

Church Health and Safety

Risk Management Guidance Notes

These guidance notes are provided to help you understand the more common responsibilities you are likely to face in your church. This guide is by no means exhaustive and is subject to current legislation. If you require any further assistance or information, please contact the relevant organisations mentioned in the notes.

We would encourage you to be proactive in the management of risk to which your Church may be exposed. For a Church that can demonstrate it is well-run, we can often give a discount off your insurance premium. All we ask is that you complete our Risk Management Self-Assessment Form when requesting a quotation, to help review these risks (example form provided at the end of this guide).

The information in the guidance notes is given in good faith and is based on our understanding of current law and best practice. Ecclesiastical Insurance Group plc, including Ansvar Insurance, cannot accept any responsibility for action taken as a result of information provided in this publication. It is your responsibility to ensure that your organisation complies with its legal responsibilities and any interpretation or implementation of this guidance is at the sole discretion of your organisation or other party who may read these notes.

Contents

	Page		Page
Accident Reporting	3	Gravestones and Tombs	. 6
Asbestos	3	Health and Safety Policy	. 6
Boilers (including gas and oil systems)	3	Hiring Out the Premises	. 6
Boundary Walls, Fences and Lych Gate	3	Litter Picking	6
Building Works and Repairs	3	Lone Working	. 7
Child and Vulnerable Person Protection	3-4	Manual Handling	. 7
Churchyard Maintenance (including grass cutting)	4	Night Shelters	. 7
Construction (Design & Management)		Portable Hot Water Boilers	7
Regulations 2007	4	Risk Management Self-Assessment Form	
Drainage	4	(Church Connect)	. 10-11
Electrical Safety	4	Sale of Second-Hand Goods	. 8
Fire Safety	5	Staff Selection and Training	. 8
First Aid	5	Steps, Stairs and Ladders	8
Flammable Liquids	5	Trees	. 8
Floors and Floor Coverings	5	Useful Sources of Information	. 9
Food Hygiene	6	Walls and Roof Coverings	. 9
Footpaths, Access Routes and Car Park Areas	6	Working at Height	. 9

Accident Reporting

Records of **all** accidents must be kept. Details must be recorded in the accident book. To comply with the Data Protection Act 1998 personal details must be kept confidential.

The Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013 (RIDDOR) requires employers and people in control of premises to report certain types of injury, occupational ill health and dangerous occurrences to their enforcing authority.

If possible you should obtain written statements from any witnesses and record their names and addresses. In the case of back, neck and other serious injuries the injured person should be required to visit their General Practitioner and/or hospital as soon as possible.

Further information can be found at www.hse.gov.uk/riddor/index.htm

Asbestos

Under the Control of Asbestos Regulations 2012, if you are responsible for managing the maintenance and repair of a building, you have a 'duty to manage' any asbestos in the building. For example you should provide information on the location and condition of any material known to contain asbestos to anyone who is liable to work on, or disturb the material and make it available to the emergency services. This applies to all non-domestic premises including places of worship.

Further information can be found at www.hse.gov.uk/asbestos/regulations.htm

Boilers (including gas and oil systems)

All boilers should be regularly serviced. Gas boilers should be checked annually by a Gas Safe Registered installer, oil systems by an Oil Firing Technical Association (OFTEC) registered engineer.

Boundary Walls, Fences and Lych Gate

Check at least two or three times a year for leaning pillars, posts, and sections of wall and ensure that the structure and roof covering of any lych gate are sound.

