



CHURCH OF SCOTLAND INSURANCE SERVICES LTD
121 George Street, Edinburgh EH2 4YN
Telephone 0131 220 4119 Fax 0131 220 3113

UNOCCUPIED BUILDINGS QUESTIONNAIRE

Please read carefully the following information provided then complete and sign the questionnaire on Page 3/4 and return it to us at the above address, or email it to us at enquiries@cosic.co.uk

Important Information:

Thank you for advising us that your church/church hall/building has become unoccupied. Insurers regard this as a significant increase in risk because unoccupied buildings are much more likely to suffer damage due to vandalism, malicious fire and theft.

As a consequence we are obliged to advise you that the cover provided under the Church Scheme Policy, with immediate effect is reduced to Fire, Lightning, Explosion and Aircraft and a number of additional Policy Conditions apply as shown below. Failure to comply with these will mean that you will lose your right to indemnity or payment for a claim.

Policy Conditions: You must

- (1) carry out internal and external inspection of the Buildings at least every seven days
 - (a) maintain a weekly log of such inspections to be retained for a period of at least 12 months
 - (b) as soon as possible, repair, or arrange to repair, any damage or defects found including the removal of graffiti
 - (c) carry out a monthly management check of the weekly inspections log.
- (2) Remove all loose combustible items, including furniture (other than ecclesiastical furniture), pallets, mail/flyers, waste, refuse, stock and materials in trade, and gas bottles, either within or outside the buildings, from the Premises.
- (3) Securely lock all external doors, close and secure all windows,
- (4)
 - (a) Turn off all sources of power, fuel and water at the mains and wherever possible, chain and padlock the isolation valves,
 - (b) drain all water and fuel supply tanks, apparatus and pipes.

However, where the buildings are protected by

- (i) an Intruder Alarm, CCTV or Fire Detection System, You must provide sufficient power for their effective operation.
 - (ii) a sprinkler installation, You must provide sufficient power or water supplies for its effective operation and sufficient heat to prevent it freezing.
- (5) Advise Us immediately if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes or if the buildings are to become occupied or used.

Insurance Options

There are three insurance options available to your congregation at this stage (a fourth option may be available but only after an insurer survey). In order to establish which of these is most suitable for you there are a number of factors to consider including the Listed Status of the building, your future plans for the property and so on. Where the property is vested in the General Trustees (owned by them) you must consult with them regarding the sum insured and the insurance option to be decided.



If the building is not owned by the General Trustees it would still be appropriate to consult with them as they can offer advice and guidance regarding such properties and any wider considerations that might come into play.

INSURANCE OPTIONS - (Our strong recommendation is that you select Option A as this will afford the congregation with the widest protection pending survey.)		
Note 1: Under Options: A,B & C described below cover is restricted to: Fire, Lightning, Explosion, & Aircraft for the buildings and Property Owners Liability (POL £5m Limit of Liability)		
Note 2: Please also note that the following terms are subject to an insurer survey, which may result in additional restrictions or terms, for example requirement(s) to effect repairs or make the building secure; increased premiums; or removal of cover.		
INSURANCE COVER OPTIONS	Option A	Indemnity Basis of Settlement (1) the cost of replacement or repair of the property lost, destroyed or damaged, to a condition as good as, but not better or more extensive than, its condition immediately prior to the Damage, or at the Insurer's option (2) the reduction in value of the Property Insured.
	Option B	Debris Removal : a) removing debris; b) dismantling and/or demolishing; c) shoring up or propping; d) carrying out minor repairs not exceeding £10,000;
	Option C	Debris Removal : a) removing debris; b) dismantling and/or demolishing; c) shoring up or propping;
POST SURVEY	Option D	There may be a further option after the insurer survey. When the survey has been completed the insurer will advise if the unoccupied building is suitable for any additional perils. We will contact you further upon receipt of their advices to advise you of the position and whether the option to extend cover is available to you.



Duty of Fair Presentation

You have a duty to provide a 'fair presentation' of the risk to insurers. This means that you must clearly disclose every material circumstance which you, your Kirk Session or Congregational Board, or persons responsible for arranging your insurance, know or ought to know following a reasonable search. A material circumstance is one that may influence an insurer's judgement over whether to take the risk and, if so, on what terms. If you are in any doubt as to whether a circumstance is material you are advised to disclose it. Please note that failure to disclose a material circumstance may entitle the insurers to impose different terms on your cover or reduce the amount of a claim payable. In some cases your cover could be invalidated, which would mean that a claim would not be paid.

Unoccupied Buildings Questionnaire

Parish of Scheme Reference.....

State Which Building is Unoccupied.....

Insurance Options Selection

- 1) Please advise which Insurance option you require A,B, or C
 (please ensure you consult with the General Trustees regarding which option you select; they can also provide guidance regarding Question 2)
- 2) If Option A is selected please advise the Indemnity Sum Insured £.....
- 3) If Option B or C is selected please advise the "debris removal" Sum Insured £.....

Additional Information

- 4) When did the premises become unoccupied?
- 5) Are the premises that are unoccupied up for sale? Yes/No
- 6) If no, what are your intentions regarding the future of the building? Please provide details in the space below.

- 7) Are the premises in a good state of repair? Yes/No
- 8) If no please provide details in the space provided.



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- 9) As advised the insurers will require to carry out a survey of the building, please provide details below of who may be contacted to arrange access to the property for this purpose.

Name..... Position..... Tel..... E-Mail.....

Completed by: Name..... **Position**.....

Signed..... **Date**.....