

archdeacons'

visitation news

Spring 2015 - issue 9

Dear churchwardens

Transforming churches – building communities of grace.

Someone once coined the phrase 'evangelism in stone' to describe our church buildings. They meant that simply by their physical presence they recalled the presence of God and his Church to our communities. While we are aware there are many fine examples of this in our nation and in this diocese, we are also aware that there is another side to the story. Although Lord Harries is probably right that our church buildings have never been better cared for, this is at some cost. Churchwardens are at the forefront of that, and may this be an opportunity to thank you for that aspect of your ministry.



During the next twelve months I hope the words at the top of this article become familiar. We all know that our buildings must be more than just a physical reality in our villages, towns and cities. The Church at the heart of the community will, in part, be symbolised by our buildings. If they are as fit for purpose as they were when they were first built, they need to be centres of communal life that are accessible and places from which the good news of Jesus Christ may be proclaimed in word and deed. Our churches need to be transformed themselves to achieve this aim. That may be by reordering the interior or rethinking the way in which the building may best be a communal hub of both activity and prayerful reflection. If we are to hope to bring the gospel of transformed lives to those

around us we need to show we have that transformed life personally and in our places of worship.

Building communities of grace is a challenge for all of us. Grace is that attribute of God in us that shows itself in lives that go beyond the normal capacity of human endeavour. Love, mercy and compassion are attributes of grace. Churches that are grace-filled 'feel' different. There is a tangible sense that, despite the difficulties we all face, God is active and present changing lives. It is no small thing to accept the transforming power of God's grace. In our ministry together we are seeking this next year to see how our buildings currently do help this happen. If they are inhibitors in any way, we will ask what we can do about that.

Thank you again for all you do. Here's to an eventful and gracious year of joining together in the Transforming Mission of God.



The Venerable Sarah Clark
Archdeacon of Nottingham



The Venerable David Picken
Archdeacon of Newark



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Hiring of church premises to organisations...

Were it not for the nation's church halls and premises, thousands of clubs, societies and groups would struggle to find venues for their meetings and events – perhaps even be forced to close. Concerts, yoga classes, fun days, even business meetings, are just some of the groups which regularly take advantage of churches' willingness to rent their premises to so-called outside users. It is a valuable service the Anglican Church performs in return for useful income – but a service which can create issues if not managed carefully.

We are aware of an organisation that hired a bouncy castle for a fun day at their premises. During the event, a young child was injured on the inflatable and an insurance claim made. Only then did it transpire that the bouncy castle's operators did not have the correct insurance. When the matter went to court, the judge ruled that, in the absence of any insurance covering the operator, the organisation itself was liable and had to pay a significant liability claim.



"It's a sad story," says Kevin Thomas, corporate client services manager for leading church insurer Ecclesiastical, "but it's a good example of what can happen if a church forgets to check that outside users have the necessary insurance of their own."

"This is one of the areas we get a lot of queries about. Some trustees think the church's own insurance will cover groups; others ask their users if they have insurance but don't see the paperwork, which is very important."

Based on Kevin and the Ecclesiastical team's experience, these are the key points to consider should you be asked to hire out your church premises.

The difference between formal and informal users

The rule of thumb for most outside user groups is that they need to have their own public liability insurance.

Ecclesiastical's *Parishguard* policy only provides insurance cover for private hirers and what the policy describes as 'occasional non-commercial use'. This means weddings,



birthday parties, social events and one-off events like a meeting – but only if no other insurance is in force. For example, some home insurance provides cover for parties.

Any group that is formal in nature – meets regularly, has an organiser or a committee or its users pay fees – must have public liability insurance of its own that will cover damage to the church's property and injury to its members or users.

Have a written booking agreement

Whenever the premises are hired, a formal booking agreement setting out the conditions of hire should be signed by both parties and kept safely. This is a legal document, so needs to be drawn up after consultation with the church's legal advisers. Ecclesiastical recommends that the agreement states clearly that outside users must have their own insurance and that a copy of the insurance certificate will need to be seen in advance.

