

[www.baptist-insurance.co.uk](http://www.baptist-insurance.co.uk)

 **BaptistInsurance**  
For Peace of Mind

# church insurance

your questions answered



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# Insurance – Your Questions Answered

Maintaining our tradition of openness and transparency, this handbook has been produced to give you, our customer, answers to questions about Baptist Insurance and the services we provide.

We are proud of the professional service we have given for over 100 years and our experienced staff are always happy to deal with any queries you may have.

We felt it was important to produce this handbook and we trust that you will find it to be a useful source of reference for church insurance matters.

# Introduction

## Who are Baptist Insurance?

### Is Baptist Insurance owned by the Baptist Union of Great Britain?

No. Baptist Insurance was established in 1905 and whilst we're part of the Baptist family and work very closely with the Baptist Union of Great Britain, and support the work they do, we are a separate company.

We are a Public Limited Company owned by shareholders with available funds going back in to the Baptist community.

### What are the benefits of insuring with Baptist Insurance?

Because of our unique relationship with Baptist Churches, we understand your activities which enables us to provide tailor-made policies developed around your Church Risks and activities. Our staff are personable, knowledgeable and equipped to deliver excellent customer service. In the event that you need to make a claim you will receive a prompt response and we will endeavour to be of assistance wherever possible.

We work with a number of organisations and have provided support and grants to many causes, some of which include:

- Retired Baptist Ministers Housing Society
- ACAT – Baptist Treasurers membership
- Regional Associations
- Baptist Union of Great Britain
- Baptist Churches
- BMS (World Mission)

# Practical issues

## What documents should we have?

You should have the following:

- Policy wording
- Policy schedule
- Employers' Liability Certificate

The Employers' Liability certificate should be displayed prominently, although this can now be in electronic form, provided all relevant employees have access to it.

## Premium Payments/Renewals

### Who will receive the renewal notice?

All requests for renewal premiums or additional premiums will be made direct to the Treasurer or other nominated correspondent. It is important that you keep us up to date of any changes.

### What happens if the premium is not paid by renewal date?

There may be an interruption in cover if we do not receive the premium by the due date shown on the renewal notice. To avoid renewal notices being sent to the wrong person it is important that we are advised of any change to the correspondent's details.

### Is it possible to pay the premium by instalments?

Yes it is and we would encourage you to consider paying premiums by Direct Debit for your ease and convenience and avoiding problems when Treasurers change. Please contact us if you wish to pay by this method.

## Long Term Agreements

### What is a Long Term Agreement?

A Long Term Agreement requires the policyholder to agree to renew their insurance policy each year over a set period, usually five years. In return for this we will allow a discount on premium.

### When do we need to contact you?

#### **Do we need to report every accident at the Church, no matter how small?**

No, not unless an accident results in an injury which requires medical attention at a hospital or by a GP or where there is an indication that a claim will be made against the Church. If you are in any doubt, please contact us for clarification. All accidents should, however, be recorded in the Accident Book.



**Do you need to know about church events, such as summer fetes, concerts and exhibitions?**

The Church Policy will provide Public Liability insurance in respect of events and activities organized by the Church. If you organize any events, which may be considered hazardous, or which would be outside of a normal church activity, please contact us. If using a third party supplier, it is essential that they have their own liability insurances.

**Do we need to report any changes to our building?**

We would strongly recommend you notify us of any changes and adjust the sum insured accordingly. It is important that the buildings remain adequately insured to represent the full rebuilding cost of the property.

You should tell us if a church/hall is about to close or if you change the purpose of the building and how you use it.

**If we buy some new equipment should we notify you?**

The policyholder is responsible for setting adequate sums insured so you should tell us about significant new purchases, such as new items of contents or a new public address system. We can amend the sums insured to meet your needs and ensure there is adequate cover if you have to claim for replacement.