Building Works and Repairs

If you are undertaking building or repair works at your premises the following should be considered:

- Any plans or specifications should be drawn up in conjunction with an architect.
- Details of the work should be sent to your insurance advisor or us. We will send you a supplementary questionnaire if required. If additional cover is required we will advise you of the terms and any additional premium.
- You must notify your insurance advisor or us if the works exceed the fixed period of time expected.
- You should ensure that you comply with the provisions of the Construction (Design and Management) Regulations 2007 (see page 4 for CDM Regulations).
- Any electrical supply installations should be installed in accordance with the Regulations for Electrical Installations.
- Any gas supplies should be installed and maintained by a Gas Safe Registered fitter.
- Contractors have adequate Public Liability and Employers Liability insurance and you should obtain a copy of their policy schedule. In addition you should check that the following are in place:
 - a health and safety plan
 - first aid facilities
 - works area warning signs
 - a signing-in procedure for persons going on site
 - prevention of access for the general public by means of hoardings, fences and lockable gates
 - approval by the local authority of any road closures or restrictions to pavements
 - suitable safety clothing/equipment.

Child and Vulnerable Person **Protection**

If you work with younger people (under 18 years old) or with vulnerable adults then it is essential that you have a written protection policy. The intention of such a policy is to safeguard these people from harm and ensure that they are treated with dignity and respect. Following such a policy could also help protect you or your employees against false allegations. Any protection policy you have should be reviewed on a regular basis.

Child and Vulnerable Person Protection continued....

Disclosure and Barring Service

The main aim of the Disclosure and Barring Service (DBS) is to aid employers in making safer recruitment decisions and ensuring that unsuitable people do not work with children or vulnerable persons. A DBS check tends to be required in instances where volunteers or employees in England and Wales are working in care, with children or vulnerable people. It is important to note that there are different rules for undergoing a criminal record check in Scotland and Northern Ireland.

Further information can be found at www.gov.uk/dbs-check-requests-guidance-for-employers

Churchyard Maintenance (including grass cutting)

Garden machinery and hand tools should be inspected and serviced regularly and any repairs carried out immediately. Appropriate safety equipment should be used such as suitable footwear, ear defenders, safety goggles, visors or gloves when using mowers, trimmers or hedge cutters. The manufacturers' instructions should always be followed regarding use and the provision of safety equipment.

Gloves reduce a person's ability to detect when a tool is slipping from their grasp and should therefore not be worn when using wooden-handled, sharp-edged tools such as billhooks and slashers.

Regular grass cutting is essential to avoid the risk of persons tripping over kerbs or graves. The grass must be kept to a height that the kerb or grave is clearly visible.

Any public access area should be kept safe and free from hazards that could cause slips, trips or falls.

Construction (Design & Management) Regulations 2007

These regulations, known as CDM Regulations apply to construction work and restoration work to your church. They place a legal responsibility on anyone having construction work completed on non-domestic premises. The Approved Code of Practice summarises vour duties to:

- check the competence and resource of all appointees
- ensure there are suitable management and welfare arrangements
- allow sufficient time and resources for all stages of the project
- provide pre-construction information to designers and contractors.

If the construction phase of the project will be longer than 30 days or 500 person days of construction the project must be notified to the Health and Safety Executive. In such circumstances you will be required to:

- appoint a CDM Co-ordinator and a Principal Contractor
- ensure construction work does not start unless there are suitable welfare facilities, and a construction phase plan in place
- provide information relating to the health and safety file to the CDM Co-ordinator
- retain and provide access to the health and safety file.

Please note that CDM regulations are likely to be replaced or updated in the near future.

Further information can be found at www.hse.gov.uk/construction/cdm.htm

Drainage

Gutters, downpipes and roof valleys should be cleared of debris at least annually. Snow and ice from roof valleys and the tower roof should be cleared during wintry conditions.

Any work at height should be risk assessed, in accordance with the Management of Health and Safety at Work Regulations 1999 (see page 9). A professional contractor ideally should be appointed, who is suitably qualified or experienced to undertake such work.

Ensure that rainwater from the buildings is directed away from the foundations, and the immediate area around the buildings, by the downpipes and drains system.

Electrical Safety

The Electricity at Work Regulations 1989 requires that all electrical systems shall be of such design, construction and installation as to prevent danger. It is recommended that electrical installations are inspected and tested at least once every 5 years.