Check the outside user's insurance cover

Just because an outside user says they have insurance does not mean they do, or that it is the right type of cover. A church representative must see proof of insurance and confirm it is appropriate before the group uses the premises. Failure to do so could leave the church open to legal challenge.

Are your premises safe for this activity?

Although your venue may be suitable for a weekly youth club or business meeting, it may not be appropriate for an energetic keep-fit class. Considering the safety of your premises when renting them should form part of your church's health and safety policy. To help you, Ecclesiastical has produced health and safety guidance notes and a model health and safety policy template, which can be downloaded from the company's website at

www.ecclesiastical.com/churchmatters.

Printed copies are also available by calling Ecclesiastical's customer services team on **0845 777 3322**.

Safeguarding of Children & Vulnerable Adults

Hiring church premises to a children's group is very common. Your PCC should refer to diocesan safeguarding guidelines, and the diocesan safeguarding child protection adviser for advice and guidance.

Ecclesiastical strongly recommends that the PCC obtain written confirmation from any group involving children that it has a safeguarding policy.

Renting out your church premises should not be a laborious chore, but it does need to be done properly to avoid turning a minor money-spinner into an expensive problem. If you have any queries, or would like more information, you can contact Ecclesiastical's customer services team on **0845 777 3322**.

How secure is your church?...

It is a sad statistic that every year, one quarter of the country's Anglican churches will suffer from theft, vandalism or arson.

For some, it might be a single incident; for others it can be a concerted campaign. In 2013, a church in Blackpool reported that vandals had repeatedly smashed stained-glass windows, attacking the church 50 times over an 18-month period. Churches, by their very nature, are often seen as soft targets for both hardened and opportunistic criminals, and for people intent on causing damage. Such incidents are stressful and inconvenient for you and your colleagues, while depriving the wider community of a vital social asset.

While it is reassuring to know you have financial protection from Ecclesiastical in the form of a *Parishguard* insurance policy, insurance cannot replace the emotional harm or compensate for the loss of your church's history – photographs, writings and unique artefacts. That's why it's important to take all reasonable precautions you can to reduce the risk of these incidents happening in the first place. The good news is that there are many low-cost and no-cost preventative measures you can take which will reduce your church's attractiveness to criminals.

The joy of Anglican architecture is that every church is a one-off, be it rural or urban, isolated or highly visible, on or off the tourist trail, locked or open, unattended or stewarded. The challenge, then, is for church officials to implement a security solution that's right for their church in all its wonderful uniqueness.

Based on the experience of the team at Ecclesiastical, here are a number of measures you can take to make your church more secure.

Make it harder to gain access

Fit quality locks and intruder alarms. Bars and grilles may not be attractive, but will stop criminals gaining entry through vulnerable ground-floor windows.

Deter metal thieves

Specialist roof alarms like those highlighted by Ecclesiastical's *Hands Off Our Church Roofs* campaign have been shown to deter metal thieves and cut lead theft. Remember: it's a condition of your insurance cover that you apply SmartWater to exterior metal such as roof lead, ensure your SmartWater kit is registered and display the signage in a prominent position.

Encourage people to use the church as much as possible

The presence of legitimate visitors will deter those with a criminal intent. Consider a rota of people to check the church.

Store portable items securely

Place valuable and easily-stolen items such as silverware or computers in a secure place such as a locked vestry or a safe. Security mark all portable valuable items with a product like SmartWater, while communion plates can be engraved with the name of the

church. If valuables cannot be locked away, consider securing them to the fabric of the building in some way to deter thieves.

Take photographs of valuables

If an item is stolen, a photograph will aid police in their investigations and help Ecclesiastical find a replacement, if required. Placing a ruler in the photograph to act as a scale is a useful tip. Photographs should be kept in a safe place away from the church.

Replace valuables with less expensive alternatives

When your church is open and unattended, remove temptation by replacing valuable silver and brass altarware with lower cost wooden substitutes. The more valuable altarware can be taken out for services.

Fences and lighting

Check that church buildings and grounds are adequately secured at night. Make sure your fencing is in good order and there are no obvious points of entry. If necessary, install floodlighting in vulnerable areas of the church grounds. Any ladders used for maintenance must be stored securely where criminals cannot gain access to them.

