

Insurance and Ringing - CCCBR and Ecclesiastical Insurance Group meet in London

A report of a meeting held on 8th May 2014, between CCCBR (represented by Kate Flavell, Christopher O'Mahony and James Smith) and Ecclesiastical Insurance Group (represented by Derrick Fox, Senior Surveyor).

This was one of a series of regular meetings between the two bodies, aiming to encourage constructive dialogue with regard to health and safety in bell towers, minimising and mitigating risk in bell towers, and other matters relating to good stewardship of bells and bell ringers.

Our annual meetings cover a number of standing items, as well as any topical items arising since the previous meeting. In terms of standing items, the general theme is "business as usual":

- **Claims:** Ringing-related claims activity is still extremely low, as has been the case for many years. Ecclesiastical continues to be very pleased with the quality and quantity of Health and Safety advice and awareness among bellringers.
- **Guidance Notes:** Both CCCBR and Ecclesiastical undertake an annual review of each other's Guidance Notes. Ecclesiastical have recommended some amendments to CCCBR's Guidance Notes 1 and 4, which are now in progress.
- **Links with other bodies:** Both CCCBR and Ecclesiastical maintain links with other relevant bodies, including English Heritage, Society for the Protection of Ancient Buildings, Church Buildings Council and the Alliance to Reduce Crime Against Heritage. Both CCCBR and Ecclesiastical agree that maintaining such links is valuable for all parties, and helps to ensure mutually beneficial outcomes.

This year, our liaison meeting included a couple of important items in "any other business", which deserve more full reporting:

Insurance cover in my local tower, or when visiting another tower

The advice given in the Tower Stewardship Committee's Guidance Note 1 is valid, though we are working on redrafting some areas in response to issues arising. We are still working with Ecclesiastical to clarify some wordings and interpretations, but the following is an interim synopsis:

- Most C of E churches in the UK (around 97%) insure with Ecclesiastical, using their standard "Parishguard" policy;
- The Parishguard policy covers the parish's liability to its own ringers for any personal injury they may sustain (Ecclesiastical classifies these as 'authorised volunteers' and covers them under the Employers' Liability section of the policy, which provides more extensive protection). It also provides limited accident insurance;
- It also covers liability to others that may be incurred by these ringers when they are acting in their capacity of 'authorised volunteers' - i.e. acting for the PCC with the PCC taking responsibility for them, and this may include acting away from the church itself;
- It covers the parish's liability to any third parties (whether or not ringers) if they suffer injury due to the negligence of the church or of one of its authorised volunteers who is acting in that capacity, but not otherwise.
- If you're on an outing or taking part in practice or meeting ringing organised under the auspices of a Guild or Branch, then the story is likely to be complicated (see below).

The scope of the definition of 'authorised volunteers' is clearly crucial to determining what is covered, and we continue discussions with Ecclesiastical on this specific point to clarify with their assistance where potential gaps in insurance coverage lie. What does seem clear though is that if an individual is not acting for the PCC with the PCC taking responsibility for them, the legal liability

is unlikely to lie with the church, and the church's insurance policy will not pay for the damage. Other insurance may well be in place as part of individuals' home contents policy, though it is advisable to check this. For ringing activities organised by a ringing Association, participants may well be covered by the Association's own insurance.

Guild / Association insurance cover

- Ecclesiastical reiterates its offer to Guilds and Central Council regarding Public Liability, Employer's Liability and Personal Accident Insurance. Obviously, a number of insurers offer these insurance products to Guilds and it is not our role to make recommendations as between particular insurers, but Ecclesiastical has provided us with information on its rates and coverage, which we will gladly make available on request. For example, indicative premium rates for £2 million of Public Liability coverage (including member to member liability) range from £150 for a group with fewer than 250 members, to £325 for a group with more than 750.
- Whilst there is no compulsion, Ecclesiastical strongly recommends that Guilds should have a designated officer responsible for Health and Safety, should have a Health and Safety policy, and should conduct risk assessments for Guild-sponsored events (and maintain a log of these assessments);
- It may be possible to use a parish church Health and Safety policy as a "template" for Guilds, such as the one on Ecclesiastical's website;
- Generally, you need to bear in mind that a Guild's liability cover protects the Guild against liability that it incurs where it is responsible. It doesn't, unless the policy says so, extend to the personal liability of members when they are not acting for the Guild;
- If you're on a Guild / Branch outing or attending a Guild practice or ringing meeting, and
 - you're merely an enthusiastic participant, then you're still protected under each host tower's Parishguard policy for any personal injury you may sustain that is due to the host church's negligence, and you are protected by the Guild's public liability policy for any personal injury that you sustain that is due to the Guild's negligence;
 - you're a helper / trainer, then it's not always clear where the legal liability lies and therefore which entity's insurance policy will protect you. (If both the Association and the local tower are insured with Ecclesiastical, then this matter becomes a little academic);
 - the activity is not taking place in a parish church, the host is still legally responsible for its own negligence but it is less likely that it will be insured by Ecclesiastical and the interplay between the host's insurance (if any) and that of the Guild becomes more complex.

This liaison meeting between CCCBR and Ecclesiastical was timely, as it relates closely to recent discussions in the pages of the Ringing World, as well as queries received by the Council's Tower Stewardship Committee. A couple of key points:

Ringing outings:

The Tower Stewardship Committee has received a number of queries from outing organisers, who have been challenged by concerned PCCs and other owners of towers (e.g. councils) to provide evidence of liability insurance cover before granting permission for visiting ringers. A request for visitors to demonstrate that they have liability insurance cover is basically asking visitors to prove that they can pay for any damage that the visitors cause to the host tower or third parties (it does not relieve the host tower of any legal liability that it may have towards its visitors or other parties). Where the visitors are representatives of one tower, and can be said to be acting for their home church PCC, the home church liability policy may cover them, but it may be necessary to obtain written confirmation from the PCC that the ringers are its responsibility. Mixed bands are in a more difficult position, though as mentioned above many will have personal liability insurance in any case. We recommend dialogue, asking these owners to explain the reason why they want visitors to

have liability cover and the level of cover that they are requesting, as it may be possible to argue that this is unreasonably high. These owners should be encouraged to check their own insurance policy wording, which may allay their fears regarding insurance cover for visiting ringers.

Accreditation:

There has been absolutely NO suggestion from Ecclesiastical that insurance cover for ringers may become conditional on the presence of an accredited instructor. Any comment suggesting this in the pages of the Ringing World is mere supposition, and has absolutely no basis in fact. To re-iterate, Ecclesiastical's claims history with regard to ringing-related claims is extremely small, and they are very happy with the current Health and Safety milieu in ringing circles. We see no evidence from any on-record or off-the-record conversations that this position will change.

All in all it was a positive meeting, and the group is scheduled to re-convene in April 2015.

We encourage all bellringers to familiarise themselves with the very useful Guidance Notes published by the CCCBR Tower Stewardship Committee. Latest versions can be found here:

<http://www.cccbr.org.uk/towerstewardship/>

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