**Change of details****Should we tell you when the treasurer changes and what information will you require?**

In order that all our communications reach you safely we need the treasurer's name, address, telephone number and email address. Therefore, in the event of a change of treasurer it is vital that we are given full details at the earliest opportunity.

**Insurance Consultants and Surveyors on hand to help**

Our specialist force of Insurance Consultants and Surveyors (IC&S) are always on hand to provide you with risk management advice, guidance on how to make the most of church events and looking after your staff and volunteers, as well as regularly carrying out evaluations on your church to ensure you're fully covered.

So if there's anything you're unsure of, give your local IC&S a call.

# Property

## **What is the standard cover provided by the Church Policy?**

The policy provides a combination of different types of cover, specifically designed to meet the insurance requirements of a church.

For details of the cover provided, please refer to your policy documents, copies of the policy document and summary of cover are available on our website [www.baptist-insurance.co.uk](http://www.baptist-insurance.co.uk)

## **Sums Insured**

### **What are sums insured and how are they fixed?**

The sums insured are the figures shown on your policy schedule, and represent the most we will pay for all the claims caused by one incident.

These figures are index-linked which means they are automatically adjusted in line with an appropriate index.

Ultimately, the fixing of sums insured is the responsibility of the Church.

**Buildings** - In the case of the building we offer the service of a free valuation carried out by our team of surveyors, who will recommend a sum insured.

### **How often will a survey be carried out?**

We aim to carry these out every five years but do give us a call if you feel your church needs an up to date survey or if something has changed at your church.

### **What will the survey involve?**

Your local Insurance Consultant and Surveyor will contact you and arrange an appointment. They will visit the church to measure and inspect the premises. Following that they will comment upon the adequacy of the existing sums insured, the condition of the premises, Health and Safety issues, Security, Fire Protection/Prevention and any other relevant issues, and provide revised recommendations if necessary.

**If we alter our premises will you resurvey them?**

If your church building has been extended or extensively refurbished, it may be that we will arrange for an additional survey on completion of the rebuilding works.

**How much do surveys cost?**

All surveys are free of charge and are one of the value added services we provide.

**Closed Churches****Our Church is about to close for worship. Will this affect the insurance cover provided under our policy?**

Yes, when services in a church have ceased on a temporary or permanent basis we restrict the cover pending a review of the policy. When full closure takes place you may wish to review the sums insured, for instance, by removing cover on contents, equipment or the organ if disposed of. Covering the buildings on the same basis may no longer be appropriate, e.g. if the property is to be redeveloped.

Our Insurance Consultant and Surveyor will meet with you and help you to review the security of the premises during its unoccupancy. You will need to let us know when the building is no longer your responsibility.

If a church which closes also previously had responsibility for a graveyard please ensure we are made fully aware of this as there will be a need for us to consider any continuing insurance implications

**Subsidence****Does our Church policy cover subsidence?**

No. Due to the nature and location of some church buildings, the cost for this cover may prove to be prohibitive.

**Can we insure against subsidence?**

We are willing to include subsidence cover as an endorsement to the policy, once we are satisfied with the structural condition of the building and that there are no signs of subsidence in the area. We may need you to provide a structural engineers report and/or a geological survey, this would be at your own expense, and with no guarantee that cover would be provided. An additional premium will apply.

## Terrorism

### **Is cover provided in respect of Terrorism?**

No - Damage arising from acts of terrorism is now completely excluded from the property cover provided by your policy. Cover can however be bought back. We would be very happy to provide a quotation to widen your cover to include damage to property by acts of terrorism.

## Personal Property

### **Does our Church Policy provide cover for personal property?**

Yes, up to a limit of £1,000 in total for personal belongings for insured events 1-15 e.g. fire, theft and accidental damage, providing they are not insured elsewhere by any other policy.

## Cycles

### **If a bicycle is stolen from church, will our Church Policy cover this?**

Yes, the policy extends to include pedal cycles and sports equipment.

