



Happy New Year from the **Faith in Maintenance** team and welcome to January's email bulletin.

This month our topic is **insurance**. You can also view an illustrated version of this bulletin [online](#). If you have a subject that you would like us to cover in a future bulletin let us know by emailing the team at info@spabfim.org.uk.

Things to think about...

It is important to make sure that your place of worship is adequately insured against the consequences of misfortune whether natural, accidental or deliberate. Some types of insurance are also required by law. There is a broad similarity between insuring a place of worship and insuring a house although damage by subsidence is rarely insurable for places of worship.

Cover should normally be obtained for the full reinstatement of all buildings as new in the event of loss. In the case of very large or expensively constructed buildings, the cost of such cover may be particularly high. In these situations, special arrangements can usually be made with the insurer for cover on an 'indemnity' basis, which means that account is taken of the special conditions of the property. Nonetheless, it is important to make sure that you keep the sums insured up to date as adjustments for alterations and additions may be needed from time to time. The full reinstatement costs for any building will also vary as economic conditions change so it is good practice to review the sums insured on a regular basis.

Remember that an insurance policy is not a maintenance contract and only covers repairs following specified events such as fire, storm or flood. It is a general condition of all insurance policies that reasonable steps must be taken to prevent loss or damage to the property insured. Most also require building owners to maintain the property in a good condition and in a good state of repair. If a building is poorly maintained and subsequently becomes damaged following an insured loss, the property owner can be asked to contribute towards the cost of carrying out repairs.

Things to do...

Depending on the circumstances of your place of worship you may wish to check whether any of the following additional types of insurance are necessary in addition to buildings and contents insurance:

Public liability: protects the organisation for claims made by members of the public for death, illness, loss, injury or accident caused by the negligence of the organisation. The cover should

explicitly include volunteers. It also protects for loss or damage to property caused through the negligence of someone acting with the authority of the organisation, which may include the actions of volunteers.

Employers liability: covers paid employees in the event of an accident, disease or injury caused or made worse as a result of work or of employer's negligence and can be extended to cover volunteers.

Legal expenses: covers the cost of legal expenses that the organisation may incur in most personal injury, property and employment disputes, as well any legal costs awarded to the other party.

Personal accident: covers volunteers in the event of injury, accident or death for which the organisation has no liability (although an upper age limit may apply).

Church council or trustee indemnity: covers trustees from having to personally pay out when legal claims are made against them (by their charity or by a third party) for a breach of trust, a breach of duty or negligence committed by them in their capacity as trustees.

Further information

The [Charity Commission](#) website has detailed advice about [charities and insurance](#).

[Volunteering England](#) provides a guidance note on [insurance for volunteers](#).

[Ecclesiastical Insurance Group](#) has produced a '[Winter Risks](#)' guide that you may find useful.

In addition most insurers of places of worship are happy to provide advice to help you look after your building more effectively so it is well worth asking for their assistance.

Need more help?

If you have any questions about maintenance or repair issues contact our [Technical Helpline](#) for advice and guidance. This service is normally available on **Fridays** between **9.30am and 3.30pm** on **0207 456 0916**. Alternatively you can mail your questions to advice@spabfim.org.uk. Copies of the SPAB's range of Technical Pamphlets and Information Sheets are available to purchase from our [online bookshop](#).

Sara Crofts Faith in Maintenance Project Director

Stave off decay by daily care ~ William Morris 1877

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