked out with Ecclesiastical directly. This might include a sports day on a local playing field, or youth group bike ride etc. Many activities can be covered with no extra cost to your policy by following the above procedure. **If in doubt, check with Ecclesiastical.**

When plans change, it is important that you gain PCC approval for the changes. It may be advantageous to attain PCC approval for some alternatives beforehand in case of changes due to weather, or leader changes. In some instances, it may be necessary to call an extra PCC meeting to clear a change of plan.

All policies expect the policyholder to minimise risk. Be sure to follow the Diocesan guidelines on Child Protection and Ecclesiastical’s church guidance.

- <http://www.sheffield.anglican.org/safeguarding>
- <https://www.ecclesiastical.com/churchmatters/churchguidance>

PLEASE NOTE

The Diocese of Sheffield is not approved by the FSA to give advice on insurance matters, so please contact your insurance company for further clarification.

Contact Ecclesiastical Insurance on: 0845 777 3322, asking for the church insurance team. They are very helpful and will advise you accordingly.

(Links accurate as of December 2016)

APPENDIX

Your Parishguard policy will cover:

- Your buildings
- Your contents and personal effects
- Your consequential losses
- Your money
- Your losses following theft by officials
- Your legal liabilities towards employees, authorised volunteers or members of the public following an accident
- Legal expenses insurance, to protect your position on a range of legal issues
- You or your employees or authorised volunteers being unable to work because of an accident

A few features of policy:

Musical instruments and other portable items, whilst in the care of employees and church members in the UK. £2,500 single item, £10,000 per claim.

Clothing and personal effects of employees and volunteers (and visiting clergy and choristers) whilst engaged on church business or activities. £1,000 per person.

Also, the property of any member of a party travelling with your authority on a tour organised by you. £100 per person.

Church fund raising events Many limits are doubled for the period from two days before to seven days after a church fund raising event.

Employers' liability

Provides you with the insurance cover you must have by law for accidents or illness to employees, including authorised volunteers, sustained in the course of their employment. £10,000,000 any one event (£5,000,000 if terrorism-related) Including legal costs and expenses.

Public and products liability

Covers the legal liability of the policyholder for accidental bodily injury to persons other than employees, or for damage to their property. Includes liability in connection with buildings temporarily occupied by you for a special occasion, event or activity. The standard indemnity limit is £5,000,000.

The standard policy provides benefit payments following accidental injury to, or death of: Clergy, employees, authorised volunteers, youths or members of a tour you have organised, all aged between 3 and 80 years and whilst engaged in church business. Excluding certain hazardous sports or activities. Ask Ecclesiastical if you are in any doubt about an activity and they will advise you if the personal accident cover is affected.

These figures and facts are accurate as of November 2013, and should be checked on Ecclesiastical's website for any updates. (www.ecclesiastical.com)

All policy documents are available from the Ecclesiastical website:

<https://www.ecclesiastical.com/churchmatters/churchinsurance/insurance-for-your-church>