



Your Responsibility for Church Organised Events

A **guide** for churches

Introduction

Welcome to our short guide about planning and hosting church events. Organised events, such as a church fête or concert are a great way to celebrate the work of the church and bring new people into the church family. They often provide an opportunity to raise much needed funds too. However, without adequate planning and organisation, the running of such activities can lead to accidents and injuries.

This guide gives you a brief overview of what you need to consider when planning church events and activities, and directs you to the more detailed guidance that is available on our website.

For help, call our dedicated customer services team (please have your policy number available) on

0345 070 2223

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

Email us at

enquiries@baptist-ins.com

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For more information and guidance, go online at
www.baptist-insurance.co.uk



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



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Thinking about an event...

What is your responsibility?

All entertainment events are classed as work activities and therefore are subject to the Health and Safety at Work Act and the regulations passed under it. There is a duty of care to ensure the safety of visitors to the church, hall or grounds. In addition, licensing legislation may also apply and you may require a Temporary Event Notice from the local licensing authority.

The church can be involved at three levels as

- Beneficiary
- Facilitator
- Organiser.

Beneficiary – This is the lowest level of involvement in an event where the church has no control over its organisation and merely benefits from the proceeds raised. An example might be where an individual holds a coffee morning in their home for the benefit of the church. Any individuals who organise such an event should check with their household insurers to ensure that their public liability cover would apply should anyone be injured on their premises. Most insurers are likely to accept such an activity if they are notified of it.

Facilitator – Here the church arranges an event but uses the services of a specialist independent provider to manage all or part of the event. This would normally be the case where the event is of a hazardous nature such as a large fireworks display, and we would expect the church to use a competent specialist provider in these circumstances and also to check that they have adequate public liability insurance in place.

Organiser – In this situation, the church has total control of the event including all activities. This is likely to be the case where the activities are of a non-hazardous nature and normally associated with a church setting, such as a fête or coffee morning, and where specialist skills or knowledge are not required.

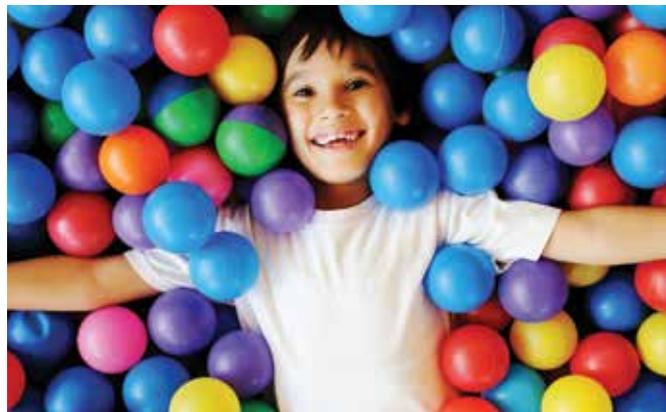
What are you covered for and when do you need to contact us?

Events away from the church premises

If you are planning on holding a church event away from your church premises, the public liability and employers' liability cover applies across the UK. If you have property damage cover there is also cover under your Church Insurance policy for portable items taken away from your premises. Check your policy to see if you have this cover and for the limits applicable.

Out of the ordinary church events

We expect many churches to regularly run fêtes and coffee mornings, and your policy will provide cover for these. However, occasionally churches will run unusual or hazardous activities such as fireworks displays or abseiling.



If you are planning any events like these, please let us know as soon as you know the event will be happening.

Most events will pose no problems, but you need to be aware of your obligations under, for example, Health and Safety regulations.

Will there be an additional premium charge for event cover?

If the event consists of low-risk activities, such as a bake sale, bric-a-brac and fête type stalls, then this would be considered as a normal church activity and therefore no additional premium would need to be charged.

There may be occasions where events are of a hazardous nature such as clay pigeon shoots, rock climbing and abseiling. Where you can confirm that these events are being organised under the full control of a competent specialist provider that has public liability in force, we would not normally charge an additional premium. Please contact us if you are planning such an event and, most importantly, if you are thinking of organising it without the use of a specialist provider.

Supporting your local community

Many churches support their local community. The community outreach guide provides you with more detailed information about the insurance implications and also directs you to guidance on our website.



Find out more on our website

Planning your church event

Health and Safety risk assessments

Without adequate planning an otherwise successful church event could lead to accidents and injuries. There are many things to consider, but the first step in planning any event is a risk assessment. It does not have to be complex and is often just common sense. Even if you are planning a small event like a coffee morning, a risk assessment should be completed and we have a template to help you. Any completed risk assessments should be kept securely.



Download a template risk assessment from our website

Other things to consider

A more detailed events checklist is available on our website, but these are the main areas to consider.

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| WHAT is happening? | <p>Are the activities hazardous? Will there be food and drink? Will you be selling any second-hand goods? Will there be money on site? Have you thought about cash handling? Before the event, think about the security of those involved in collecting and banking money.</p> |
| WHO is attending? | <p>What is the age profile of attendees? What is the number of attendees?</p> |
| WHERE is the event happening? | <p>Is the venue suitable for the types of activity and attendee? - Are pathways and walkways clear? - Are there any dangerous areas that could be accessed? Is it away from the church?</p> |
| WHO is running the event? | <p>Is the church the organiser? - What will volunteers be doing? Are you using a third party? - Do they have their own public liability insurance?</p> |

Find more help online

The Baptist Insurance website has a checklist of what you need to consider before running an event. Our detailed functions guidance also covers a range of topics in more detail, including bouncy castles, bonfires and fireworks, and help with hiring agreements.

Other useful documents for events include our Security and Health and Safety guides. Depending on the location of the event you may also find our fire risk assessment form useful.



Read more about events on our website

How do we make an insurance claim?

Please call **0345 070 2223** to speak to our claims team. You can also email baptistclaims@baptist-ins.com

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.baptist-insurance.co.uk/claims

What do we need to know about Safeguarding?

Churches need to ensure that they have adopted and applied the recommendations contained in the Baptist Union of Great Britain Safe to Grow guidance.



www.baptist.org.uk

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 2792



www.baptist-insurance.co.uk/claims

How do we know which covers we have as part of our policy?

Baptist Insurance's Church Insurance policy allows you to tailor the cover to suit your church because we understand no two churches are the same. You can check which cover you have in place by checking your policy schedule.

If there are any insurance covers that you do not currently have and would like to add to your policy for example trustee Indemnity, loss of income, contents or theft cover please call us to discuss your needs on **0345 070 3322**

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 Baptist 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 on to us immediately.

If you need any help or advice, please contact our claims team on 0345 070 2223.



www.baptist-insurance.co.uk/church

For further information call us on

0345 070 2223

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

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enquiries@baptist-ins.com

Or visit

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