Portable electrical appliances need to be examined at regular intervals. This will probably need to be at least annually. Equipment which is subject to heavy usage, such as vacuum cleaners, needs to be examined more frequently.

Further information can be found at www.hse.gov.uk/electricity/

Fire Safety

It is a requirement of the Regulatory Reform (Fire Safety) Order 2005, that you undertake a fire risk assessment and that a responsible person oversees fire safety. To comply with regulations you must:

- assess the fire risks in your premises
- check that a fire can be detected in a reasonable time and that people can be warned
- check that people who may be in the building can get out safely
- provide reasonable firefighting equipment
- check that those in the building know what to do if there is a fire
- check and maintain your fire safety equipment
- check what effect a fire would have on your neighbours.

Please also avoid storing rubbish or other combustible material around the premises to minimise risks of arson.

Your fire risk assessment should be reviewed and updated regularly, particularly if there is a change in your activities that may increase the risk of fire at your premises.

Further information can be found at www.hse.gov.uk/toolbox/fire.htm

First Aid

As of 1st October 2013, the Health and Safety (First Aid) Regulations 1981 have been amended, removing the requirement for Health and Safety Executive (HSE) to approve first aid training and qualifications. This means that employers now have more flexibility in how they manage their provision of first aid in the workplace.

You will still need to make an assessment of your first aid needs to establish what provision for first aid is required. This will depend upon the workplace, taking into account, among other things, the location, work activity and the number of visitors (including number of employees).

The minimum first aid provision in any premises is:

- a suitably stocked first aid box, and
- an appointed person to take charge of first aid.

If you work with any children, you may be required to hold a Paediatric First Aid Certificate. If in doubt then speak to your local authority.

All staff and volunteers should be aware of the arrangements for administering first aid and the location of any first aid kits and room. This is particularly important if your activities are potentially hazardous or are carried out away from your normal place of work.

Further information can be found at www.hse.gov.uk/firstaid/

First Aid Kits

First aid kits should be identified by a white cross on a green background. They should contain sufficient quantities of the required materials and be replenished as soon as possible after use. The items should include only those which the nominated first aider has been trained to use and must be appropriate for the circumstances of use.

Further information can be found at www.hse.gov.uk/firstaid/faqs.htm#first-aid-box

Training

All first aiders should be trained and certificates of competence obtained. Certificates are valid for three years. Training should include specialised training on hazards specific to the activities undertaken. HSE recommends that first aiders should undergo annual refresher training.

Flammable Liquids

Fires can be caused by vapours given off by flammable liquids or polishes within a confined space igniting spontaneously or by a spark from electrical switches. Flammable liquids (including polish) or rags exposed to flammable liquids should not be stored anywhere near electrical switches and preferably kept within a metal cabinet in a well-ventilated area.

Paraffin or petrol for lawn mowers must not be stored within the church.

Floors and Floor Coverings

Most accidents in churches arise from slips, trips and falls. Rotten and loose floorboards and pew platforms are a hazard and can cause slips, trips and falls if not corrected. Slips, trips and falls can also be caused by worn, frayed, loose or unfixed rugs, mats and carpets and by trailing electric leads and cables. All unfixed floor coverings should be removed or fixed down. All floor surfaces should be inspected regularly and defective areas made safe immediately. Any repair work should not be delayed and carried out as soon as possible.

Food Hygiene

The Food Standards Agency has produced detailed guidance on the requirements of food hygiene legislation that can be freely downloaded from their website www.food.gov.uk. Premises which are used occasionally for food preparation must follow the quidelines for temporary premises. Where food is prepared on a regular basis the General Requirements will need to be followed and you may need to register with the Environmental Health Department of the Local Authority. If you occasionally prepare food you may be required to register this if you are catering for 'vulnerable consumers' (persons more likely to be susceptible to illness due to age, or a medical condition) or the food requires temperature control to remain safe. You should contact your Local Authority if you have any doubt as to whether you need to be registered.

