



Your Church Insurance

Your **guide** to using digital technology

Introduction

As a leading insurer of Baptist churches in the UK, we understand your needs and the evolving nature of worship and mission today. In common with many charitable bodies, Baptist churches have embraced digital technology as a means of reaching out to their communities in different ways, attracting new members and furthering their mission.

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

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

Common examples of digital technology in churches

From digital newsletters to websites, churches have been using digital technology for many years, but the pace of adoption has increased as a result of the Covid-19 pandemic and is expected to continue as churches realise the benefits it can bring. The Baptists Together website shares some examples of the **different ways churches are embracing technology**.

Common examples of how digital technology is currently being used in churches include:

- Live-streaming and recording church services
- Meetings via Zoom or other virtual platforms
- Church websites
- Digital giving
- General use of social media platforms such as Facebook and Twitter
- Digital newsletters



Digital technology and risk

Whilst there are many obvious benefits from using digital technology, there are also associated risks.

26% of all charities have fallen victim to cyber security breaches or attacks in the last 12 months.¹

These risks need to be managed appropriately if you are to keep you and your church members safe and compliant.

Considerations include:

■ **Copyright** - ensure that you have the correct permissions to use material, such as web content, music recordings and images.



■ **Licences** - check that you have the correct licences.



■ **GDPR and image permission** - gain permission to use the images of people where necessary.



■ **Social media policy** - ensure that you have developed an overall social media policy.



■ **Remote Church Council meetings** - ensure that you are following Charity Commission and Baptist Church guidance and your governing document.



■ **Protection of equipment** against loss, damage or theft (please refer to our guidance on the **security of electronic equipment**).



■ **Safety of ministers** or other church officials who may be working alone (please refer to our **guidance on personal safety**).



■ **Safeguarding of children and vulnerable adults**



■ **Protection against computer viruses and cyber-crime** (please refer to our guide on **protecting you against online risks**).



¹ Cyber Security Breaches Survey 2020 from the Department for Digital, Culture, Media and Sport

Digital technology and insurance

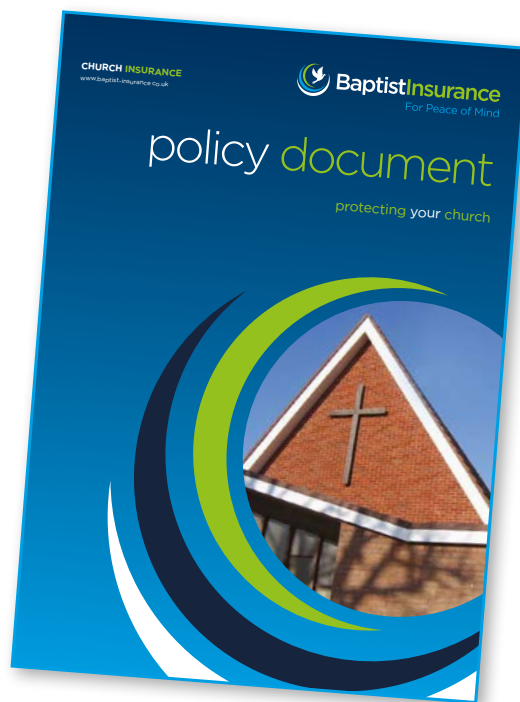
To ensure your safety and protection when it comes to digital technology and its use, our Church Insurance policy provides cover for a number of the common risks churches face, including:

- **Data protection** – damages and legal costs following a breach of data protection legislation.
- **Libel and slander** – damages and legal costs following unintentional libel or slander or infringement of copyright.
- **Equipment** – loss or damage in the church, in transit, at church events and at the home of a church official.
- **Church trustee indemnity** – damages and legal costs arising out of wrongful acts by trustees whilst acting in that capacity.
- **Public liability** – damages and legal costs arising out of accidental bodily injury or illness to third parties (including legal liability arising from abuse).

For more detail, including details about policy terms and limits, please refer to your [summary of cover](#) or [policy document](#).

Whilst insurance is available for a number of the risks associated with digital technology and its use, it must be remembered that churches should also have policies and procedures in place to manage these risks.

It is our expectation that churches will research and follow the good practice guidance that has been developed by The Baptist Church (centrally) and other appropriate organisations such as the Charity Commission.



Further reading and guidance

The Baptists Together [website](#) provides some helpful information on risks including GDPR and data protection, whilst The Charity Commission offers a wealth of information for charities on its [website](#).

For further information

We appreciate that this is a complex area and for many may be new, so if you have any questions please call **0345 606 1331** (Monday to Friday 8am - 6pm excluding Bank Holidays) to speak to one of the team. We may monitor or record calls to improve our service.

Alternatively, you can email us at enquiries@baptist-ins.com or visit www.baptist-insurance.co.uk.

Making a claim

If you need to make a claim, our specialist claims team are on hand to support you 24 hours a day, 7 days a week. Simply call **0345 070 2223**. Calls may be recorded.

Alternatively, you can email us at baptistclaims-ins.com.

