



ART Annual Conference 2019

Marcus Booth, BA, FCII, Chartered Insurer

Church Underwriting Manager

Agenda

- Ecclesiastical and Allchurches Trust Ltd
- Advice and Support
- Insurance for:
 - Churches – what it covers
 - Church and Cathedral Bellringers – EL, PL, PA
 - Diocesan Guilds
- Commonly asked questions
- Questions

Ecclesiastical & Allchurches Trust Ltd

- Founded 1887 - Over 130 years insuring churches
- Leading UK insurer of churches and heritage buildings
- Owned by a charitable trust – Allchurches Trust Limited
- Available profits passed to Allchurches for distribution to Dioceses, Cathedrals, Parishes and other charities
- Ecclesiastical has given over £95m to charitable causes since 2014, supporting many local and national charities, and match funding monies raised or donated by staff

Advice & Support

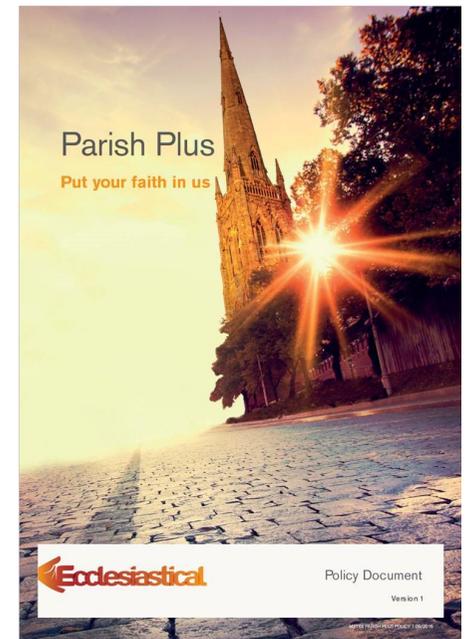
- Valuation & Risk Management
- Targeted advice on emerging risks e.g. flood, theft of metal, arson, storms, cold weather
- “Church Made Simple” guides
- Template documents for Health & Safety policies, Risk Assessments and Fire Risk Assessments
- Tailored products for church and cathedral clergy, church workers, volunteers and diocesan staff

Advice & Support cont.

- 'Church Matters' and 'Archdeacons' Visitation News newsletters
- Church Competition
- Our website <https://www.ecclesiastical.com/church>
- Central Council annual meeting to discuss insurance matters and claims and have regular discussions over ringing-related issues
- We contribute to the CCCBR Tower & Stewardship guidance notes

Parish Plus Insurance – Standard Covers

- Physical damage to buildings and contents by perils such as fire, storm, theft, accidental damage and impact
- Loss of Income following physical damage
- Loss of Money or goods in transit
- Liability for clergy, employees, authorised volunteers (EL)
- Liability for third parties and visitors (PL)
- Trustee Indemnity
- Personal Accident (PA)
- Legal expenses



Parish Plus cont.

- Insuring clause
 - Insurance against loss, damage, injury or liability occurring or arising in connection with your usual activities

- Policy Conditions
 - Maintain the premises, works, machinery and plant in sound condition
 - Take all reasonable precautions to prevent damage, accident, illness and disease
 - Exercise reasonable care in seeing that all statutory and other obligations and regulations are observed and complied with

Common Questions

- Is bellringing a dangerous occupation?
- We don't have bellringing claims or incidents, do we?
- Why would a church or ringer need insurance?

Headlines

The bouncing bellringer boy who hit the roof

A SCHOOLBOY was recovering yesterday after he was catapulted into the air in a freak bell-ringing accident.

