



INTRODUCTION

The Church of Scotland Church Insurance Scheme is able to provide appropriate cover in respect of all existing and newly acquired or constructed Manses.

Cover can be provided for buildings and contents and temporary accommodation or loss of rent should the building be damaged by an insured peril and become uninhabitable.

Premiums are low for Manse Buildings and Contents so there is no reason why affordable cover cannot be arranged.

This guideline note is intended to explain certain aspects of the way the cover operates. The first relates to insuring the Contents of the Manse belonging to the Congregation.

INSURING THE CONTENTS OF THE MANSE

General Assembly guidelines indicate that it is desirable that Congregations provide white goods (fridge, washing machine, tumble dryer and dishwasher), carpets and floor coverings in all rooms, and blinds or curtains in the study and public rooms of the Manse.

In the event of a loss the costs of replacing such items may be substantial yet often we find that the Congregation has either neglected or decided not to insure these contents.

A popular misconception is that all floor covering such as laminate flooring form part of the buildings. However where the laminate flooring is of the lift and click type this is regarded as a Contents item and needs to be insured as such.

Please note that Contents and Personal Possessions belonging to the Minister needs to be insured separately under a personal policy.



THE COST OF INSURANCE

For cover in respect of £10,000 of Contents belonging to the Congregation in the Manse the annual premium is as little £30.

Manse buildings premiums are also very competitive; based on rebuilding costs of £250,000 the annual premium is only £145.

We are also able to provide separately a personal insurance policy for the Contents and Personal Possessions belonging to the Minister. The Home Insurance Scheme has been specially negotiated and incorporates a number of tailored extensions to cover.

WHEN THE MANSE IS UNOCCUPIED

It is very important that you tell us when a Manse is about to become unoccupied and what you intend to do with the property so that we can advise you of the changes to your policy cover.

Buildings whilst unoccupied become more vulnerable to loss and it is therefore important that additional precautions are taken.



UNOCCUPIED MANSE (CONTINUED)

These precautions are conditional and failure to adhere to them will prejudice the operation of cover. They include:

- carrying out a weekly inspection,
- locking and securing all doors and windows,
- turning off fuel and water at the mains and draining the systems,
- advising us immediately if the property becomes occupied or contractors are working upon it.

In addition the insurance company places certain restrictions on cover during the period of unoccupancy. Accidental Damage, Escape of Water and Fuel, Malicious Damage and Theft covers are no longer provided. For the full terms applying please click [here](#).

LETTING YOUR MANSE

Similar considerations apply if you have or are planning to let your manse to someone other than your Minister as this constitutes a commercial let.

In such circumstances restrictions in cover and additional conditions apply. Accidental Damage and Theft by the Tenant is excluded and the standard excess is increased to £500.

The conditions include:

- ensuring the third party is supplied with instructions on operating appliances,

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



- obtaining all keys supplied at the end of each let,
- maintaining a log of all tenants,
- fully inspecting the property at the end of each let and ensuring all power sources are switched off and safe.

Please tell us as soon as possible if you are planning to let your Manse so that we can explain the terms and conditions that will become effective. For the full terms that apply please click [here](#).

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.