ecclesiastical

Winchester & Portsmouth Guild of Bellringers

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Agenda

1. Ecclesiastical and Benefact Trust Ltd
2. Advice and Support for Ringers
3. Insurance for:

   Churches – what it covers
   Church and Cathedral Bellringers – EL, PL, PA
   Safeguarding
   Diocesan Guilds
4. Commonly asked questions – “Would the Church Insurance apply if…?”
5. How you can help us to help you
6. Conclusion
7. Questions

Ecclesiastical & Benefact Trust Ltd

- Founded 1887 - Over 130 years insuring churches
- Leading UK insurer of churches and heritage buildings
- Owned by a charity – Benefact Trust
- Available profits passed to Benefact for distribution to Dioceses, Cathedrals, Parishes and other charities
- Ecclesiastical has given over £150m to charitable causes since 2014, supporting many local and national charities, and match funding monies raised or donated by staff

Advice & Support for Ringers

- Our website **https://www.ecclesiastical.com/church** includes items specifically relating to bell-ringing
  - https://www.ecclesiastical.com/documents/bell-ringing-guidance.pdf
  - https://www.ecclesiastical.com/documents/bell-ringing.pdf
- There are also template documents on the website for Health & Safety policies, Risk Assessments and Fire Risk Assessments
- We meet with the Central Council annually to discuss insurance matters and claims and have regular discussions over ringing-related issues during the year
- We contribute to the CCCBR Tower & Stewardship guidance notes as well as an occasional overview of the ART risk management material

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.

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

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

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

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'

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

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" are 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

"Sorry, Vicar. Can't imagine how that happened"

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 cover for accidental bodily injury resulting in permanent total or temporary disablement, loss of eyes or limbs, or death for people engaged on church activities

- 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 or not. There is no obligation to do so. Your Guild Insurance if it has PA cover would equally be payable to the Guild. Treat them nicely….

- 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

  (A common question about the upper age limit is that people above 80 are not covered by insurance. They are, just not for PA)

Church & Cathedral Bellringers – Safeguarding

It is not our role to provide specific guidance regarding the content of an organisation's safeguarding policies and procedures. However;

- As authorised volunteers of your church you are expected to abide by the Church of England's own safeguarding policies and procedures along with any local variations of individual churches, which would be the case for any volunteer or employee regardless of their activity
- And/ or where ringing outside of this environment, say as a member of a Guild or on a tower open day or as an itinerant ringer at churches which have no local bands of ringers, we would expect adherence to the CCCBR's own safeguarding guidance **CCCBR-Safeguarding-Policy-October-2021.pdf**

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.

- The Guild insurance primarily covers activities NOT in a church, e.g. BBQs, mini-ring events at village fayres, quizzes/ treasure hunts, fundraising, etc.

- The church insurance would usually apply if permission has been sought to ring there and an accident or incident occurs. This is because branch/ guild members effectively become authorised volunteers of the church where they are ringing

- This is the general principle. I am aware that some churches might take a different view, but these are matters to be discussed at a “local” level. In any event we would inform the church that visitors are insured as if they were their resident band

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 am 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 a normal activity. 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. The local tower captain/ secretary should have also have agreed the visit with the vicar/ PCC of the church so they have equally accepted liability for the visit. The organiser should be aware of the abilities of the ringers and the host tower captain or deputy should let them know of any quirks or peculiarities of their bells

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 preferably 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

- **I am performing maintenance of the bells at my own or another church?**
  In practice you are usually covered by the church's own insurance, if it has been agreed with the church that you are undertaking this activity on behalf of them and <u>you are not being paid for this service</u> (other than any agreed expenses) <u>or doing this as a business</u>. If this is the case then you should hold your own Liability insurance

How you can help us to help you?

- 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

- Partner/ work and communicate with your church and PCC so that each party is clear on all aspects

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 but in our experience this is very rare and only where there has been deliberate and wilful negligence

- 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

Questions?

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