



## FOODBANKS

Increasingly congregations are becoming involved in running a foodbank. Sometimes this is in collaboration with other bodies and faith organisations who join together to offer a service to their local community.

According to the Trussell Trust almost 1 million people in 2013-14 received support from local community based foodbanks.

Typically foodbanks collect non-perishable food – donated by members of the congregation, schools, businesses, and individuals. Volunteers help run foodbanks by packing, sorting, checking dates and distributing the food. Sometimes distribution may involve a delivery service.

Most foodbank users are referred by other agencies working closely with the local congregation – these include social services, doctors, the police and job centres.

## RUNNING A FOODBANK AND YOUR INSURANCE

There is no specific exclusion within the standard Church Scheme Insurance Policy relating to the running of a foodbank. There is also normally no additional premium charge levied in respect of such activities.

However running a foodbank does create a number of additional risks – both from an insurance and health and safety perspective.

It is therefore very important that we are advised of the situation so we can advise you accordingly and assist in highlighting some of the issues that you may need to consider.

The insurer may require to survey the premises being used and we will of course keep you advised of any such request.



If your congregation decides to open and operate a foodbank then please contact us to let us know - 0131 220 4119.

## THE INFORMATION WE NEED FROM YOU

From where is the foodbank operating – Church, Church Hall, Manse, or some other premises?

How much stock do you typically hold – approximately how many boxes; what is the value? Do you wish to insure this stock?

What are the storage arrangements?

How often is the foodbank open – Are there specific opening hours? How many boxes do you provide each week?

Do you undertake deliveries - if so have you checked that the relevant motor insurance provides cover for this?

Which body is running the foodbank – the congregation, several congregations, the congregation plus other bodies in collaboration?

If a body other than the congregation is running the foodbank – is that organisation's insurance operative?



## HEALTH & SAFETY CONSIDERATIONS

Where do you get the food from - do you use stock control to ensure it does not go out of date and is not contaminated in any way?

Have you updated your Health & Safety Policy – to reflect the change in the use of the building and the activities undertaken?

Have you carried out an appropriate risk assessment – to include risks arising from slips, trips, manual handling, the use of storage and racking (possible use of stepladders)?

Have volunteers been trained in manual handling procedures?

Has your Fire Risk Assessment been updated to reflect the changes – more combustible stock, changes to the layout of the building, with perhaps more restricted access and egress?

Do you have a training programme for all staff and volunteers involved in the foodbank?

Do you check that new volunteers are suitable and have the necessary knowledge and experience?

If you have any queries or concerns do please contact us using the information provided opposite.



Running a foodbank may present additional risks – it is important you think about how you will deal with them.

## CHURCH OF SCOTLAND INSURANCE SERVICES CONTACT INFORMATION

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

**Telephone: 0131 220 4119.**

**If you prefer you can e-mail us at:**

**[enquiries@cosic.co.uk](mailto:enquiries@cosic.co.uk)**

**or Visit our web site at: [www.cosic.co.uk](http://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.

Church Insurance Scheme