## Building Works

### **We are planning to undertake alterations or extension works to our property and wonder what steps we need to take to ensure full insurance is in place for these?**

For the vast majority of building contracts, the terms and clauses specify who has the responsibility to insure the works in progress and materials on site. You should seek specific guidance from the Architect about these responsibilities.

Once you are aware of the extent of the work, please let us know.

Usually, the work under construction and the materials involved are the responsibility of the contractor and you don't need to do anything. But, if you've signed a formal contract, which makes you liable to insure these, then let us know.

At all times you should deal only with reputable contractors and as a first step before commencement of any works, insist on seeing evidence of their Public Liability insurance.

**What should we do on completion of contract works?**

You should contact us to discuss what, if any, changes in cover may be necessary. The advice of the Architect should be taken. Also, for more substantial contracts it may be appropriate for us to arrange a new inspection by one of our Insurance Consultants and Surveyors. However, pending that visit you would need to decide what immediate interim change in cover may be necessary.

**Leased and Hired Equipment****Can we extend our policy to cover leased equipment kept on church premises?**

Yes. The make and model of hired equipment and replacement value is required to enable it to be specified on the policy.

It is often cheaper to cover equipment on our policy rather than insure through the leasing company

**Do we have to insure leased equipment, such as photocopiers, bearing in mind that we do not own it?**

Generally speaking, yes, the Church will be responsible for insuring the equipment, however, the insurance requirements stipulated in the leasing agreement will confirm this.

**What is the position when we hire equipment for a short period, say for a special event?**

There is automatic cover under the Church Policy for up to £5,000 with a maximum of £1,000 payable per item.

If these limits are insufficient please contact us to arrange additional cover.

**Risk Assessment****Is it necessary for us to carry out a risk assessment and can you assist us undertaking this task?**

Each church needs to look at their premises and activities and identify who may be harmed and how and what steps can be taken to prevent such occurrences.

To assist you with this task we have produced the following publications all of which will be a valuable source when completing your risk assessment and can be easily found on our website: [www.baptist-insurance.co.uk](http://www.baptist-insurance.co.uk)

## Church insurance guidance notes

- Health & Safety
- Fire
- Security
- Functions
- Theft of metal
- Health and safety policy
- Fire risk assessment form

Each church is uniquely placed and is best able to identify any potential risks it may face and to take appropriate action where possible. Some risks are likely to apply to all churches such as adequate maintenance of premises whilst others will be particular to certain churches for instance car park issues.

## Asbestos

### What do we need to do about asbestos?

You have a statutory obligation to undertake a full assessment to establish the presence of any asbestos and manage the situation appropriately.

We are happy to give what guidance we can on this matter for you. You need to be aware that we have followed action taken by the insurance market generally and restricted Public Liability cover in connection with asbestos. The position regarding Employers' Liability insurance has not been changed and we continue to protect the Church in the event of bodily injury to an employee arising from asbestos.

## Lifts

### Do we need to tell you if we have a passenger lift, chairlift, lifting platform or any other lifting device on our premises?

Yes. The impact of disability legislation means many more churches are now installing lifting devices on their premises. Churches must comply with the Lifting Operations and Lifting Equipment Regulations 1998 (also known as LOLER), which require a periodic thorough examination by a competent person. We are able to arrange the inspection service to meet this statutory requirement. This examination is not the same as a regular inspection under a maintenance contract. Specialist engineering surveyors would visit the church for this purpose. Following completion of their inspection, a report of examination is issued in accordance with the legislation.

Managing trustees may believe that statutory inspection requirements are met by a maintenance contract, but this is not the case. A maintenance contract does not provide the statutory inspection cover required under legislation.

You must have both.

If you would like our assistance in meeting the statutory requirement for inspection, please contact us.

### Coffee Machines

**If we operate a cappuccino or espresso machine on our premises, what issues must we consider?**

Under relevant Health and Safety legislation such items are considered to be pressure vessels. It is a legal requirement that steam pressure systems have a Written Scheme of Examination. This examination should be undertaken by a competent independent person on a regular basis and with a report provided upon completion.

