



Winter hints and tips

HELPING YOU TO MINIMISE RISKS

Winter is on its way and the onset of the cold weather will bring the usual related problems for churches and associated properties. This risk guidance offers you practical advice for some of the most common issues. **Please keep this somewhere safe so you can refer to it over the coming months.**

Burst pipes

The cost and inconvenience caused by a burst pipe can be considerable.



Just a small fracture can release many gallons of water, damaging masonry and plaster, carpets and other contents.

The chance of suffering these losses can be reduced by following a few simple steps:

- Ensure water pipes are well lagged
- Make sure the boiler and heating system is serviced regularly and check that the frost thermostat is working correctly
- Make sure you know where to turn off the water supply.

If you discover a frozen pipe, don't wait for it to burst. Turn off your water supply and then slowly thaw the affected pipe by introducing gentle heat to the area eg by using a hairdryer, space heater or hot water bottle. Do not attempt to thaw the pipe with a blow torch or other open flame.

If the worst happens and you do have a burst pipe, turn off the water supply at the stopcock and try to catch any excess water in a bucket or other container. Do not use any electricians if you believe they may have been affected by the escaping water. You will need to have these checked by a professional electrician.

What if you are going away or the property will be unoccupied?

- Keep your property heated to reduce the chance of a pipe freezing
- If you are going away for an extended break, drain down and shut off your water system
- Ask somebody to check on your property daily. This may not prevent a loss but early identification of an escape can help reduce the ultimate cost
- Ensure you have complied with any unoccupancy conditions or warranties listed in your policy. If you need any clarification, call us on **0845 070 2223**.

For further advice about what do if a property is to be unoccupied, please see our 'Unoccupied buildings' feature below.

We have access to a wide range of specialists who can assist with drying out and cleaning up your property. They can also undertake the repairs required. For more information please call our claims team on **0845 070 2223**.



Building maintenance



Keeping gutters, gullies and drains clear

Autumn brings with it fallen leaves which fill gutters. Those gutters have downpipes which only work if they are clear of obstruction. Inevitably if they are not maintained, blockages will occur and the accumulation of water will eventually cause damage. Additionally, if there is a blockage in a downpipe, any

trapped rainwater may crack or shatter the downpipe if it freezes.

Please remember to add to your list of jobs checking your valleys, gutters, hoppers and downpipes for blockages so that they can carry water away quickly and efficiently. Signs of soil being washed away at ground level or splashes of soil at the base of walls can be an indication that water is not being caught by the gutter.

If blockages are identified, please arrange for a local contractor who is able to work safely at height to clear the problem.

Keeping an eye on your roof

Loose or missing slates and tiles may mean that water is getting into the roof. Replacing a loose/missing slate or tile is much

cheaper than repairing or replacing roof timbers.

A pair of binoculars may help you to check your gutters and roofs effectively!

These are all simple protective measures which, if undertaken regularly, can save a great deal of time and trouble later by avoiding expensive repair or replacement costs.



Keeping the pathways clear

You have a duty of care to ensure that any visitors are safe.

Unfortunately, slips and trips can happen, particularly when there is ice and snow on the ground. You should take actions that are 'reasonable in the circumstances'. This can include ensuring that entry and exit routes are kept free of anything which may cause a person to slip and taking preventative measures, such as clearing and gritting paths.

It is not necessary to ensure that each and every available path is immediately cleared, as long as there is one safe route available to access the building.

Clearly, the timing and extent of any snow fall is relevant. While it might not be reasonable for paths to be cleared during heavy falls of snow, the longer the snow and ice remain on the ground after the fall has ceased, the greater the likelihood of it being considered reasonable for some attempt to be made to clear it.

For more information about keeping pathways clear, please speak to your local Insurance Consultant and Surveyor

Unoccupied buildings – what you need to know



There are wide insurance implications relating to vacant churches and it is a policy requirement that we are informed about any such properties as soon as possible.

In the winter months vacant properties are particularly vulnerable.

Diaconates should be aware that under our Church policy, cover starts to be restricted when a building becomes unused, and we need to be able to review the matter with them personally.

By taking some of the actions detailed below, you can hopefully minimise potential damage and inconvenience, as you seek to take care of a vacant property pending decisions on its future, or while awaiting its disposal.