Footpaths, Access Roads and Car Park Areas

Regular maintenance is required to ensure these remain free from leaves, holes, loose materials, tree roots and obstructions and are reasonably level. Ramps and steps need particular attention. Bear in mind the difficulty the frail, elderly and disabled may have in negotiating access to and from the church.

Gravestones and Tombs

Maintenance of gravestones and tombs is the responsibility of the deceased's family. However, the church may be responsible for any injury if the family cannot be traced. It is important that all gravestones, tombs and vaults are inspected at least annually.

Each stone should be checked for loose mountings, disintegrating mortar or undue spalling caused by age or frost. Stones in a dangerous state should be laid on the ground and, where appropriate, the family contacted to advise of the action taken, as normally repair costs are not the responsibility of the church.

Hiring Out the Premises

Ensure that you have a signed written formal contract/agreement for other organisations that use your premises. These other organisations should also have their own public liability insurance to cover their activities and any damage they may negligently do to your building or other property. This should be made a condition of hire in the contract between you and the hirer. We may be able to provide a Hirers' Liability extension, at additional premium, to cover your legal liability for persons or organisations hiring your premises under a contractual agreement.

Health and Safety Policy

Health and safety legislation applies to all places of work. The Health and Safety at Work etc. Act 1974 requires every employer, with five or more employees, to have a written statement of their general policy, with respect to the health and safety at work of their employees. Employers with less than five employees are exempt from the requirements of a written policy. It is the duty of every employee to take reasonable care for their own safety, and that of other persons who may be affected by their acts or omissions.

Volunteers

The HSE now regards volunteers as employees and persons who make use of volunteers as employers. The same level of training, information and protection must be given to both volunteers and employees.

Health and Safety Law Poster

If you have employees then you need to display the HSE poster "Health and Safety Law - What you should know".

Risk Assessment

Under the Management of Health and Safety at Work Regulations 1999 it is a requirement that every employer makes a suitable and sufficient assessment of the exposures and risks to the health and safety of:

- their employees whilst at work
- other persons an employee may come into contact with during the course of their employment.

Further information and guidance on health and safety matters refer to the Health and Safety Executive at

www.hse.gov.uk/simple-health-safety/index.htm

Litter Picking

Protective clothing including heavy-duty gloves and shoes or boots with protective soles need to be worn. Hypodermic needles, drugs-related litter and hazardous materials must be collected and removed by the Local Authority, unless the persons involved have:

- received documented training in dealing with discarded needles or syringes
- been provided with appropriate hand protection and you ensure that such protection is used
- been provided with proprietary sharps boxes for the disposal of any needles or syringes.

Lone Working

This can include any activity undertaken in isolation from other workers, e.g. home working, working at a remote location such as home visits, or business travel. Risks to both employees and volunteers, arising from lone working, must be identified and appropriate control measures put in place to eliminate or control the significant risks identified.

Further information can be found at www.hse.gov.uk/toolbox/workers/lone.htm

Manual Handling

The Manual Handling Operations Regulations 1992 (as amended) require assessments to be carried out of all manual handling operations. If possible manual handling should be avoided altogether. Where this is not possible, training should be given and the risk must be reduced as far as possible by the use of mechanical aids and by keeping manual handling to an absolute minimum.

Further information can be found at www.hse.gov.uk/contact/fags/manualhandling.htm

Night Shelters

Night shelters provide basic accommodation for the homeless during the winter months. If you are planning to set up a night shelter, it is recommended you first establish whether there is a scheme already being run in your local area. If so, you may be able to join in with this. The co-ordinator of your local scheme may also be able to help you with training your volunteers and any paperwork.

Whether you are joining in with a local night shelter scheme, or planning to set up your own shelter, you should consider the following:

- Appoint a co-ordinator to oversee the night shelter at your church. They will be responsible for making sure the shelter runs smoothly, all policies and procedures are observed and for managing the pool of volunteers.
- Undertake a full risk assessment, including a fire risk assessment.
- Ensure you have sufficient volunteers to run the night shelter. This will be dependent on the number of guests you have staying and a minimum of two volunteers should be on site at all times whilst the shelter is running.
- Ensure that volunteers receive adequate training. This should include a list of 'do's and don'ts' for working with night shelter guests and a briefing at the beginning of each shift for staff and volunteers.
- Ensure a volunteer with a suitable food hygiene qualification is available to oversee the preparation of any food.

