

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

July 2021

This statement replaces all previous versions issued on 1 June 2021, 1 April 2021, 1 February 2021, 1 December 2020, 1 October 2020, 1 September 2020, 12 June 2020, 20 and 24 March 2020*.

Please read all the following information.

Reopening your place of worship

Since the initial lockdown, we have been providing temporary enhanced cover for buildings unoccupied due to Covid-19. In all areas of the UK it is now permissible for places of worship to open subject to compliance with the guidance of the individual national governments and the HSE. We therefore expect all places of worship to be open in accordance with this advice. This temporary enhanced cover is therefore being extended to the **31 July 2021** subject to the terms and conditions indicated below but will be **withdrawn from that date**. If there is any reason as to why your premises will remain unoccupied after 31 July 2021, please contact your intermediary or Congregational with full details.

Please note, if a building at the premises is not used at least weekly either for worship, church or hirers activities, after 31 July 2021, then the building would be considered as unoccupied, and restricted cover will apply, unless previously notified and agreed with us.

Please visit www.spow.co.uk for help and guidance.

Unoccupied premises

For a period up to and including the 31 July 2021, we confirm that if your particular place of worship has specific reason to remain closed for an ongoing period solely due to concerns about coronavirus (Covid-19), (see notes 2 & 3), 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 4), subject to the following:

1. In accordance with the policy wording, the church must take reasonable steps to prevent injury or damage. Such steps must be documented.
2. Portable valuable items must 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 must be inspected internally and externally at least weekly and any signs of damage / attempted entry or unsafe condition must be repaired **immediately and must be reported to us without delay** and a record kept (see note 1).
4. All security devices including intruder and fire alarms must be placed in operation.
5. Services (gas, water and electricity) must 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:
 1. The heating in the buildings must be maintained at a temperature of no less than 7°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 must be increased to twice a week. *(See also note 1)*
- III. The gas and electricity services 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 must 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 – You must retain adequate records of the maintenance of heating and the inspection regime as this will be required in the event of a claim.

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

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 by current national or local government regulations. If an official of the church cannot undertake this then you must find a suitable reliable alternative to do this for you.

- 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.** You must maintain a written record of these inspections.
- 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 your national or local government, the HSE and Public Health Authority 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. Please note that damage which occurs gradually such as long standing water leaks, rot and mould will not be covered by 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

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

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

Once you are permitted to open your place of worship, we expect you to do so in accordance with national and local government guidelines. If you are unable to do so, the additional cover indicated above will only apply if the closure is solely and completely due to Covid-19 or any changes to national or local government guidance, otherwise your additional cover is withdrawn, and your existing policy cover will be restricted.

Note 4

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 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 national and local government guidelines. Further information may be found on our website:

www.congregational.co.uk/policyholders/coronavirus-information