Before a building is left unoccupied, you may wish to consider the points below. **This advice applies throughout the year:**

Security

- Does the church have any vulnerable access points?
- Is vehicular access to the site restricted?
- Are all boundary walls and fences secure?
- Are all doors sound and locked with adequate locks to BS3621 standard?

- Are all windows in good repair?
- If applicable, are all security alarms in good working order?
- If applicable, are all internal and external lights in good working order?
- Have all keys been accounted for and recorded?
- Have the church's neighbours been informed and asked to report any suspicious activity to the police?

Housekeeping

- Have all combustibles been removed from the premises (inside and out)?
- Have the mains water, gas and electrical supplies been switched off (unless required to power any alarms)?
- Have all flammable liquids been removed from the site and any storage tanks emptied?
- As water tanks can easily freeze in the winter, has the central heating system been drained?
- Will the property be heated and loft hatches (if the property has a loft) be left open to reduce the chance of pipes freezing?
- Have all outbuildings been emptied of contents?
- Is the churchyard in a good state of repair?

- Are there any signs of vandalism?
- Do the premises generally look well cared for?
- Are gutters, gullies and drains clear?
- Is there adequate ventilation?
- Has the diaconate arranged a regular inspection programme and review of the premises?

If a building is already unoccupied

Have you informed us? If not, please let us know straightaway. Are steps being taken to secure, maintain and regularly inspect the premises? We have experienced a number of claims previously that could have been averted or minimised if adequate steps had been taken. We strongly advise that where a building is likely to be vacated and left unoccupied, whether completely or for a prolonged period of time, a programme of regular inspections, routine maintenance and risk management is followed.

Did you know?

- Under your Church policy, cover may be restricted, special terms imposed or an additional premium charged when a building becomes unused
- There may need to be further changes to the Church policy and terms of cover depending on individual circumstances
- Baptist Insurance will arrange for a resurvey inspection following closure so that we can review the situation and provide guidance.

Please don't wait to tell us if a building is unoccupied or is going to be in the future. Let us know today by calling our church team on 0845 070 2223 as it's very important that you comply with any conditions or unoccupancy warranties listed in your policy. We'd also like to be informed about all incidents of building damage. Together we can take precautionary action to reduce the risk of future problems arising.

Candlelit services and votive candles

During the winter months, the number of candlelit services tends to increase and it's important to remember that candles can be a cause of major fires and serious injuries if not used correctly. Simple precautions should mean that they can be used safely.

For more information, please visit www.baptist-insurance.co.uk/churchguidance/index.aspx and download the fire guidance notes.

If you require candles, the Churches Purchasing Scheme has a wide choice (which includes battery-operated candles). You can contact CPS on 0845 458 4584 or visit www.cpsonline.co.uk for more information.



Temporary heating

Should your main church heating system fail during the winter months, we recommend that electric convector or fan-assisted heaters with thermostatic cut-outs (that operate in the event of over-heating) are used as a temporary measure.

Liquid petroleum gas (LPG) heaters give off lots of water vapour which can have an adverse effect on the building, and can lead to the onset of rot in woodwork. If they are used, cylinders should be kept to a minimum and preferably changed in the open air in a well ventilated area away from any source of ignition.

Electric radiant heaters and paraffin/oil fired heaters should never be used, even as a temporary measure.

Portable heaters should be sited well clear of woodwork or other combustible materials, and where possible, protected against the possibility of being knocked over or moved accidentally by the fitting of guards.

Temporary heaters should not be left unattended for long periods or used when the building is unoccupied, and should never be moved once they have been switched on.

For more information about heating in churches, please visit www.baptist-insurance.co.uk/churchguidance/index.aspx and download the fire guidance notes.

Need more information?

For expert **advice and assistance** specific to your church, please contact your local Baptist Insurance Consultant and Surveyor. If you have a **query** about your insurance policy, please call our church underwriting team on **0845 070 2223**.

To inform us about a **new claim**, please call **0845 070 2223**. Claims can be reported 24 hours a day, 7 days a week. Enquiries about existing claims can be made Monday to Friday 8am to 6pm.

This advice is provided to you as best practice guidance from Baptist Insurance. Please check your policy documents for details of any conditions specific to your policy.