Recovered Jenny Jeskins returns to work as bellringer after accident

Elderly bellringers run for cover as church bell crashes 20ft through two floors of tower

Novice bell-ringer, 58, in dramatic church tower rescue after becoming tangled in ropes 20ft above the belfry floor

- Helen Springthorpe collapsed on the gallery floor 20ft above the ground after hitting her head and being knocked unconscious at a church near Bath
- The 58-year-old was stranded at the top of a steep, narrow spiral staircase
- A total of 19 firefighters removed a section of the gallery floor and lowered the woman to safety on a stretcher
- Ms Springthorpe was left bruised and 'groggy' but otherwise unharmed



© SWNS
It tolls for thee: The huge bell which crashed through the ceiling of a church in Kilmersdon, Somerset, after a group of bellringers aged up to 90 gave it a hefty tug. Another of the bells is said to be 'hanging by a thread'

Headlines

Firemen rescue teenage bellringer, 17, pulled 40ft up a church tower when he became entangled in his rope

- A 17-year-old boy became entwined in the knot of ropes high above the floor
- Was hoisted 40ft in the air when the practice session went wrong in Abingdon
- Firemen had to use a stretched hoiked up on a rope to get him to safety

Bell-ringer survives freak accident at Worcester Cathedral

Ian Bowman who was ringing in cathedral tower was flipped upside down and trapped 80ft up after catching his foot in a rope



▲ Ian Bowman, 51, being lowered to safety by a rope rescue unit of the local fire service. Photograph: Grant Wills/Hereford and Worcester/PA

A bell-ringer who was hoisted in the air before crashing to the ground after catching his foot in a bell rope has described the moment he found himself being

HELLS BELLS Impaled bell-ringer smashes jaw and narrowly avoids severing artery in his neck after falling on church's giant chime

Robert Wood, 62, slipped and fell into the 106-year-old mechanism while doing maintenance work in a church

A bell ringer broke his collarbone after becoming entangled in a rope at the top of a church tower.

Tony Merry was hoisted 3ft off the belfry floor when the rope caught his trousers. Stuck fast in the cramped upper reaches of St Mary's Church in Charlbury, Oxfordshire, he had to be rescued by firefighters and paramedics. They used a pulley to lower him through a trap door 15ft above ground and down on to a stretcher below.

Recovering at home yesterday, Mr Berry, 58, said: "Nothing like this has ever happened before – it gave me a real shock. I think a bunch of keys got caught in the rope and I was pulled about 3ft off the floor. The shock made me black out and I lost consciousness

He continued to stress the accident was not caused by any safety issue connected to bell ringing.

"It is not a safety issue, it is clearly a freak accident," he said.

Church & Cathedral Bellringers – EL Cover

- Employers' Liability covers liability for accidental bodily injury to or death of employees and volunteers where there is a proven negligence
- Injuries e.g. arising from slips and trips or when performing general maintenance on the bells arising from a failure to provide a safe working environment or provide clear instructions regarding safety
- Authorised volunteers regarded as employees for insurance purposes e.g.
 - The resident band ringing for any occasion
 - Visiting ringers attending a formal practice or Sunday service ringing
 - Visiting ringers invited to ring for a specific event by the church, vicar / PCC
 - People conducting tower tours
 - People performing maintenance (unless being paid as a separate organisation), cleaning, clock winding or other tower activity



Church & Cathedral Bellringers – PL Cover

- Public Liability covers liability for accidental bodily injury to or death of a third party or accidental loss of or damage to third party property

- Includes:
 - Visiting ringers or bands where the liability arises out of a failure of duty of care or Occupiers' Liability by the church or resident band, e.g. failing to maintain the bells or ringing chamber so that an accident occurs
 - Any non-ringing visitor to the tower e.g. someone on a tower tour or open tower event
 - Any contractor or other third party present at the request of the tower captain, vicar, PCC etc.

Church & Cathedral Bellringers – PA Cover

- Personal Accident provides covers for accidental bodily injury resulting in permanent total or temporary disablement, loss of eyes or limbs, or death
- Fault is not a consideration
- Any benefit from a claim is paid to the PCC who can decide whether to pass that on to the injured party
- Cover applies to:
 - Any adult employees or volunteers while carrying out their church activities up to age 80
 - Any children aged 3 or over taking part in activities organised by the church
 - Any members of a tour organised by the church up to age 80

Diocesan Guilds

- Where a separate legal entity, such as a Diocesan Guild of Church Bellringers or a ringing association, exists it should hold appropriate insurance cover in its own name to protect its own distinct legal interests.
- The Church or Cathedral policy would not provide an indemnity to the Guild other than for Property Owners liability, where it owns a duty of care for visitors to their premises, ensuring a safe environment for everyone, regardless of their purpose of visit.

