



## CHURCH SCHEME POLICY - INSURANCE CHECKLIST

This form is designed to help you review your Policy and should be read in conjunction with the Renewal Papers, Policy Schedule and Statement of Fact previously provided. We recommend that these matters are discussed at your regular Session or Board meetings. Please also read the notes overleaf before completing the form. Any completed forms with any instructions to amend your policy should be sent to [enquiries@cosic.co.uk](mailto:enquiries@cosic.co.uk). If you prefer an electronic version of the form can be downloaded at [www.cosic.co.uk/church-insurance-downloads](http://www.cosic.co.uk/church-insurance-downloads)

SCHEME REF:

CHURCH NAME:

COMPLETED BY:

SIGNED:

DATE:

No	Questions	Yes	No	Comments/Details/ Instructions
1.	Are any of the Church Buildings, that you have not already told us about, (including the Manse) unused or unoccupied either temporarily (for more than 45 consecutive days), or permanently? If Yes please advise us of the details.			
2.	Are any alterations being undertaken or planned to the Church Buildings involving major refurbishment, repair or replacement? If Yes please advise us of the details.			
3.	Have the third party organisations or individuals to whom the Church Buildings are let changed? Are there now more hazardous activities being undertaken by the tenants e.g. manufacturing /commercial activities/ strenuous physical activities or hazardous clubs? Are the buildings being used for overnight accommodation? If Yes to any of these questions, please advise us of the details.			
4.	Is the Board/ Session, sub-committee(s), or groups undertaking or planning any hazardous or unusual activities from the Buildings e.g. operating a foodbank, night shelter, parish nursing, or any other unusual or potentially hazardous activity? If Yes please advise us of the details.			
5.	Is the Board/ Session, sub-committee(s), or groups undertaking or planning any unusual or hazardous special events, or outreach, or community activities or events? If Yes please advise us of the details.			
6.	Have you acquired or disposed of any Contents that you own or for which you are legally responsible e.g. leased office equipment? If Yes please advise us of the details and the revised replacement sum insured. We strongly recommend that you maintain a Contents inventory to ensure you have selected an adequate sum insured to replace all of your Contents.			
7.	Do you wish to change any of the policy limits and sums insured shown on the Policy Schedule. Please note that: (i) the sums insured you have selected for your Buildings and Contents should be adequate to fully replace them, (ii) the limit for individual Contents items taken away or stored outside the Building is £15,000, (iii) the standard Money (cash) Limit is £2,000, (iv) the Loss of Revenue standard sum insured is 100,000. If Yes please advise us of the details, together with the new sum insured.			

No	Questions	Yes	No	Comments/Details/
8.	Since last renewal have there been any losses, or incidents that may give rise to a loss, which have not yet been advised to the insurer? If Yes please advise us of the details			
9.	Are the Church Buildings, Contents and any equipment e.g. boilers, lifts, electricals - maintained in a satisfactory state of repair and all reasonable steps taken to prevent damage to the Property Insured or accident or injury to any person? In addition are all rooms, corridors, stairways, steps, paths and car parks free from defects and hazards.			
10.	Do you ensure that all Health & Safety and Fire Safety Regulations to keep members of the congregation, visitors, volunteers, contractors, employees and tenants safe are complied with by the Congregation?			



## Church Scheme Policy - Insurance Checklist

### IMPORTANT NOTES PLEASE READ BEFORE COMPLETING THE FORM:

#### 1. DO WE NEED TO TELL THE INSURANCE COMPANY?

That's a very important question. The simple answer is that if there is a change to your church's premises, how they are used, contents or congregational activity then you should make the insurers aware of it. Any changes that might affect the insurance risk must be disclosed immediately as they may have a bearing upon the cover, terms and premiums that an insurer will require. This form is designed to help you review your insurance and cover, plus consider whether there is anything that needs to be disclosed.

#### 2. DUTY OF FAIR PRESENTATION & THE INSURANCE ACT

This duty is set out clearly in the Insurance Act which came into force in August 2016, it states

*That 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 senior management, 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.*

#### 3. HOW CAN YOU DO THIS EFFECTIVELY?

We recommend that a standing "Insurance" item is added to your regular Board/ Session meetings' agenda so that all relevant, responsible trustees and officers can contribute and share information that might be relevant. You should consult widely within your church to ensure that we are advised of all relevant matters. This basic template can help this process. You can find a more extensive Renewal Questionnaire checklist on our web site at

<http://www.cosic.co.uk/church-insurance-downloads>