



RISK MANAGEMENT REPORT

St Michael & All Angels Church, Winwick



INTRODUCTION

Insured:	The Vicar and Churchwardens for the time being and the Parochial Church Council of Winwick St Michael & All Angels in the Diocese of Peterborough		
Policy Number:	04XPG0266112	Risk Name:	St Michael & All Angels Church
Surveyor:	Laura Thomas	Risk Address:	Winwick Northampton Northants
System Reference:	GBU-2018-10-5748		
Date Inspected:	04/10/2019	Post Code:	NN6 7PD

We have prepared this Risk Management Report following the recent review by our Risk Management Appraiser, Laura Thomas on 04/10/2019.

We are pleased to provide you with your Risk Review and Valuation Report for your premises, outlining the basis on which the level of insurance cover has been assessed and the risk improvements we discussed.

This report is based on information obtained during our recent telephone conversation with Mrs Sue Tringham.

Insurance can only be of value when the cover that it provides is based on a suitable assessment of the costs involved in restoring, repairing, reinstating or rebuilding as appropriate.

This assessment of the building has provided us with an opportunity to consider any changes which may have been made since our last visit. In conjunction with information gathered from previous surveys, and, where suitable, the use of digital technology, which includes data from various digital mapping sources, we have calculated a revised suggested sum insured for these premises.

We have also reviewed your fire, security and health and safety arrangements as part of our assessment and may offer advice to you on this matter.

How have we arrived at the suggested sums insured?

The Buildings Sum Insured in an insurance policy should reflect the full value of restoring, repairing, reconstructing or rebuilding your premises and its unique features using materials of similar quality.

We have gathered information regarding the type and quality of materials used in the construction of your building and together with the external measurements and any photographs, this has enabled us to arrive at a recommended Buildings Sum Insured.

The valuation is based on a combination of detailed building cost data provided by independent sources, building cost data collected by our Surveyors through their experience of valuing properties. The valuation is affected by factors such as location, age, listed status and architectural complexity. In addition to the cost of the materials, our valuation includes the necessary fees to employ an architect and suitable contractors.

In relation to the contents sums insured, these are based on the information gathered in previous surveys and any additions advised during our conversation.

This report is confidential and remains the property of this office. The information contained in this report is intended for the use of the named Insured only and is provided purely for insurance

purposes. Any dissemination, distribution, copying or use of this report without the prior permission of this office is strictly prohibited.

The findings of this report are based on information obtained during our recent telephone conversation for the sole purpose of informing decisions relating to the provision of insurance cover. As such, it does not constitute any review, audit, inspection or risk assessment that you may require for other purposes.

It is not intended that this report or any subsequent report or other communications should be used by you as an indication of statutory compliance or as meeting any statutory duty and this does not replace or satisfy any duty to manage, monitor or maintain effective risk management systems.

Furthermore, any comment or omissions should not be taken as acceptance or otherwise of any risks seen or unseen, present at, in or on the insured premises.

It is the responsibility of the party effecting the insurance to ensure that the implementation of the matters detailed in this report does not contravene any Act of Parliament or subordinate legislation. Compliance with advice given in the report in no way guarantees the fulfilment of any obligations required by law.

If you have any questions in connection with this report please contact our Surveyor. Contact details are noted below.

This report contains one or more sections as noted below detailing risk improvements and advice.

Requirements – This section contains one requirements.

Advisory – This section contains six recommendations.

Valuation Advice - This section contains our Surveyor's advice regarding sums to be insured.

Overall standards of Management and Housekeeping were found to be of an adequate standard and the Risk Advice submitted is intended to support positive Risk Management within the property.



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REQUIREMENTS

Insured:	The Vicar and Churchwardens for the time being and the Parochial Church Council of Winwick St Michael & All Angels in the Diocese of Peterborough		
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These requirements must be completed within the indicated weeks/months from the date of the letter accompanying the report in order that your insurance cover is not prejudiced. Please contact us if you need to extend the timescales or alter the specification of work.

We require written confirmation that the requirements have been completed within the timescales agreed. It is therefore vital that any problems regarding implementation are brought to our notice without delay.

Risk Improvements have been prioritised into six categories, as indicated within the heading for each requirement as detailed below. We have also included where applicable, a reminder of any conditions precedent that you may be currently in breach of.

Urgent – It was agreed at the time of the survey that these matters required urgent attention and would be actioned without delay, but in any event no later than 2 weeks from the date of the survey visit.

Priority 1 – requirements to be implemented within 4 weeks.

Priority 2 – requirements to be implemented within 8 weeks.

Priority 3 – requirements to be implemented within 3 months.

Priority 4 – requirements to be implemented within 6 months.

Priority 5 – requirements to be implemented by renewal.

Condition Precedent - Items listed below with a heading of Condition Precedent have no priority timescale included as they are to remind you of an existing specific condition which already applies to your insurance policy cover. Non-compliance with this condition (provided that such non-compliance is material to the loss) will mean the claim will not be paid.