You may also wish to consider specialist engineering insurance cover against the risk of breakdown.

We are able to arrange the inspection service to meet this statutory requirement.



# Money

## Loss of Income

**If our church had to close following damage to the property by an insured event, could we make a claim for the consequential loss of income?**

If there is loss of income such as a reduced collection or no rent from hirers. Additional expenses such as the cost of hiring alternative premises or equipment may also be covered.

(Please check your schedule for confirmation this cover is provided, and the limits applying.)

## Money

In what circumstances is money covered by the policy Church money is covered at the church, at the home of an employee, volunteer or any church official or whilst in transit. Money should be banked as soon as possible.

(Please check your schedule for confirmation this cover is provided, and the limits applying.)

### **Is church money covered in a motor vehicle?**

Yes – when the vehicle is in use

No – when the vehicle is left unattended  
– please see the policy for full details.

### **Is it satisfactory to keep safe keys on the church premises?**

When the church is unattended it is advisable to remove all safe keys or combinations from the premises.



# Liability

## Employers' Liability Certificates

### What is the importance of the Employers' Liability certificate?

You are required by law to display this certificate wherever you employ staff. Following amendments to the legislation in 2008, the requirement will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form. We will issue your new Employers' Liability certificate to you at each renewal.

## Certificates for Public Liability

### Should we have a Public Liability certificate?

There is no legal obligation for you to display or hold a copy of a certificate confirming Public Liability insurance. We do not issue a certificate but can provide proof of cover upon request. Your policy schedule will show that the cover applies.

## Outreach work

### Are we covered when offering services to the elderly or disadvantaged in our local community?

Yes, we consider outreach work to be part of the church's normal activities. Where the work forms a significant part of your mission or raises any particular issues which you would consider unusual, then please tell us about what you do. There may be occasional situations in which we need to consider charging an additional premium because of increased risks.

It is essential you inform us when entering into any partnership with another organisation such as Social Services.

It should be remembered that if the outreach work is organised by an independent management committee separate insurance is required.

## Regular Outside Users

### Does our Church Policy cover outside users?

The liability section extends to include individuals who hire your church for occasional private social events on not more than 3 occasions, per hirer, per year. Cover is on a 'contingent' basis i.e. it applies with your agreement and provided that no other insurance is in force.

As far as groups and clubs are concerned, most organisations should hold public liability cover for their general activities. For those not already insured we may be able to offer assistance.

## Child Safeguarding

### **Do we have to have a Child safeguarding policy?**

Yes you do; safeguarding is about preventing the abuse of children and young people and promoting their welfare and preventing situations where false allegations may arise. This forms part of your basic Risk Assessment. All churches should now be operating within the current guidelines.

Policies of insurance require the Insured to take all reasonable steps to prevent injury, loss or damage. Failure to do so may prejudice the insurance arrangements in force

### **Do all Church officials/volunteers need to be checked?**

The Baptist Union of Great Britain have produced a policy on child protection called 'Safe to Grow' which you should adopt. This includes safeguarding procedures, which should be followed, we recommend that you purchase a copy of the booklet.

The guidelines in the Home Office publication *Safe from Harm* should be followed.

Your Child Protection policy should set out the requirements for checks. Further advice can be obtained from the Ministry Department of The Baptist Union.

Baptist House, 129 Broadway, Didcot OX11 8RT or Visit [www.baptist.org.uk](http://www.baptist.org.uk)

### **What cover is provided by the Church Policy for incidents of child abuse?**

The Liabilities section will protect the interests of the Church if found to be held legally liable for an incident leading to accidental bodily injury or illness as a result of abuse.

The cover protects the Church but not the perpetrator of an incident of abuse.

