

Insurance Issues

Most PCCs in this Diocese are covered by the Ecclesiastical Insurance Group plc (01452 528533) **Churchguard**, **Church Combined** or **Parishguard** policy. These provide public liability insurance and protect the interests of the Incumbent, Churchwardens, PCC and include mainstream youth and children's activities organised under the auspices and control of the PCC anywhere in the British Isles. (NB not just in the church or the Hall)

The **Parishguard** policy also includes personal accident cover for church workers, children and young people involved in such activities. **Church Combined** or **Churchguard** policies are unlikely to include personal accident cover for this work.

For a children's or young people's group to be covered by the above policies:-

- (a) The PCC must minute its acceptance of responsibility for the activities of the group.
- (b) The PCC must minute its approval of all leaders.
- (c) The PCC must minute its acceptance of any new activities.

A P.C.C. must have:

1. public liability cover for the P.C.C., leaders, volunteers and the children and young people. This should (2001) be a minimum of £5m. This must cover claims made against any leader, helper or member by anyone, wherever the incident happens.
2. personal accident cover for leaders and volunteer helpers wherever the accident happens. Whether you exceed standard levels is your choice. NB this may overlap with travel insurance or be part of a Parishguard Policy.
3. indemnity for leaders providing hazardous activities like mountain biking, skiing etc.
4. travel Insurance if the group is going away.

A P.C.C. may provide:

1. personal accident cover for children and young people.
2. cover for property, money etc.

The leader in charge of the group will need increased or alternative cover if:

1. the group works jointly across parish or deanery or denominational boundaries.
2. the group wants to be independent of the P.C.C.
3. new things happen too fast to get P.C.C. agreement.
4. the P.C.C. don't have a **Parishguard** policy and personal accident cover is needed for leaders and young people.