



UNOCCUPIED/UNUSED CHURCH BUILDINGS

When churches or church halls (and manses) become unoccupied or unused they present a very different insurance risk, becoming much more vulnerable to damage.

- If any of your buildings have become unused or unoccupied or will become so, for a period of more than 45 consecutive days, **you must tell us.**
- It represents a **material change in circumstances** and the insurers must be advised immediately.
- **Failure to do so may result in your insurance being invalidated.**

So please don't wait to tell us if a building is unoccupied or is going to be in the future. Do please call us today and we can advise you regarding the changes to your insurance cover and what needs to be done to protect your buildings.

HOW UNOCCUPANCY AFFECTS YOUR INSURANCE

Under the Church Insurance Scheme Policy wording, cover is restricted once buildings become unoccupied or unused after 45 consecutive days.

The following covers no longer apply:

- Accidental damage.
- Escape of water from any tank, apparatus or pipe.
- Escape of fuel from any fixed heating installation.
- Theft.
- Malicious Damage, Riot & Civil Commotion.

Once you have advised us of the Building's unoccupancy and the plans and level of usage envisaged in the future, we will be able to begin to discuss the probable cover options available to you, together with the likely insurer terms.

As part of this process a survey will be required by the insurance company; consequently any discussions we have at this stage will be subject to the outcome of the survey.

CONTACT US



If your church or church hall is unoccupied or unused for more than 45 consecutive days then you must tell us immediately, please ring 0131 220 4119.

Whichever of the cover options and terms that are agreed following survey you will also need to be mindful of a number of other factors. These include; the listed status of the buildings, your future plans for the building and any local authority consents that might be required.

Where the property is vested in the General Trustees of the Church of Scotland you must also liaise with them regarding these matters.

We have provided an [Unoccupied Buildings Questionnaire](#) which sets out the insurance options available if it is likely the building is to become permanently unused or unoccupied going forward. The questionnaire together with this document also notes the **Conditions** that must be complied with for the revised cover you select to continue to operate.

The cover arrangements for manses are slightly different but you should still tell us immediately of any unoccupancy (see also [Manse Insurance Guidelines](#)).



POLICY CONDITIONS THAT YOU MUST COMPLY WITH WHILST YOUR BUILDING IS UNUSED OR UNOCCUPIED

As your buildings are more vulnerable when they are unoccupied it is important that you take all necessary precautionary action.

There are a number of important Policy Conditions that are usually applied which you must comply with. Failure to do so will mean that you will lose your right to indemnity under the policy or payment for a claim.

Policy Conditions

- (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) *Unless separately agreed* - (a) Turn off all sources of power, fuel and water at the mains and wherever possible chain and padlock the isolation valves, and (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



POLICY CONDITIONS (CONT.)

- (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.

OTHER SECURITY & HOUSEKEEPING CONSIDERATIONS

There are a number of other questions that you should ask; and then take appropriate action to protect the buildings:

- Are gates locked or chains with padlocks in operation to restrict vehicle access to the site?
- Are boundary walls and fences secure?
- Have the church's local neighbours been informed of the closure and asked to keep an eye on the building and report suspicious activity to the police?



OTHER SECURITY & HOUSEKEEPING CONSIDERATIONS (CONT.)

- Have all keys been accounted for and recorded?
- Is the building in a good state of repair and does it look well cared for?
- Are gutters, valleys, gullies and drains clear?
- Are SmartWater signs prominently displayed?

If you should have any queries regarding the above then do please get in touch or visit our web site at www.cosic.co.uk.

In summary it is vitally important that you contact us when you know your church buildings are to become unoccupied or unused for a period of more than 45 consecutive days. If they are already unoccupied or unused and you haven't told us please contact us immediately.



Are the church's keys accounted for?

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

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.