- Keep a log book of who is staying at the night shelter and this should include details of any incidents or accidents (including any incidents that could have led to an accident) that occurred on previous nights.
- Keep a list of emergency telephone numbers on site at all times. This should include contact details for the project and church co-ordinator, local doctor, local police and the nearest all-night chemist. You may wish to let these groups know in advance that you are running a night shelter.
- That your church can provide adequate sleeping, washing and eating facilities for the number of guests you intend to provide accommodation for.

Housing Justice is a national Christian charity that supports groups working with the homeless. They can provide guidance when setting up your shelter and have produced a comprehensive resource document 'Shelter in a Pack' to help with this. This includes samples of some of the documents you will need to run your shelter effectively, such as guest registration forms and guest agreements.

Further information can be found at www.housingjustice.org.uk/

Insurance considerations

You do need to advise us as your insurer if you intend to start a night shelter. We may charge additional premium and/or apply terms to your policy depending on the size of the shelter and the length of time your shelter is being run for.

Portable Hot Water Boilers

The use of portable hot water boilers within kitchens and in other church locations can be considered extremely hazardous. Boilers of this type should be located in a cradle, or strapped to the wall, whenever in use and that a method to capture spills is in place. To significantly reduce the risk of accidents from steam and spilt water that can cause scald injuries a fixed, plumbed-in unit should he installed

Sale of Second-Hand Goods

Each year many dangerous items (particularly electrical items) are donated to organisations. Whilst these items are given with the best of intentions, they do present an increased risk which could result in injury or possibly death. There are various regulations that must be complied with, but if you have any doubts then the best option would be to refuse the donation.

Children's Clothing

In order to prevent injury and possible strangulation risks to children, the Children's Clothing (Hood Cords) Regulations 1976 prohibit the sale or possession of a child's outer garment with a hood, where a hood cord is fitted. This includes second-hand clothing. The regulations apply to raincoats, overcoats, anoraks including tracksuit tops and other garments suitable for outerwear.

Electrical Appliances

Heating appliances and electric blankets should never be accepted. Other electrical items can be accepted provided that they are inspected and tested by a suitably qualified electrician. A register should be kept of all items inspected, including date of inspection, description and any serial numbers. The item should then be tagged to show that it has been inspected.

Furniture and Soft Furnishings

Any furniture manufactured and sold since 1990 should comply with The Furniture and Furnishings (Fire) (Safety) Regulations 1988 (as amended), and have a permanent label attached.

Glass in furniture, such as coffee tables and cabinets, should meet relevant safety standards, indicated by a British Standards kite mark. The kite mark ensures that if the glass breaks, it does not shatter into long shards of glass that could cause serious injury.

NOTE: We do not provide products liability cover for second-hand upholstered furniture or bedding other than that supplied free of charge to the poor and needy.

Gas Appliances

It is a requirement that all gas appliances, including second-hand appliances, are fitted by a Gas Safe registered fitter. If these items are accepted, they must be inspected and tested by a registered Gas Safe person. A register should be kept of all items inspected, including date of inspection, description and any serial numbers. The item should then be tagged to show that it has been inspected.

NOTE: We do not provide products liability cover for any second-hand gas appliances or any appliance containing or using flammable liquids.

Toys

Toys that are second-hand are covered by the General Product Safety Regulations 2005, rather than the Toys (Safety) Regulations 2011. Unlike new toys, second-hand toys do not need to be labelled with the CE mark or the address of the manufacturer or distributor, although they must still be safe. However, special warnings and instructions are required for both second-hand and new toys.

