



CHURCH OF SCOTLAND INSURANCE SERVICES LTD
121 George Street, Edinburgh EH2 4YN
Telephone 0131 220 4119 enquiries@cosic.co.uk

UNOCCUPIED BUILDINGS QUESTIONNAIRE

Please read carefully the following information then complete and sign the questionnaire and return it to us at the above address, or email it to us at enquiries@cosic.co.uk

Important Information:

Thank you for advising us that your church/church hall/building has become unoccupied. Insurers regard this as a significant increase in risk because unoccupied buildings are much more likely to suffer damage due to vandalism, malicious fire and theft.

As a consequence, we are obliged to advise you that the cover provided under your Church Scheme Policy, will with immediate effect be reduced as described in your Church Scheme policy wording and the Unoccupancy Condition will apply as shown below. Failure to comply with this condition will mean that you will lose your right to indemnity or payment following a claim.

Policy Condition: Unoccupancy

You must

- (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)
 - (a) Turn off all sources of power, fuel and water at the mains and wherever possible, chain and padlock the isolation valves,
 - (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 their effective operation.
 - (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.



Basis of Cover

Cover will continue on a reinstatement basis as described in your policy wording unless the property remains unoccupied for an extended period at which point your insurer may seek to limit the cover to an indemnity basis.

There are alternatives to “reinstatement” as the basis of settlement, these include indemnity and debris removal and we would be happy to discuss these with you if you feel they may be suitable for your situation? Please note that insurers may also impose these on cases where there is long term unoccupancy or where they have concern over some other aspect the risk that an unoccupied property presents. As however for an initial period your insurer is willing to retain cover on a reinstatement basis at the existing premium this is likely to be the most appropriate solution unless there are specific circumstances that make your property unsuitable for this basis of cover?

Survey

It is likely that your insurer will want to survey your property if it is going to be unoccupied for an extended period. This could result in further restrictions to cover depending on the condition of the property and the management regime in place.

Duty of Fair Presentation

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 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.

Noted below is a summary of contingencies excluded or altered due to unoccupancy. This list is provided to be helpful for full details see your Church Scheme policy wording.

Contingencies

Riot, Civil Commotion and Malicious Damage

Escape of Water/Oil

Accidental Damage

Glass

Theft

All Risks (at the unoccupied premises)

Extensions

Environmental Clause

Metered Services

Theft Damage to Buildings



Unoccupied Buildings Questionnaire

Presbytery

Scheme Reference.....

State which Building is Unoccupied.....

Is the Building locally owned or 'Vested' in the General Trustees? Owned/Vested

Is the Building 'Listed'? Yes/No

If so, please confirm the grade of listing

1. When did the premises become unoccupied?

If it communicates with any other occupied building, such as a church hall, please provide details below.

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2. Are the premises that are unoccupied currently up for sale? Yes/No

If they are scheduled to be up for sale in the future please provide details of the timescale involved?

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If the property is not up for sale can you please provide details of your intentions in the space below?

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3. Is there any reason why your building is unsuitable for "reinstatement" cover? (For example, it is a ruin, or due to be demolished.) Yes/No

Are the premises in a poor state of repair? Yes/No

If you have answered Yes to either of the above please provide details in the space provided below.

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4. Have you removed all combustible contents from the premises? Yes/No

If not when will you be able to make suitable arrangements?



Unoccupied Buildings Questionnaire

Is your property protected by either a fire or security alarm that will remain operation during the unoccupancy period?

If yes please provide details

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How is this alarm monitored?

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5. Can you confirm that you are complying with the requirements of the Unoccupancy Condition and that you have arranged for weekly inspections to be carried out and logged? Yes/No

If there are aspects that you are unable to comply with, for example internal inspection on a building that had been identified as being unsafe, please provide details below.

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6. As advised the insurers will require to carry out a survey of the building, please provide details below of the appropriate person to contact to arrange access to the property for this purpose.

Contact..... Position

Phone No..... Email Address.....

Completed by: Name..... Position.....

Signed..... Date.....