

Churches Together

Insurance





Many churches now enter into partnership with other churches locally to further their work and witness in the community. This often leads to the holding of special joint events, perhaps a Walk of Witness at Easter or an outdoor carol service at Christmas.

Whatever the shared event may be, we recommend you arrange insurance in the name of the Churches Together 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, Churches Together are planning to use the public highway or a shopping precinct. This underlines the importance of arranging cover.

Further to discussions with Churches Together in England, we are able to offer the following:

An annual insurance policy to provide the following cover:

- Public and Products liability with a limit of indemnity of £5 million
- Employers' liability with a limit of indemnity of £10 million, for volunteers organising and helping out at meetings and events.

The premium for this basic cover starts at £115 per annum plus Insurance Premium Tax and it is based on the following activities:

- Usual regular meetings of Churches Together groups
- Up to six annual events with a maximum attendance of 250 people at each event, including:
 - Walk of Witness at Easter
 - Pentecost parade
 - Carol singing at Christmas
 - Village fete
 - Family picnic day

Where groups have more extensive activities such as Summer Play Schemes, Care in the Community, Breakfast Clubs or paid employees then additional premiums will be necessary. We can also tailor the policy cover to your specific needs by adding contents and money cover if required.

Whatever your requirements, please contact us on 0845 60 61 331 or e-mail enquiries@micmail.com for guidance.

Alternatively complete the attached proposal form and return to us for a quotation.

'Churches Together' Liability Proposal Form

PLEASE USE BLOCK LETTERS AND TICK BOXES AS APPROPRIATE

Please indicate with a the appropriate purpose for completing this form.

1. Do you require a quotation only?
2. Has Methodist Insurance agreed to hold cover?

If we have agreed to hold cover you will need to complete the following:

- Policy number or Quote Reference
- The date from which we have agreed to hold cover / / 20

State the full name of proposer (e.g. the name of the Churches Together / Fellowship of Churches Group):

Contact Person's name and postal address:

Postcode:	
Tel No:	Email Address:

Please give details of activities undertaken

Number of Management-type meetings per annum:

List of regular events, such as Walks of Witness, Pentecost parades, carol singing/ services, stalls at local carnival or fete, family picnic days:

Estimate maximum number of attendees:

Estimate maximum number of volunteers:

Any other activities engaged in:

PLEASE GIVE A DEFINITE REPLY TO ALL QUESTIONS

Have you, or anyone on your behalf, signed any contract or other agreement with a Third Party in connection with any activity of the group?

Yes No

If Yes, please attach copy of Contract / Agreement

Have you ever been Insured in respect of risks now being proposed?

Yes No

Has any Insurer:

a) Declined to insure you?

Yes No

b) Required special terms to insure you?

Yes No

c) Cancelled or refused to renew your Insurance?

Yes No

If Yes to a), b) or c), give details

The standard limit of indemnity for public and products liability is £5 million. The standard limit for employers' liability is £10 million. Higher limits are available upon request.

Are risk assessments carried out before events?

Yes No

Do any activities involve children?

Yes No

If yes, do you have a written child protection policy in place?

Yes No

Are you interested in contents or money cover?

Yes No

Give details of all claims made against you in the last five years.

If none state NONE:

Date	Claim details	Amount paid	Amount outstanding	Claim type (Public, Employers' or Products liability)

Date Insurance is required from:

DECLARATION

I/We desire to effect with Methodist Insurance plc, an insurance under the terms of the policy used for this class of business and I/We warrant that the statements in this proposal and any other information provided in connection with the proposal is correct and complete and I/We agree that they shall form the basis of the contract.

Signature of Proposer:

Date:

On behalf of:

Position:

NO INSURANCE WILL BE IN FORCE UNTIL THE PROPOSAL IS ACCEPTED BY THE COMPANY



Methodist Insurance PLC,
11 York Street
Manchester M2 2AW
Tel: 0345 606 1331 Fax: 0345 604 6302
www.methodistinsurance.co.uk

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