Would the Church Insurance apply if.....?

- I am on holiday, business, etc. and attend a practice/ Sunday service ringing where I am staying ?
 - Yes, as long as you are invited to join in by the tower captain, who is then responsible for your conduct and assessing your ability and that you don't deliberately or maliciously cause damage or injury. You would be classed as an 'authorised volunteer' of that church in this respect
- I/ we are on an organised tower outing visiting other churches?
 - Yes, you would be deemed to be on a church-organised activity and your home church's policy would cover you as if you were on church business. Visiting other towers is normal and this would be considered accordingly. The churches you are visiting still owe you a duty of care under the 1957 Occupiers Liability Act to provide a safe place to ring

Would the Church Insurance apply if.....?

- I am attending a branch practice/ event?
 - Yes but this may also be covered by the Branch or Guild insurance as opposed to the church insurance, say if this is a non-ringing event, such as a quiz or BBQ not held on church premises
- I am ringing a peal/ quarter at another church that is not my home tower?
 - Assuming that the event has been agreed by the tower captain and that they have told the PCC of this then Ecclesiastical would deem this to be an authorised PCC activity and would deal with any claim arising under the church's own insurance unless it could be established that there was other primary insurance in place, in which case we would direct the claim accordingly

Would the Church Insurance apply if.....?

- I am teaching a person under 18 and I am on my own with them during the session?
 - We would never advocate any adult being alone with a minor, if nothing else for the reputation of the adult, even if innocent, any accusation would be catastrophic. We expect any organisation working with children and vulnerable adults to have an appropriate safeguarding policy in place and functional. Adherence to this is the basis on which we offer PSA cover. ART guidelines state that 1-1 instruction alone with a minor should not happen. As long as you work to their rules and ensure that others are present at all times then cover would not be prejudiced.
 - The claimant is the one who would be compensated in case of any proven liability. Any perpetrator would be liable to criminal and civil action.

Would the Church Insurance apply if.....?

- I am teaching as an ART representative and member at a venue that is not my “home” church, or is not a church at all, (could be a school or some ‘social event’)?
 - You would be covered under ART’s own insurance arrangements as acting on their behalf. Additionally, if at another church provided you are invited to teach by the tower captain, then the churches’ own insurance would class you as an authorised volunteer and cover you under their policy.
 - Do remember that the bells, layout and personnel may be unfamiliar in this situation and try not to compromise the safety of yourself and others accordingly by performing your own risk assessment or asking to see a copy of the towers’ own risk assessment.

Conclusion

- It is neither practical nor necessary to expect ringers to provide evidence of insurance when ringing at another church. Some churches would not want to extend their cover to include this scenario and some ringers may not have any form of personal liability cover; young people and students being prime examples
- As a general rule, Ecclesiastical would pick up any damage or liability under the policy for the church involved. Whether we wish to subrogate against the perpetrator would be a matter to be decided on a case by case basis
- We would expect the Tower Captain to be the ultimate judge of who is safe, competent and able to ring and would support their view as the appointed representative of the PCC

How you can help us

- Record keeping:
 - Log books
 - Maintenance and inspection records
 - Risk Assessments
 - Accident records

- Review:
 - Risk Assessments periodically, when things change, and after an incident
 - Accident records by PCC

- Report:
 - Incidents that result in damage or injury

Questions?





“At Ecclesiastical, we protect the irreplaceable – not just the bricks and mortar, objects or organisations but what they represent to the people that love and depend on them.

We’ve been caring for churches for the last 130 years and understand just how much they mean to the communities they support and the best ways to keep them safe for the future.”

Mark Hews, CEO, Ecclesiastical Insurance Group