It is recommended to only sell second-hand toys that are CE marked, contain the relevant instructions or warnings and have been checked for any obvious faults. Electrically operated (not battery) toys must be inspected in the same way as for other electrical appliances.

More information can be found at:

www.rospa.com/homesafety/adviceandinformation/product/ secondhand-goods.aspx

www.firesafe.org.uk/furniture-and-furnishings-fire-safetyregulations-19881989-and-1993/

www.tradingstandards.gov.uk/advice/advice-businesssfsum18.cfm

www.berr.gov.uk/files/file22713.pdf

Staff Selection and Training

The selection of new employees and volunteers should be based upon their level of competence to safely perform the tasks they are going to be undertaking. Applicants should produce evidence of their qualifications and any refresher or specific training received. The use of competent, well-trained staff helps to ensure the smooth running of any organisation.

Training of staff, including volunteers, for any work that takes place at your own premises or away from them, is essential in any organisation. Whilst this will improve quality and work performance, it contributes to reducing the risk of accidents and injury to staff and other people who may be affected by their actions.

All training, including induction training, should be given on a formal basis and carried out by a suitably qualified person. Training should be sufficient to enable a member of staff to carry out their job competently and efficiently. Records should be kept and maintained in respect of all training given.

Steps, Stairs and Ladders

Any steps, stairs and ladders should be inspected at least annually and any defects remedied. Uneven and worn treads are a danger to the unwary. External steps down to boiler rooms or basements should be inspected frequently for moss, algae, leaves and other debris. The steps should have a handrail fitted and protected at the top by railings and a lockable gate. Internal and external steps used during the hours of darkness, should be well lit. Steep paths and balcony areas must also be fitted with handrails.

Trees

Trees (particularly those over 5 metres high and within 5 metres of the buildings) should be regularly inspected at least every six months by you, and every five years by a tree surgeon.

Walls and Roof Coverings

External walls and roof coverings should be inspected at frequent intervals to ensure there are no defects requiring attention, including any loose or defective pinnacles, parapets, roof crosses and slipped or missing slates. Inspections should be made after a period of stormy weather.

Working at Height

All work at height activities should be risk assessed, in accordance with the Management of Health and Safety at Work Regulations 1999, to identify and evaluate the hazards and risks. Risks of falling need to be eliminated or suitable control measures introduced. The Work at Height Regulations 2005, subsequently amended by the Work at Height (Amendment) Regulations 2007, applies in England, Wales and Scotland to employers, persons under their control and to the self-employed.

The Regulations define work at height as:

- work in any place, including a place at or below ground level where, if measures required by these regulations were not taken, a person could fall a distance liable to cause personal injury
- moving around the workplace, except by a staircase in a permanent workplace where, if measures required by these regulations were not taken, a person could fall a distance liable to cause personal injury.

Further information can be found at www.hse.gov.uk/falls/regulations.htm

Useful sources of information

British Safety Industry Federation

BSIF House, 3 Austins Mews, Hemel Hempstead, Hertfordshire, HP1 3AF www.bsif.co.uk

ChurchCare

Cathedral and Church Buildings Division Church House, 27 Great Smith Street, London, SW1P 3AZ

www.churchcare.co.uk

Communities and Local Government

Eland House, Bressenden Place, London, SW1E 5DU www.communities.gov.uk

Environment Agency

National Customer Contact Centre, PO Box 544, Rotherham, S60 1BY

www.gov.uk/government/organisations/environment-agency

The Fire Protection Association

London Road, Moreton-in-Marsh, Gloucestershire, GL56 ORH www.thefpa.co.uk

Food Standards Agency

Aviation House, 125 Kingsway, London, WC2B 6NH www.food.gov.uk/

The Health and Safety Executive

HSE Information Services, Rose Court, 2 Southwark Bridge, London, SE1 9HS www.hse.gov.uk

The Institute of Risk Management

2nd Floor, Sackville House, 143-149 Fenchurch Street. London, EC3M 6BN www.theirm.org