### **Is there any cover for volunteers who may be falsely accused of abuse?**

The Legal Expenses section of the policy covers the legal costs associated with defending such criminal prosecutions. The cover includes the cost of defending the legal rights of any church official, employee or voluntary worker when facing a criminal prosecution in connection with abuse. We would regard this cover as including the defence of an Insured Person's legal rights before legal proceedings are issued, when

dealing with the police where it is alleged that they have or may have committed a criminal offence including incidents of abuse.

As DAS Legal Expenses Insurance manage claims on our behalf it is vitally important that they are notified immediately of any such incidents, as DAS have to approve legal representation.

### **How does our policy cover the responsibilities we have towards children who are in our care during authorised activities?**

The primary cover for your responsibilities in this respect falls under Liabilities. Where negligence arises in connection with the care of children, this often stems from inadequate supervision or control. This issue is therefore of primary importance when drawing up your risk assessment relating to your care of children. A second aspect to consider is the risks of an incident of abuse or allegation of abuse. If you are found to be negligent (for instance over the recruitment of staff or volunteers) we will handle any claim you receive on your behalf. It is important that we are notified of any potential claim at the earliest opportunity. If you have any questions about child protection matters, these should be directed to the The Ministry Department of the Baptist Union.

### **What is the position with the Safeguarding of Vulnerable Adults**

As in the case of children, a safeguarding policy should be in place. When establishing the policy reference should be made to the 'Safe to belong' booklet available from the Baptist Union.

## **Holiday Clubs**

### **Does our policy provide the necessary insurance to cover us holding a children's holiday club?**

Yes - Provided the activities to be undertaken are not of a hazardous nature, you have undertaken a full risk assessment, and there is a current child safeguarding policy in place, this would be considered a normal church activity. If you are in any doubt, please contact us.

If your holiday club should develop into a full time after school club, or nursery, please let us know as we may need to arrange additional insurance more specific to your requirements.

## Fun Days

### Do we need to inform you of Fun Days?

Yes, if you are planning any activities which could be considered to be hazardous as part of the Fun day you will need to keep us advised so we can determine whether any additional cover would be required. If you are considering using a bouncy castle we have specific guidance notes available.

You may invite providers of other attractions to take part, e.g. face painting, mini fairground rides or pony rides. Those providers should be asked to show you evidence of current Public Liability insurance which covers them for their own acts of negligence.

## Sponsored Events

### Does our policy cover sponsored events?

If the event is run under the control of the Church, the policy will automatically provide Public Liability insurance. We would expect you to take all reasonable precautions in carrying out risk assessments; ensuring sufficient stewards are present and informing the local police and other parties where necessary.

## Hazardous Activities

### Do we need to inform you of unusual or hazardous activities?

Yes, your Church Policy is intended to cover normal church activities. Any hazardous activities need to be notified to us, for instance outdoor pursuits, skateboarding and abseiling.

## Overnight Stays

### Can we allow organised sleepovers on the church premises?

Organised sleepovers are normally permitted. If you are considering allowing any other overnight accommodation including night shelters on your premises we ask that you undertake a thorough health and safety risk assessment. Please contact us if any other groups are involved.

## Vehicle Use

### **Does the Church Policy cover volunteers driving their own vehicles on church business?**

Loss or damage to motor vehicles and any legal liability arising out of the use of them is excluded by the policy. Therefore, even if a vehicle is being used for church business it should be the volunteers' own motor insurance that operates in the event of an accident. They should ensure that their own motor insurance will cover this use.

The Church Policy does however cover the Motor Contingent Liability risk. This protects the church should it be held liable for an accident involving a motor vehicle which doesn't belong to it, but which is being used on its behalf by an uninsured driver. Any claim involving an employee must be submitted to their motor insurers as required by law.

## Graveyards

### **Does the Church Policy cover graveyards?**

Any graveyard that is within the grounds of an active church is covered by the Church Policy. Please ensure that any remote or separated graveyard, has been notified to the Company. Cover is provided by – Property damage for the boundary walls, railings, gates and pathways in accordance with the definition of Buildings.

