



Baptist Insurance closed church checklist

Seeing a church close that was once at the heart of the community can be difficult. However, it's even more upsetting to see that church fall into disrepair, prey to vandals or worse suffer an arson attack.

Once a church building is empty there is a risk of squatters taking up residence and routine maintenance is often overlooked.

The church can begin to suffer from blocked gutters, slipped roof slates and tiles, which can then lead to water damage.

As the churches' owners you need to take into account any risks to the public, including trespassers. The Occupiers' Liability Acts 1957 and 1984 imposes a duty of care to both lawful visitors and trespassers to the property.

Unoccupied buildings carry their own specific insurance risks and it is a policy requirement that you inform Baptist Insurance if your church is closing and will be unoccupied.

Tell us your church is empty

According to the conditions of your Baptist Insurance policy, churches must notify the company within 30 days of a church becoming unoccupied. This is because unoccupied buildings are at much greater risk of damage than occupied ones. Once a church or hall is closed down, it can very quickly become a target for vandals.

In order to maintain and protect the property and your legal responsibility as its owner you need to carefully manage the risks that an unoccupied building presents.

When you call us about an empty church please have the following information ready:

- Your policy number
- Why has the church become empty?
- When did the church become unoccupied?
- What are the plans for the church?
- Is the church going to be passed to the Baptist Union Corporation?
- What security measures have you or other Trustees got in place and what steps have you taken to prevent damage by vandals.
- Whether the church is planning to meet elsewhere



To help churches manage their empty buildings we have produced a simple checklist.

Protecting the property	Risk Management
<p>All mains services, electricity, gas and water, should be turned off and all water systems drained down.</p> <p>Mains services can remain connected where existing intruder or fire alarms or security lighting is installed so they continue to work.</p>	<p>At least once a week a responsible person should inspect the premises internally and externally to check for any damage or deterioration in the condition of the building. These visits should be recorded and logged because we may need to use this record if we have to defend you against a claim. We have included a log sheet for you to record your inspection visits.</p> <p>Report any evidence of damage or illegal entry to the property immediately to Baptist Insurance.</p>
<p>All doors, windows and any other points of access to the property should be closed, secure and locked.</p>	<p>Review existing risk assessments for the building (including fire risk assessments) because they will need to be updated to reflect the change in circumstances.</p> <p>Suitable safety measures should be introduced and any risks identified from the assessment such as holes in floors, missing handrails or weakened floors should be addressed.</p> <p>Download a template risk assessment form from our website www.baptist-insurance.co.uk/churchguidance</p>
<p>If the property is likely to be unoccupied for an extended period of time remove any unnecessary items such as furniture or items stored in the building this includes any flammable liquids and any other flammable materials.</p>	<p>It is essential that all keys to the property are accounted for. Codes to the alarm systems should be changed so that they are only known to those people with responsibility for the church while it is vacant.</p>
<p>If the church has any fuel or storage tanks they should be drained down or emptied and their contents removed by the usual supplier.</p>	<p>The local Police and Fire Brigade should be advised the property is unoccupied.</p>
<p>If there is perimeter fencing around the church this should be maintained and any plants and trees trimmed so they do not obscure the building.</p>	<p>Set up redirects with Royal Mail so that post does not build up at the church because this can be a fire risk.</p>
<p>Adequate lighting, safe walkways and traffic routes must be provided for those lawfully visiting the property such as emergency services, property agents and building surveyors.</p> <p>Lighting can deter criminal activity. If there isn't good street lighting around the church consider installing movement activated security lights.</p>	<p>If the premises are within an area covered by a local authority CCTV scheme the operators should be asked to keep a particular watch on the premises.</p>

It's important to contact Baptist Insurance as soon as you know your premises is or will become unoccupied; if we are not notified you may not be covered in the event of a claim.

For more information about unoccupied and empty churches or to inform us of a church which will soon be unoccupied please call the team on 0345 070 2223.



BaptistInsurance

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www.baptist-insurance.co.uk