Royal Society for the Prevention of Accidents

RoSPA House, 28 Calthorpe Road, Edgbaston, Birmingham, B15 1RP www.rospa.com

Risk Management Self-Assessment Form (Church Connect)

The people who know most about your premises are those who work there or involved in day-to-day management. By providing this information to us means that we are in a position to reward good insurance risk features and offer our most competitive terms.

ansvar Insuring the heart of your community	Agent:	Agency reference:	Policy nur	nber:	
Ansvar Insurance , Ansvar House, St. L Phone: 0845 60 20 999 Fax: 01323 64					
Please Complete this form in BI	OCK CAPITALS				
Policyholder/Proposer:					
Location 1 (LOC 1):					
Location 2 (LOC 2) if applicab	le:				
Select statements applicable locations in the schedule	e to your premises. Use "	All" column where applicable to all	LOC 1	LOC 2	ALL
For any work that involves young people or vulnerable adults, you hold a written protection policy that is: a) fully complied with at all times					
b) reviewed at least annually and that all relevant employees and volunteers are informed					
2. You have: a) a written Health & Safety policy that is current and regularly reviewed					
b) an appointed person responsible for Health and Safety					
3. Training records, including those for manual handling, are kept for all staff (including temporary staff and volunteers); new staff attend an induction programme and staff only undertake tasks once they have demonstrated a satisfactory level of competency					
4. All food handlers are trained in food hygiene as required by the Food Hygiene Regulations 2006					
5. Within the last 5 years, the electrical installation for the buildings has been inspected, tested and certified by an approved electrical contractor registered with an approved body e.g. the National Inspection Council for Electrical Installation Contracting or the Electrical Contractors Association					
6. All portable appliances are regularly inspected and tested by a competent person and the results recorded					
7. An adequate number of staff are trained and appointed as first aiders with appropriate first aid equipment					
8. Work at height (including that within the building) is undertaken by professional contractors or, where undertaken by staff, sufficient measures have been taken to prevent falling a distance liable to cause injury			y 🔲		

9. You have formal safety procedures in place if your church is hired out or used for public performances					
10. There are disaster recovery plans in existence to minimise disruption in the event of damage to the buildings by fire, flood or other hazards or in the event of a personal injury					
11. There is a system to control and record the issue of keys and an established procedure for locking up the buildings					
12. All stained, painted or engraved glass windows, forming part the buildings, are protected either by grilles or polycarbonate sheeting					
13. The buildings and grounds are checked (at least weekly) to ensure they are kept tidy and all combustible waste materials are stored externally using lidded containers, kept away from the buildings or in a secure area					
14. All roof gutters, valleys and downpipes are regularly (at least annually) checked and kept clear of debris					
15. All water pipes and tanks are checked to see that they are adequately protected against freezing					
16. All floor surfaces and floor coverings within the buildings are in good condition and properly maintained					
17. The Church premises, including any paths, steps, ramps, driveways, trees, boundary walls, gravestones and monuments, are in good condition and properly maintained					
18. All plant and machinery is in good condition and regularly maintained					
19. All tools, ladders, scaffolding towers and staging routinely checked and repaired					
20. All stairways are in good condition and adequately lit					
21. Suitable fire extinguishers are provided in sufficient numbers and maintained annually under contract					
22. a) There is an automatic fire detection system installed and maintained under contract					
b) The system calls the fire service or an alarm receiving centre in the event of activation					
23. The buildings are protected by an automatic sprinkler installation that is inspected under a maintenance contract					
24. The premises are protected by a surveillance system incorporating closed circuit television					
25. a) There is an intruder alarm system installed which is under a maintenance contract with a NSI/SSAIB/NACOSS approved alarm company					
b) The alarm automatically alerts a 24-hour manned alarm receiving centre					
Completed By (Full Name): Date: /	/		,		
Policyholder/Proposer Insurance Advisor Ansvar Insurance Office Use Only: /					

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Email: ansvar.insurance@ansvar.co.uk www.ansvar.co.uk

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