Anglican Churches

For most alterations you will require a Faculty. Further advice on this can be obtained from your Archdeacon. In addition to the Diocesan Advisory Committee you should bear in mind any advice given by the Church Buildings Council, Historic England, the Amenity Societies and other conservation bodies. We would be pleased to discuss amendments to our suggestions in order that the wishes of these bodies are accommodated.

19.10.01

Electrical Inspection - Priority 4

You must establish when the fixed electrical system was last inspected for safety. If this has not been done within the last 5 years then you must arrange for the system (including the organ blower box if appropriate) to be checked for safety by a qualified electrician/electrical contractor on the Roll of Approved Electrical Installation Contractors issued by the National Inspection Council for Electrical Installation Contracting (NICEIC), a member of the Electrical Contractors Association (ECA) or a member of The National Association of Professional Inspectors and Testers (NAPIT) and any defective wiring or equipment must be brought up to the relevant standard under the present I.E.T. Wiring Regulations (BS 7671).

Registration or membership must be on a 'Full Scope' basis to work on commercial installations.

A copy of the electrical installation condition report must be forwarded to this office.

To help you comply with this requirement we have partnered with HSB Engineering Insurance Ltd as a preferred supplier. HSB can complete the required electrical inspection at preferential rates for our policyholders.

For further details go to www.ecclesiastical.com/risk-management/preferred-suppliers

Alternatively you can review the register of certified electricians/electrical contractors published by NICEIC, ECA and NAPIT for details of an approved electrician in your area.

Contact Details

- **NICEIC – National Inspection Council for Electrical Installation Contracting**
Warwick House, Houghton Hall Park, Houghton Regis, Dunstable. LU5 5ZX
Tel: 0333 015 6625
Web: www.niceic.com
- **ECA - Electrical Contractors' Association**
Rotherwick House, 3 Thomas More Street, London. E1W 1YZ.
TEL: 020 7313 4800
Web: www.eca.co.uk
- **NAPIT - The National Association of Professional Inspectors and Testers**
4th Floor, Mill 3, Pleasley Vale Business Park, Mansfield, Nottinghamshire. NG19 8RL
Tel: 0345 543 0330
Web: www.napit.org.uk

ADVISORY

Insured:	The Vicar and Churchwardens for the time being and the Parochial Church Council of Winwick St Michael & All Angels in the Diocese of Peterborough		
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This section draws your attention to those matters which, whilst not an insurance requirement, you should strongly consider acting upon. Some of these may relate to your legal responsibilities but should not be deemed to be an exhaustive list of these or potential hazards.

This is advisory guidance and hence no time-scales for the implementation of these matters has been provided. However any of these where the need to comply with legislation has been referred to should be addressed without delay.

Anglican Churches

For most alterations you will require a Faculty. Further advice on this can be obtained from your Archdeacon. In addition to the Diocesan Advisory Committee you should bear in mind any advice given by the Church Buildings Council, Historic England, the Amenities Societies and other conservation bodies. We would be pleased to discuss amendments to our suggestions in order that the wishes of these bodies are accommodated.

19.10.02 Waste Bins

Over 40% of fires which occur in the United Kingdom each year are malicious in origin and often involve the ignition of waste materials stored close to buildings or property, in piles, open skips or wheeled containers. These fires can develop very rapidly, especially those in plastic wheeled containers, which ignite easily and burn vigorously. Metal bins with lockable lids should be used to store waste material prior to final collection and removal. Where possible these bins should be positioned at least 10 metres away from buildings.

19.10.03 Inventory

You should produce an inventory or terrier, together with a photographic record of valuables and serial number list to facilitate recovery of valuable items if stolen.

19.10.04 Asbestos

Asbestos if disturbed, damaged or in poor condition can be hazardous to health. Your church may contain asbestos and you have a statutory duty to manage the risks from it.

The arrangements you currently have in place should be reviewed to ensure that you are able to meet your legal obligations. Further information is available at:

www.ecclesiastical.com/documents/church-asbestos-guide.pdf

If you would like any assistance with managing asbestos in your building, please visit our [webpage](#) and look for Asbestos Management. Here you will be able to access direct support from our panel of third party suppliers.

www.ecclesiastical.com/risk-management/preferred-suppliers

Alternatively further guidance is available via the HSE at www.hse.gov.uk/asbestos/index.htm

19.10.05 Health and Safety Management

Like any premises where the public can congregate, ensuring the safety of those who use your church or hall is an important consideration.

Where you have employees (and in these circumstances, volunteers as well) or control certain aspects relating to the premises, you are required to comply with health and safety law.

This may require you to:

- Decide who will help you to meet your responsibilities
- Write a health and safety policy
- **Complete written risk assessments**
- Take adequate precautions to prevent danger in your church
- Provide training and information for those that need it
- Make provision for first-aid and dealing with any accident
- Retain suitable records
- Keep up to date.

