



## Pre Renewal Questionnaire – Church of Scotland Insurance Scheme

Your Church of Scotland Insurance Scheme policy is due for renewal shortly. This questionnaire is designed to assist you in thinking about any changes you may require to your policy.

### What you should do

Just take a few minutes to read and consider the following information and complete the questions.

The questions (and information provided) are designed to draw out your thinking about your insurance and risk management needs for the forthcoming period and will help us to ensure that the renewal papers we send to you reflect your requirements (demands and needs).

Please return the completed questionnaire by e-mail to us at [enquiries@cosic.co.uk](mailto:enquiries@cosic.co.uk) and keep a copy for your records.

If you have any queries about completing the form please ring us on the usual number 0131 220 4119.

### Your Information

Church	
Address	
Completed by	
Date Completed	
Telephone Number (day)	
Telephone Number (mobile)	
E-Mail Address	

*The Church of Scotland Insurance Services Ltd is registered in Scotland No 1777 and is authorised and regulated by Financial Conduct Authority*

**Duty of Disclosure:** We would also take the opportunity to remind you of the need to advise us immediately of any material facts or changes that an insurer would take into account when assessing or agreeing the terms and conditions applicable to your policy. Failure to do so could result in your policy being invalidated or the protection provided by it being severely curtailed. Examples of matters that an underwriter may regard as material for this type of cover include: when the buildings become unoccupied and/or no longer used for worship; when a manse is no longer occupied or is let; buildings that are of non standard construction; or a significant change of use of your building(s); or a material change to your activities. These are only examples and this is not meant to be an exhaustive list. If you are not sure whether a fact is material, you should disclose it. Should you require further guidance, please contact us.



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### Part 1. Buildings & Contents Questions

**Buildings** *(it is important to keep us informed of any changes relating to your buildings and ensure the sums insured accurately reflect the current position, the following questions may assist this process).*

Have you disposed of or made any alterations or improvements to your buildings since your last renewal?	Yes	No	If Yes please provide details:
Do you plan to make any alterations to your buildings in the next year?	Yes	No	If Yes please provide details:
Your buildings cover includes insurance for stained glass and fixed pipe organs. Have you included the replacement value of these in your buildings sum insured?	Yes	No	If No please comment:
Are all your buildings occupied and in use – church, church hall, manse?	Yes	No	If No please provide details:
Do you let any of your buildings to third parties?	Yes	No	If Yes please provide details:
Do you have any external non ferrous metal e.g. lead/copper in your buildings?	Yes	No	If Yes what is the approximate value:
Have you protected your external metal with SmartWater, displayed signage, and registered its use?	Yes	No	If No please comment:
When was the reinstatement value of your buildings last professionally reviewed?	Yes	No	Please insert the date:



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**Contents** *(comprising the moveable items in your church, church halls, and manses belonging to the congregation. They should be insured for their full replacement value.)*

Have you made any significant purchases or disposals of contents in the last year?	Yes      No	Please comment if you wish:
As a result of these changes do you wish to change your Contents Sums Insured?	Yes      No	Please tell us what your new sums insured should be:
Congregations often neglect to insure Manse Contents - do you supply carpets, laminate flooring, curtains, white goods for your minister and require insurance for them?	Yes      No	Please tell us what the replacement value is:
Do you have a Contents inventory and update it regularly?  <i>(An inventory is very useful in helping you keep track of your contents and their replacement values. It can also assist greatly in the event of a loss in helping you to formulate a claim).</i>	Yes      No	If No would you like us to provide a template?
Do you have a current valuation for any silver, communion plate or other precious items?	Yes      No	If No how would you substantiate your claim in the event of a loss?
Do you lease or finance any of your church equipment e.g. office printer & photocopier and arrange the insurance through the supplier?  <i>(Often as part of the finance or leasing arrangement the supplier will require you to arrange insurance with them which can be very expensive. It's much cheaper to arrange the insurance on your Church Scheme Policy – we can arrange this for you.)</i>	Yes      No	If Yes please tell us about the arrangements; we can probably do it much cheaper.
Do you have any individually valued items in excess of £15,000 that require cover away from your buildings?	Yes      No	If Yes please provide details:



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### Part 2. Revenue and Money Questions

**Loss of Revenue** (includes your income from offerings, renting and letting church halls, and any other revenue you generate or receive. Most churches have cover for up to £100,000 with an indemnity period of two years following an insured loss; some have higher limits and/or longer indemnity periods.)

<b>Is the income the church generates/receives in excess of the standard limit of £100,000?</b>	Yes	No	If Yes please tell us how much income you generate over a two year period or longer:
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**Money** (provides cover for loss of cash up to a standard limit of £2,000 whilst in transit; on the premises; in the home of an authorised official; or in a bank night safe, subject to all other terms and conditions of the policy. Some churches have selected higher limits to reflect their increased cash handling.)

<b>Is the amount of cash the church holds at any one time likely to be in excess of £2,000?</b>	Yes	No	If Yes please tell us the maximum amount of cash the church has at any one time:
<i>(Note the standard limit is increased by 100% for two days before and until seven days after Fundraising Events.)</i>			

### Part 3. Liability Questions

**Liabilities** - (Please note that Employers', Public and Products Liability are included as part of the Church Scheme standard package arrangements. This Section provides protection for the congregation's legal liabilities arising from the normal or usual activities of the church. This includes such things as worship and pastoral care, the Sunday School, Youth Club, Woman's Guild, Men's Club and annual events like Fetes and Fairs. It is however important to advise us in advance, if any unusual or hazardous pursuits are to take place so that any special precautions can be discussed and, if necessary, a suitable extension of cover arranged.

