

Congregational Statement: Important Changes to cover for Covid-19 Related Unoccupied Premises

1 December 2020

This statement replaces all previous versions issued on 1 October, 1 September, 12 June, and 20 and 24 March 2020*.

Please read all of the following information.

Whilst many churches re-opened following government advice and local authority lockdown guidance; the recent introduction of national restrictions and lockdowns have resulted in churches having to close again. In light of this change we are issuing a revised statement to churches.

We restate the information as follows:

For a period up to and including the 31 January 2021, we confirm that if the church decides to remain closed **solely** due to concerns about coronavirus (Covid-19), (see note 2) we will a) waive the condition to advise us of that closure and b) waive the restrictions in the policy relating to premises which are empty, disused, or not in use (see note 3), subject to the following:

1. In accordance with the policy wording, the church must take reasonable steps to prevent injury or damage and consideration should be given to ensure that this is the case. It is recommended that such steps be documented.
2. Portable valuable items to be removed from the property and stored securely at church officials or members' homes. (Cover for such items will be provided under Extension 2 temporary removal and for the purpose of this period of cover, the limit is increased to £5,000 any one claim.)
3. The church to be inspected internally and externally at least weekly and any signs of damage / attempted entry or unsafe condition be repaired **immediately and reported to us without delay** and a record kept (*see note 1*).
4. All security devices including intruder and fire alarms be placed in operation.
5. Services (gas, water and electricity) to be turned off (*see note 1*). If electricity is required to enable fire or intruder alarms, then this may be left on.
6. Claims arising from Section 1a) Insured events 6 Escape of water and 7 Freezing of water will only be accepted if normally included in your current policy and are strictly subject to compliance in full, with the following terms:
 - I. The heating in the buildings to be maintained at a temperature of no less than 7 deg. C at all times and point 5 above shall not apply if needed to maintain the heating.
 - II. Where heating in the buildings is maintained as above, the requirement for inspections referred to in 3 above is increased to twice a week. (see also note 1)
 - III. The services (gas, water and electricity) must be covered by up to date inspection certificates and passed as safe in accordance with the relevant regulations.
 - IV. If your policy is subject to any increased terms in respect of these insured events these terms will apply to any claims arising during the closure
 - V. Portable or open fires /stoves and other 'naked flame' forms of heating shall not be left on when the premises are unattended and therefore if this is the sole heating method these insured events shall NOT apply.

Note – it is strongly recommended that you retain records of the maintenance of heating and the inspection regime as this may be required in the event of a claim.

* previous statements may be found on the Covid-19 policyholder information page on the Congregational website <https://www.congregational.co.uk/policyholders/coronavirus-information.php>

Note 1 We do not expect anyone to place themselves at any unnecessary risk, however the church **must make arrangements** for regular inspections to be undertaken unless prevented to do so for a fixed period of time indicated by current government regulations.

- The buildings must be inspected at least once a week for any signs of damage including but not restricted to graffiti and attempted entry to the building. **Any such signs must be notified to us immediately.**
- This inspection should include outbuildings, oil tanks, and other structures in the grounds and should also identify and address any safety issues identified.
- The inspection must be undertaken in accordance with all precautions relating to protection from Covid-19.

In accordance with the policy wording all efforts should be made to protect the church wherever possible and safe to do so. We accept it is important that guidance provided by the Government and Public Health Authorities is followed at all times.

Property left unoccupied is more susceptible to damage – particularly caused by malicious damage, theft, or water damage. Resulting damage can also increase if not detected early. Please contact us immediately as soon as the church becomes aware that damage has occurred, whether this is the subject of a claim or not and in accordance with the claims conditions in your policy.

The insurance of unoccupied property normally attracts reductions in cover and increases in premium.

Please visit www.spow.co.uk for guidance on general health and security issues but specifically:

The protection of unoccupied premises: www.spow.co.uk/property-care-maintenance/unoccupied-buildings.php

The safety of church ground and graveyards: www.spow.co.uk/heath-safety-obligations/churchyard-outdoors.php

Note 2 If the church decides to not reopen and close on a permanent basis the extended cover outlined above will not be applicable and you should contact your broker or Congregational immediately for details of the restricted cover that will apply.

Note 3 If a building at the premises is not used at least weekly either for worship, church, or hirers activities, then the building would be considered as unoccupied and the restricted cover will apply as detailed above. Using the premises solely as a night shelter is not permissible. Any opening of the buildings for worship or other church activities must only be undertaken in accordance with government guidelines and where applicable, your council lockdown rules, further information may be found in our website:

<https://www.congregational.co.uk/policyholders/coronavirus-information.php>