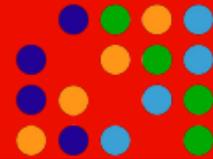


## Insurance and bell ringing



How often do you walk into a tower and see a notice or be told that “Our insurance doesn’t allow/ cover ...”? At the 2019 ART Conference in Worcester, Marcus Booth, Church Underwriting Manager at Ecclesiastical Insurance and also Tower Captain at Almondsbury, near Bristol, tried to demystify some of these perceptions by outlining how Ecclesiastical approaches ringing as a whole.

The starting place is that bellringers will normally ring at their ‘home’ church. However, we know that ringing is a sociable activity and ringers may choose to visit another church to ring their bells, either on a Sunday or on a practice night or for a peal or quarter peal and therefore insurance arrangements may be called into question.

Ringers are covered as standard under the Employers Liability section of a church policy as “authorised volunteers”, i.e. people who give their time voluntarily to serve a specific need of the church and who are accepted and sanctioned by the PCC. In general, this would include:

- The resident band ringing for any occasion
- Visiting ringers attending a practice night or Sunday service ringing
- Visiting ringers invited to ring for a specific event by the church, vicar or PCC, for example where there is no resident band in place
- Visiting ringers on a tower outing, peal or quarter peal attempt where the appropriate

agreement has been obtained from the Tower Captain/ PCC/ Vicar. (For an organised tower outing by a specific church band it is possible that the “home” church insurance may respond as this activity would be deemed to be a form of church outing)

- People conducting tower tours
- People performing maintenance (unless being paid as a separate organisation), such as cleaning, clock winding or other tower activity.

Ringers would also be covered by the Church’s own Public Liability cover for any liability for accidental bodily injury to or death of a third party or accidental loss of or damage to third party property. Again, in general this would include:

- Visiting ringers or bands where the liability arises out of a failure of duty of care or a breach of the Occupiers’ Liability Act 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.

Cover under any Personal Accident section of the church insurance will provide a defined benefit to the insured (i.e. not necessarily the injured party. This is up to the insured to pass this benefit on should they wish) following accidental

injury to, or death of any ringer aged between 3 and 80 years and whilst engaged in church business. Ringers older than 80 years are still covered for liability as above and this is NOT a barrier to their continuing as ringers!

We deem it neither practical nor necessary to expect ringers to provide evidence of insurance every time someone attends a ringing session at another church. Some churches may not wish to extend their church liability to cover this scenario and some ringers may not have any form of personal liability; for example the Personal Liability cover under a Household Insurance policy, minors and students being prime examples. We would expect the Tower Captain or their appropriate representative 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.

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

Ultimately, as a general rule if we are the insurer of the church or premises where any insured event has taken place we would pick up any claim under the policy for the church involved and would deal with the circumstances as appropriate, utilising our knowledge and expertise of dealing with church claims.

In return Tower Captains and ringers can help us through record keeping, such as log books, keeping maintenance and inspection records, undertaking risk assessments and recording accidents and the circumstances which led to and followed the incident. Also it is helpful to review risk assessments periodically or when things change and particularly after any incident. Finally please report any incidents that result in damage or injury to our Claims Team.

**Marcus Booth,**

**Ecclesiastical Insurance**

**[www.ecclesiastical.com/church/](http://www.ecclesiastical.com/church/)**

As an ART member you will be covered whilst specifically on ART business and activities or acting as a representative for ART in some capacity. This is because ART holds its own Charity insurance on behalf of its Members, both as a primary cover for Members and also a contingency insurance, in case any of the above does not apply. In return Members are expected to abide by ART procedures, rules and guidelines, for example safeguarding. Questions regarding the scope and cover of this insurance can be directed to Graham Nabb.

This is all based on our general approach to incidents and claims and we appreciate that there may be circumstances where this has not been the case. The aim of the article is really to help

ringing and ringers and to facilitate freedom of movement without unnecessary barriers being put in the way. However, the PCC is ultimately the gatekeeper and decision maker and we are just their insurers and cannot overturn any 'local' decisions or intervene in disputes as such. We would always encourage frequent open and constructive relationships and dialogue with your PCC on ringing matters and are always happy to take general queries on ringing. Please see our website. However, bear in mind that the church/PCC is our customer and we would have to establish the precise relationship of the caller before we can discuss specific issues. General queries we are always happy to help!