Cover under this policy does not and cannot be extended to indemnify non-church organisations which may be given the use of the Church premises for their activities – Scouts, Guides, Playgroups and the like. They should be directed to their own associations through which arrangements are available. Other organisations should also be asked to make their own insurance arrangements and to provide evidence to you that they have suitable insurance in force. The standard limits of indemnity are £10 million for Employers, Public and Products Liability. Employers Liability is a compulsory insurance class of business).



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Are you planning to undertake any hazardous or unusual events or activities?	Yes	No	If Yes please provide details:
Do you participate in any unusual community or outreach support/activities?	Yes	No	If Yes please provide details:
Are you planning any congregational or community trips involving residential stays in the UK or abroad?	Yes	No	If Yes please provide details:
Do you provide any counselling services for a fee?	Yes	No	If Yes please provide details:
Do you require an increased limit of indemnity?	Yes	No	If Yes please provide details and we will arrange a quotation:

### Part 4. Engineering Insurance and Engineering Inspection Questions

**Engineering Insurance** *(This is an optional extension to the Church Insurance Scheme Policy. It is designed to provide insurance for electrical and mechanical plant against sudden and unforeseen damage. The sorts of items that can be insured include boilers, convector heaters and fans, ventilating systems, control equipment, disabled and passenger lifts, organ blowers, coffee making machines, etc. A significant number of churches already choose to insure such items.)*

Do you have any items of mechanical and electrical plant at the church or church hall?	Yes	No	If Yes please provide details:
If such items are not insured under your Church Scheme Policy would you like us to provide you with a quotation?	Yes	No	If Yes please provide details:

**Engineering Inspection** *(Certain types of plant and equipment require a written scheme of inspection – these include coffee making machines that produce steam, some heating and water boilers that operate above a certain pressure and or temperature, and passenger lifts and disabled lifts for example. There are a number of Acts and Regulations which are relevant in this area including the Health & Safety at Work Act, The Lifting Operations and Lifting Equipment Regulations, The Pressure System Safety Regulations and so on – failure to comply with these regulations can have serious consequences and can result in heavy fines or even imprisonment.)*



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Do you have a passenger lift or disabled lift in your church?	Yes      No	If Yes please provide details:  If Yes is it subject to a written scheme of examination?
Do you have a cafe with a steam boiler for coffee making in the buildings that you use or occupy?	Yes      No	If Yes please provide details:  If Yes is it subject to a written scheme of examination?
Do you have a steam (operating at or over 100 degrees centigrade) or pressure boiler (over 0.5 bar pressure or 250 bar litres capacity) for heating and hot water of your buildings?	Yes      No	If Yes please provide details:  If Yes is it subject to a written scheme of examination?

### Part 5. Risk Management Questions

Do you have a written Health and Safety Policy?	Yes      No	If Yes when was it last reviewed?
Does a named person have overall responsibility for Health & Safety?	<input type="checkbox"/> Yes      No	If Yes please provide their name and position:
Do you have a documented process for maintaining housekeeping of all areas – e.g. offices, walkways, halls, car parks to prevent waste accumulating and to avoid slips and trips and other injuries?	Yes      No	If Yes when was it last reviewed?
Do you complete a Risk Assessment for any volunteers/employees or contractors who work at height where a fall is liable to cause injury?	Yes      No	
Do you have a written Fire Risk Assessment?	Yes      No	
Do you undertake or arrange to be undertaken Portable Appliance Testing of electrical portable equipment?	Yes      No	If Yes when was the last time this was completed?



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Do you have your Fixed Electrical Wiring tested periodically?	Yes	No	If Yes when was the last time this was completed?
Do you have any fire extinguishing appliances e.g. water, foam, powder or CO2 extinguishers?	Yes	No	
Are your extinguishers subject to a service contract which inspects and regularly maintains them?	Yes	No	
Please provide us with your Property Convener's name, email, and telephone number.	Name: <input type="text"/> E-Mail: <input type="text"/> Tele No: <input type="text"/>		

If you require any assistance with matters relating to Health and Safety or Fire Risk Assessment and attendant issues there are many sources of help and assistance. The following links may be of assistance. We may also be able to provide advice and guidance on particular issues which may be affecting you so do please give us a call on 0131 220 4119.

[Health & Safety Made Simple](#) from the HSE web site, which provides useful guidance and simple templates.

[Health & Safety Guidance](#) from the Church of Scotland.

[Access to Health & Safety Information from the Church of Scotland Insurance Services Ltd](#) in conjunction with its partner Insurers.

**Finally, please also find overleaf a further page which you may wish to record any additional information that might be relevant to your forthcoming renewal.**

**Thank you for taking the time to complete this Questionnaire.**



## Pre Renewal Questionnaire – Church of Scotland Insurance Scheme

**Additional Information** *(please use this area to provide any additional information you may think is relevant to your renewal or to raise any questions.)*