



ENGINEERING INSURANCE & INSPECTION

Most churches usually own and operate some form of equipment. At the simple end of the scale it might be an organ blower, coffee making machine, or wall mounted heater. More sophisticated equipment will include hot water heating boilers and ancillary equipment (pumps, pipes and controls), passenger lifts, platform lifts and sometimes complex integrated heating and ventilation systems.

Under the Church Scheme Policy congregations have the opportunity to extend the policy to cover their machinery against sudden and unforeseen damage including breakdown, risks which are generally excluded from standard cover.

In addition to insurance, if you own and operate equipment there are various legal obligations that you must comply with. Regular engineering inspections will help ensure that both the statutory requirements pertaining to the specific machinery you operate, and general health and safety responsibilities are met.

Let us consider each aspect in turn.

ENGINEERING INSPECTION

Regular engineering inspections are essential for ensuring compliance with health and safety legislation and creating a safe environment.

Operating defective machinery and equipment may lead to accidents, which can result in injuries to employees, visitors, tenants and members of the Congregation. This can in turn lead to expensive liability claims and creates the risk of criminal prosecution.

In many instances, inspections are required by law e.g. any lifting equipment, including wheelchair, stairlift, and passenger lifts under the Lifting Operations and Lifting Equipment Regulations. So having an inspection regime in place is essential for complying with the regulations and avoiding the threat of prosecution.



A stairlift of the type shown which requires inspection under legislation every 6 months

The frequency of inspection is determined by the type of equipment in question, the specific legislation that applies and/or a suitable risk assessment. It's akin to the annual MOT that is required on a car. For machinery and plant the inspection period can range from every 6 months for a passenger lift to up to 5 years for your fixed electrical wiring system.

HOW WE CAN HELP

Please tell us about the equipment and machinery that you have and operate.

We can advise which legislation is relevant to the specific piece of plant or equipment in question and advise you regarding the schedule of inspection that is required.

You should check before contacting us whether you already have the required inspection in place. If not, we can organise a quotation for the inspection to be conducted. If it is acceptable we would then make arrangements with you to put the written scheme of inspection formally in place. It is a very simple and easy process to do this.



ENGINEERING INSURANCE

You can extend your Church Scheme Policy to include an Engineering Insurance Section to cover the types of plant and machinery described earlier.

What this optional Section does is extend cover beyond the normal range of contingencies to include other sudden and unforeseen damage including breakdown to those items of mechanical and electrical plant that you wish to arrange cover upon. This is of course subject to all other terms and conditions of the Policy, meaning that there are certain exceptions and exclusions that apply, for example replacement due to wear and tear.

It also worth noting that neither insurance nor inspection can be a substitute for a well-managed maintenance programme for your machinery and plant. Indeed ensuring that such machinery and plant is properly maintained is a General Condition of the Policy.

If you would like an Engineering Insurance quotation for any of your machinery and plant simply call us – providing a brief description of the plant, its age and value and we will be able to provide you with a quotation.

Full details of the Engineering Insurance cover, including any exclusions and exceptions can be found by reading the Policy Wording starting on Page 102. Please click [here](#) for the wording.

**FOR FURTHER INFORMATION REGARDING
THESE GUIDELINES OR ANY OTHER MATTERS
RELATING TO YOUR CHURCH INSURANCE
SCHEME POLICY PLEASE CONTACT US.**



SUMMARY

Engineering insurance is often considered a complex subject, however we are here to guide you through the process.

Whatever your query whether relating either to insurance or inspection of plant and machinery, rest assured that we will be able to assist you in what is a critical area of health and safety.

To discuss any aspect of this circular please contact us.

Please call us on: 0131 220 4119

If you prefer you can e-mail us at:

enquiries@cosic.co.uk

Or visit our web site at: www.cosic.co.uk

The guidelines provided are based on our understanding of current law and practice. The Church of Scotland Insurance Services Ltd cannot accept any liability whatsoever for any errors or omissions which may result in injury, loss or damage, including consequential or financial loss. It is the responsibility of the congregation or any other person to ensure that they comply with their statutory obligations and any interpretation or implementation of the above is at the sole discretion of the congregation or other party who may read these guidelines.