

## Insurance Issues

### Public Liability Insurance

**Many churches have asked for advice when it comes to insurance for events which take place in their church buildings. Here is the general advice from Ecclesiastical insurance – the foremost insurer for Anglican churches.**

Ecclesiastical Insurance's general advice is that if a third party group or organisation (i.e. one which is not run under the auspices of their PCC) wishes to use the church premises, they would expect the church to ensure that the third party group holds their own insurance cover for the activities or event that they are proposing to organise before allowing them to use the premises.

This advice is provided to protect the interests of the insured, i.e. the church/PCC, so that they are not pursued on a contingency basis in the event of an accident occurring (even though there is a remote change of this). It also enables the right to be reserved to pursue the costs of any property damage if this has occurred through the negligence of the third party using the premises.

Thus if the PCC organises an event in the church which involves third parties using the church for then the PCC's own public liability insurance will cover the event. If a third party seeks permission from the PCC or incumbent to hold an event within the church then they should be asked to confirm that they hold their own public liability insurance.