

## **Insurance and Ringing - CCCBR and Ecclesiastical Insurance Group meet in London**

A report of a meeting held in April 2016, between CCCBR (represented by Christopher O'Mahony and James Smith) and Ecclesiastical Insurance Group (represented by Marcus Booth and Kevin Thomas). Ecclesiastical insures a large majority of churches with bells, though it is not the only insurer offering insurance to churches.

This was one of a series of regular meetings between the two bodies, aiming to continue constructive dialogue with regard to health and safety in bell towers, minimising and mitigating risk in bell towers, and other matters relating to good stewardship of bells and bell ringers. Key areas of discussion were as follows:

### **“Template” Health & Safety policy for Guild insurance renewals**

Whilst there is no compulsion, Ecclesiastical strongly recommends that Associations should identify an officer as having overall responsibility for Health and Safety, should have a Health and Safety policy, and should conduct risk assessments for Association-sponsored events (and maintain a log of these assessments). Over the past year, CCCBR has developed, in consultation with Ecclesiastical, a “template” Health and Safety policy for Associations. This is now available on the Tower Stewardship section of the CCCBR website.

### **Tower Open Days and “things to ring for”**

As in most years, there are plenty of “things to ring for” in 2016, such as the Queen’s 90<sup>th</sup> birthday, the BBC’s Music Day, Heritage Open Days, and more. Organisers of these events are encouraging as much ringing as possible. Ecclesiastical is completely supportive of these initiatives, whilst at the same time exhorting ringers to take a commonsense approach to risk, and Health & Safety. For instance:

- If ringing at a church where the bells have been out of use for any length of time, do please take sensible precautions to ensure that the bells are ringable, and there is no risk of personal injury or damage to bells, frames or the church building;
- If opening up a tower to members of the public, do please conduct risk assessments (examples available on the CCCBR website).

### **Incidents**

- Accidents – there have been two anecdotal reports of injuries during 2015, but neither of these has progressed to become a claim.
- Metal theft – Ecclesiastical reports that metal theft is on the increase again, and that they are receiving up to 6 metal theft claims per week. Ecclesiastical encourages all ringers to remain vigilant as we pursue our craft.

### **Bell tower evacuation protocols**

Following some excellent articles in the Ringing World, it was noted that some towers have well-drilled and well understood evacuation protocols. Tower captains are encouraged to have a clear evacuation plan, with key points clearly visible in the ringing room.

### **Insurance implications for redundant churches**

Ecclesiastical and CCCBR note that the Church of England is considering many options with regard to its huge portfolio of church buildings and reducing congregations. It was noted that, if a church building is facing redundancy, there can be some grey areas regarding insurance. CCCBR proposes to establish a multi-constituency working party to consider these issues and develop relevant guidance.

## **Guidance Notes**

As a standing item, Ecclesiastical and CCCBR continue to review their Guidance Notes, giving each party the opportunity to provide input to the other.

## **Radio telecommunications masts**

On behalf of the Towers & Belfries Committee, questions were raised regarding radio telecommunications masts and Health & Safety concerns. Churches continue to be approached by telecommunications providers, seeking to use towers and spires to house their equipment. Ecclesiastical noted that insurance relating to such installations would be the responsibility of the telecommunications providers, but also felt there is currently little data to provide evidence of health risk to bellringers from radiation from these installations. Nevertheless, the Tower Stewardship Committee will work with the Towers & Belfries Committee to clarify any areas of concern regarding the installation of telecommunications masts in bell towers.

## **General**

Ecclesiastical reiterates its offer to Associations and Central Council regarding Public Liability, Employer's Liability and Personal Accident insurance (Employer's Liability typically includes unpaid volunteers as well as actual employees). Obviously, a number of insurers offer these insurance products to Associations and it is not our role to make recommendations as between particular insurers. Associations wishing to discuss insuring with Ecclesiastical may wish to approach Ecclesiastical direct, on:

[churches@ecclesiastical.com](mailto:churches@ecclesiastical.com)

0345 777 3322

From time to time enquiries are made about the possibility of a nationwide insurance scheme for ringers, however discussions with Ecclesiastical indicate that such a scheme remains of doubtful viability for commercial, practical and also regulatory reasons.

All in all it was a positive meeting, and the group is scheduled to re-convene in April 2017.

We encourage all bellringers to familiarise themselves with the very useful Guidance Notes published by the CCCBR Tower Stewardship Committee. Latest versions can be found here:

<http://www.cccbr.org.uk/towerstewardship/>

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