



A guide to our new business risk appetite

Our Faith appetite covers UK based places of worship for non-Anglican Christian denominations and non-Christian faiths.

Risk profile – a guide to getting the best terms for your client

The profile below outlines some of the features that we consider identify a good quality Faith risk.

When you submit a new business enquiry to us please supply as much information as you can about the risk and how it fits within this profile. This will help us to provide you with the best terms for your client.

General	Liabilities	Property/Business Interruption
<p>An established well run place of worship.</p> <p>.....</p> <p>Confirmed claims experience.</p> <p>Good claims experience is preferable as is evidence of action taken following previous losses.</p> <p>.....</p> <p>Written references are taken up for all staff prior to employment commencing.</p>	<p>There is a positive attitude to risk management. For example there is a Health & Safety policy and records of training provided are kept.</p> <p>.....</p> <p>Documented policy to safeguard children and vulnerable adults which is reviewed and updated annually.</p> <p>.....</p> <p>Proactive approach to dealing with near misses, incidents and complaints.</p> <p>.....</p> <p>Procedures to ensure activities are supervised and managed by staff and third parties who have suitable qualifications and experience.</p>	<p>There is a positive attitude to risk management. For example there is a policy to control the storage/disposal of waste, fire assessments are regularly carried out and the activities of contractors are controlled.</p> <p>.....</p> <p>Good fire protection is in place.</p> <p>.....</p> <p>Good physical security is in place.</p> <p>.....</p> <p>Well maintained buildings.</p> <p>.....</p> <p>A business continuity plan that is regularly reviewed and updated is in place.</p>

We normally write Anglican churches on a direct basis.

We are not actively seeking to underwrite Baptist or Methodist churches because of our relationship with the Baptist and Methodist Insurance Companies.

Baptist Insurance Company contact details **0845 070 2223** or enquiries@baptist-ins.com

Methodist Insurance Company contact details **0845 606 1331** or enquiries@micmail.com

Ansvar Insurance (a business division of Ecclesiastical Insurance Office plc) is our specialist insurer for Presbyterian, Pentecostal, Evangelical and other free churches. Contact details **01323 737541** or ansvar.insurance@ansvar.co.uk.

We do not write Aviation, Motor or Marine Risks (other than non Road Traffic Act cover and incidental use of small watercraft).

Getting in touch

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