Dampen arsonists' enthusiasm

Ensure any combustible materials such as cardboard packaging or waste bins are not left close to the church's exterior. Waste bins should be as far away from the building as possible, preferably at least 10 metres.

For more information on how to secure your church, you can download Ecclesiastical's guidance notes available at www.ecclesiastical.com/churchmatters or call the company on **0845 777 3322**. Your local insurance consultant and surveyor can also help you.



A checklist for your churchwarden

Surprisingly for a role that's so ubiquitous in the life of the Anglican Church, churchwardens do not feature heavily in art or literature...

Vicars are commonplace; vergers ten a penny – think *Dad's Army* and *The Vicar of Dibley* – but the humble churchwarden is hard to come by. This seems odd considering that churchwardens bear much of the burden of running and maintaining a church, being responsible for the day-to-day functioning of the parish. Perhaps the sheer volume of activities in which they engage makes them unsuitable characters for works of popular fiction?

In truth, churchwardens have one of the most varied of roles in the church community. According to one diocese, the churchwarden's enemies are numerous and varied: rising damp, blocked drains and gutters, poor ventilation, faulty wiring, insecure windows and doors, unserviced boilers, slipped slate and crumbling stonework. Quite a list to be going on with.

Although duties differ from parish to parish, the following list of questions, compiled with the help of experts at leading church insurer Ecclesiastical, offers some general guidance on key tasks and responsibilities of these valuable volunteers.

If the answer to any of these questions is 'no', then speak to your churchwarden about what needs to be done.

The church, churchyard and their fabric

1. At the last annual meeting of the PCC, was a report on the fabric, goods and ornaments of the church presented?
2. (i) Are any essential works for the church building, as noted on the last quinquennial report, in hand or planned?
(ii) Are there proper arrangements in place

for routine maintenance and the regular clearance of gutters and downpipes to prevent blockages?

(iii) Are arrangements in hand for proper maintenance of the churchyard?

Presentation and care of church records

3. (i) Are your service book records and registers for burials, baptisms and marriages up-to-date?
(ii) Are you satisfied that all church registers, records and books are in satisfactory condition and properly stored or deposited within the archives?
4. (i) Are you satisfied that external and internal noticeboards are in good order and up-to-date?
(ii) Is the current Table of Parochial Fees displayed clearly in the church?
(iii) Is the Churchyard Directive displayed prominently and publicly?
5. Are you satisfied with arrangements for the care and cleaning of the church's interior, church linen and other ornaments and vessels?
6. Do you have up-to-date church guidebooks available and, if appropriate, are they available in other languages?
7. Is there a logbook for your church and is it up-to-date?
8. Is there a plan of your churchyard and is it up-to-date?

Finances

9. Is all your church insurance up-to-date and does it give you appropriate cover?

Other matters

10. (i) Has your PCC discussed the Equality Act and Health & Safety issues, and has an audit been carried out?
(ii) Do you have a policy and a person(s) with responsibility for the issues?

A guide to the role of the churchwarden is available from the diocese. In addition, there are a number of books available commercially.



Churchwarden facts

- The office of churchwarden dates from the 13th century.
- Churchwardens are the legal guardians of a church's movable goods.
- Most parishes have two elected churchwardens.
- Historically, there are two types of churchwardens: the people's warden and the rector's warden.
- The churchwarden pipe – a long-stemmed tobacco pipe – was so named because churchwardens used them to smoke in church while poking their pipe out of the window.

Whilst Ecclesiastical has used reasonable endeavours to ensure that the information in this newsletter is correct at the time of publication, please note: (a) the information is not intended to constitute a definitive or complete statement of the law on any subject, (b) the information may over the course of time become incorrect or out of date; and (c) neither Ecclesiastical Insurance Office plc. nor its subsidiaries can accept any responsibility or liability for action taken or losses suffered as a result of reliance placed on the information provided in this newsletter.



For more information
call **0845 777 3322**
email information@ecclesiastical.com
visit www.ecclesiastical.com/churchmatters

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