Liabilities cover your legal responsibilities for accidents resulting in bodily injury. Visitors, employees, volunteers and even trespassers may make such claims.

Generally the headstones within the graveyard are the responsibility of the family. However if the owner cannot be traced insurance is provided by an extension under Section 1 - Property - Headstones and monuments. This covers the cost of making safe the headstones up to a maximum of £1,500 if damaged by an insured event.

There are some graveyards on remote sites, which are the responsibility of a local church. These are not automatically covered by the Church Policy. We need to be advised of these so that specific insurance can be arranged to ensure that Public Liability cover as a minimum is provided.

## Trustee Indemnity

### **What is the difference between Public Liability and Trustee Indemnity insurance?**

Public Liability covers liability for negligent actions leading to bodily injury, damage or loss. For example, a tripping hazard on your premises causing someone to fall. Trustee Indemnity Insurance relates to the responsibility Trustees have in being entrusted to run the affairs of the church.

### **Is Trustee Indemnity Insurance provided by the Church policy?**

Your policy includes Trustee Indemnity Insurance with a limit of £100,000. Higher limits are available upon request subject to an additional premium.

### **What is Trustee Indemnity Insurance?**

Trustee Indemnity Insurance indemnifies trustees against the risk of personal liability arising from a wrongful (but not deliberate or willful) act in carrying out their duties as a trustee. It provides a personal benefit to the trustees and removes their obligation to meet any liability out of their own pocket. Cover is also provided in respect of any legal liability, which results from the loss of a charity related document, including the cost of restoring or replacing the document.



# Claims

## **How should we notify you of a claim?**

You can telephone us on **0845 070 2223** and ask for our Claims Department. We will usually take brief details, as well as offering advice and guidance as well as informing you whether or not a claim form is necessary.

Alternatively, you can send a fax to **0845 604 6307**, email us at or visit our website to request or download a claim form. Our website also contains a number of useful guides to assist you, should you need to make a claim.

Please tell us immediately of any incident that might reasonably be expected to produce a claim for compensation against you, preferably by telephone on the number above.

Should you receive any correspondence relating to an accident involving personal injury it must be passed to us immediately. Do not respond to the letter, we will do that for you. Where appropriate we will arrange a local investigation by specialist loss adjusters, with whom you will need to co-operate and who will advise you regarding documentation, which may be required.

## **Will anyone visit the church to investigate a claim?**

In the case of substantial claims, whatever the cause, we will normally instruct a loss adjuster to visit you to discuss the claim in more detail. The loss adjuster will contact you within 24 hours to arrange an appointment.

The loss adjuster will agree the extent of the loss with you, and will also agree how the necessary repairs and replacement of goods will be carried out. They will explain what is likely to be covered by the policy and what you need to do, and will be available to give you more advice if you need it. They will also remind you about any excess that you are responsible for.

**Are there any special requirements for claims involving personal injury?**

Such claims may be subject to legislation, which imposes strict time limits for dealing with correspondence and completing enquiries. Therefore, it is important that we are notified at the earliest possible opportunity of any accident which may result in a claim for compensation being made against the church.

Similarly, any communication you receive, particularly from a solicitor, should be forwarded to us immediately, without acknowledgment. We will respond to the letter for you and arrange any investigation that may be required.

**What is a policy excess?**

This is included in insurance policies to eliminate claims for small amounts or to act as a deduction on larger claims. The level of excess will be detailed in your policy schedule or in the policy wording. Please contact us if you require clarification. Discounts may be allowable where the Insured take a higher voluntary excess.