The arrangements you have in place currently are inadequate and we would advise that you review these to ensure that you meet your responsibilities. Useful information and tools are available at:

www.ecclesiastical.com/risk-management/church-health-and-safety/

Further guidance is available at www.hse.gov.uk/simple-health-safety/

Slips and trips are most common causes of injury in churches. Injuries can be quite severe and in some cases are disabling. We recommend you to review, develop and record further your precautions to prevent slips and trips, improving the chances of defending a claim should one arise. Useful information and tools including a risk assessment template are available at:

<https://www.ecclesiastical.com/risk-management/church-slips-and-trips/> and
www.ecclesiastical.com/documents/church-slips-and-trips.pdf

Work at height continues to pose a significant risk of serious injury to those involved. Thankfully, such injuries are not common in a church, but where they have occurred, many have been permanently disabling. Most frequently, these have resulted from falls from ladders or through fragile materials. We recommend you to review, develop and record further your precautions to prevent accidents and improve the chances of defending a claim should one arise. Useful information and tools including a risk assessment template are available at:

www.ecclesiastical.com/documents/working-at-height.pdf

19.10.06 The Safekeeping of Communion Plate

The safe protecting the communion plate is now of some considerable age and would offer little resistance to any thief. It is strongly suggested that a modern safe is installed which will provide significantly greater protection.

The safe should be installed in accordance with the manufacturer's instructions. In the absence of specific instructions, free-standing safes weighing less than 1 tonne should be securely anchored with at least one high tensile steel bolt, preferably two, to a concrete floor structure wherever possible.

A safe with a Euro Grade 0 rating (£6000), such as one of those detailed below would be suitable.

Burg-Wächter	Karat MT24N &26N
Dudley	Europa Grade 0
Premier	Premier Eurosafe 0
SMP	Community Grade 0 Mk III
Securikey	Euro Grade 0

It may be possible to obtain a suitable second hand safe of equivalent rating. Any such safe should be reconditioned in accordance with BS 7582: 1992 Code of Practice for Reconditioning of used safes.

To help you comply with this requirement we have partnered with InSafe as a preferred supplier. InSafe manufacture, supply, install and maintain a wide range of cash and valuable safes, available at preferential rates for our policyholders.

For further details go to www.ecclesiastical.com/risk-management/preferred-suppliers/

19.10.07 Locking The Church at Night

Whilst we actively encourage that churches are left open during the day where this is possible, we strongly suggest that the church is locked at night. Churches can be vulnerable to theft and malicious damage and this will often occur at night.

Often a rota system can be arranged between PCC members and others within the parish to unlock the church each day.

Tips for being open and secure

- Churches wanting to be open need to find the right balance between accessibility and security. This means taking a few key steps:
- Ensure local residents know that the church is operating an open door policy so that they can observe activity
- Encourage local people to pop into the church while passing by
- All valuables should be stored in a locked area.

Our guidance on open churches is available at

<https://www.ecclesiastical.com/risk-management/open-churches/>

VALUATION ADVICE

Insured:	The Vicar and Churchwardens for the time being and the Parochial Church Council of Winwick St Michael & All Angels in the Diocese of Peterborough		
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Introduction

It is the responsibility of the proposer to decide the sums to be insured under the policy.

In an endeavour to be helpful however, the Company has indicated figures which should be considered as the minimum for which insurance cover should be obtained at the present time.

The information contained in the valuation is intended for the use of the named Insured only and is provided purely for insurance purposes. Any dissemination, distribution, copying or use of this valuation without the prior permission from us is strictly prohibited.

Building

The figure for the buildings represents an assessment of the approximate cost, using techniques and materials that allow the **buildings** to be sympathetically repaired to a similar form to the existing structure using materials that are substantially the same as the original but which may not be of the same period in order to:

(a) restore or repair the buildings to the extent described in the Company's leaflet attached herewith and entitled "Insurance Valuation for Churches" or

(b) replace the property with a modern equivalent.

In either case, the maximum liability of the Company shall not exceed the Sum Insured.

The cost of replacing the buildings in their present form using original identical materials could be much greater and if, therefore, insurance cover is required on this basis, specialist advice should be obtained regarding the appropriate sums to be insured.

Contents

No contents valuation has been undertaken but an assessment has been based upon the current sums insured plus an allowance for inflation. A further allowance has been made for acquisitions and disposals.

Inflation

(a) Whilst inflation continues it is important that all sums insured should be reviewed regularly even though the policy provides for automatic increases by means of index-linking.

(b) Consideration should also be given to making provision against the effect of inflation during the anticipated delay period between the date that an insured loss occurs and the date the repairs are completed.

We are anxious to offer every assistance in arranging the insurance, but must repeat that the responsibility for deciding the sums to be insured and the risks to be covered remains entirely with the proposer.

Amounts

Buildings	£ 4,845,000
Allowance for boundary walls	£ 30,000
Contents	£ 55,000
Total	£ 4,930,000