**If we make a claim will this affect our premium?**

It is not our practice to apply additional terms to policies unless there are compelling reasons to do so. This could be a series of similar incidents of loss or damage within a short period, for instance vandalism or theft. Often our first action in these circumstances is to arrange a resurvey by one of our surveying team. We will issue a risk improvement report to try to help minimize the likelihood of future similar claims. Special terms may have to be applied if we find a particularly unsatisfactory situation or if required risk improvements cannot be carried out. In our support of the work of the Church we believe it is important to apply additional terms sparingly and perhaps when no other solution is possible.

**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 **0117 934 2121** for Baptist)

**What happens if our solicitor begins work on our dispute before we notify DAS?**

If you think you may have a claim do not ask a solicitor for advice unless DAS has given permission to do so. If you do, DAS will not pay the costs involved. There is also a chance that not taking and following the advice of DAS from the moment you became aware of the dispute could prejudice your claim.

# General

## DIY Work

### **Are we insured when work on our premises is being carried out by volunteers?**

There is cover to protect your volunteers but we do expect sensible precautions to be taken and also, that volunteers are not asked to undertake any work of a hazardous nature. It is important that the principle of carrying out risk assessments is applied to all proposed voluntary work. If at the planning stage, it appears that the work will be too onerous or hazardous for a volunteer working party, you should seek professional expertise. Please contact us if you have any concerns in this matter.

### **What is the position if we hold an event at the home of a member, a friend or neighbour of the church?**

The Church policy will cover you for these events, for example, a house group. Any claim for negligence against the Church will be insured as will any equipment or other items which belong to you and are taken to the home for use.

We are sometimes asked about the implications of an event using the gardens or land of those connected to the Church. It is always important to establish that the owners of the land/property have their own insurances to protect their interests as property owners.

### **What do we need to do if we are undertaking work at the church?**

It is always important to let us know if you are undertaking any work at the church, as this may require additional insurance protection. We will require you to undertake a risk assessment prior to the work, and if it is more detailed we may ask you to provide us with a specification of the work to be undertaken.

### **How are we affected by the Health and safety legislation?**

There is a duty of care to ensure the safety of anyone who may visit the church, hall and grounds for any purpose. Our Guide to Health and Safety in Churches contains a self-assessment section to help you pinpoint any potentially hazardous areas so that the necessary action may be taken to eliminate or reduce as far as possible any risk of accident.

## Festivals and Events

### Are we covered for events?

We recommend you arrange Public Liability insurance in the name of the group. This will protect the officers and volunteers acting for the group in the event that those actions were negligent. Also, if equipment is owned or hired it would be prudent to arrange cover for this. When arranging joint events, officers may be asked by local authorities to confirm insurance details if for instance, are planning to use the public highway or a shopping precinct. This underlines the importance of arranging cover. Please contact us for a quotation.

## Youth Groups

### Are our Youth Groups covered by the policy?

Any youth group that is run under the control of the Church will automatically benefit from the insurance provided by the policy. The cover will apply in respect of events held on church premises and also for those that are organised at alternative premises.

If you organize any events, which may be considered hazardous, or which would be outside a normal church activity, please contact us.



# Complaints

## **If we are unhappy with any aspect of the service provided what can we do?**

We aim to provide a high standard of service. If it has not been satisfactory, please let us know, so that we can provide a full explanation and remedy the situation where appropriate. It is important to us that we are given this opportunity, as we value your feedback. It enables us to continue to improve our service for the future. If you do have cause for complaint, details of our Complaints procedure can be found in your policy document. Should you remain dissatisfied, you may be entitled to refer your complaint to the Financial Ombudsman Service at:

**South Quay Plaza,  
183 Marsh Wall,  
London, E14 9SR.**

**Telephone number: 0845 080 1800**

**Fax: 020 7964 1001**

**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

**Email: [complaint.info@financial-ombudsman.org-uk](mailto:complaint.info@financial-ombudsman.org-uk)**



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Website:	<a href="http://www.baptist-insurance.co.uk">www.baptist-insurance.co.uk</a>
Address	The Baptist Insurance Company PLC, Beaufort House, Brunswick Road, Gloucester, GL1 1JZ

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