



Edwards Insurance HQ

## UPCOMING EVENTS

- URC Golf Day at Bromsgrove Golf Club 7th September 2015 for which we are the main sponsors, please publicise this event as there is still plenty of time to enter.



Full details can be found on the back of the latest Reform or contact me personally.

- URC Multicultural Celebration at Carrs Lane Church Birmingham 26th September 2015 where we will be having a stand and sponsoring the art competition.
- Christian Resources Exhibition at the NEC Birmingham from 7th to 8th October 2015 where we shall be exhibiting. We can supply free tickets to those who would like them: Please encourage people to contact us if they would like any.

Welcome to the very first edition of our URC Newsletter which we trust you will find interesting and informative. We would very much appreciate your feedback and suggestions for future editions.

## INDUSTRY NEWS

In the recent budget the Chancellor announced a significant rise in insurance premium tax, from 6% to 9.5% to take effect in November. Needless to say the insurance industry has reacted very badly to this news but sadly we are all faced with it. No doubt this figure will increase from time to time but hopefully not reach the 19% charged in Germany! We shall of course do our very best to help churches to cope with this increase by achieving the best premium we can without compromising cover.

Grateful thanks to Patrick Baldwin for the excellent photograph.

- We were delighted to be a sponsor of the North Western and Mersey Synod's recent 'Big Day Out' which attracted almost 1,000 people to the Southport Theatre and Convention Centre. David and Sandy met many existing clients and one or two new prospects at a venue which they feel will be ideal for next year's General Assembly.

(Pictured below is Sandy with the competition winner, Simon Bromley from Blackburn).



## OUR NEWS

We continue to work on our new website and have recently added a frequently asked questions section for churches.

- We were delighted to be appointed recently by Fairhaven URC in Lytham St Annes known locally as 'The White Church'.



## HEALTH & SAFETY MATTERS

The tragic death of an 8 year old boy in a Glasgow cemetery in May, when struck by a falling gravestone, was a salutary reminder of the potential danger of such places. It is important that graves are checked at least annually to ascertain, as far as possible, if they are safe.

P.T.O. ➔

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## SAFEGUARDING

It is hard to imagine that in this day and age there are still churches and chapels who do not take the issue of safeguarding seriously.

If you are involved with younger people (under 18) or with vulnerable adults it is essential that you have a written protection policy in place, and this should be reviewed regularly. However, safeguarding is more than just having a policy in place — it means having a culture of vigilance where everyone knows what to do if they have concerns. Safeguarding is preventative, rather than simply reactive. There needs to be a commitment to safeguarding and clear procedures for reporting concerns.

It is of course essential that there is not only a policy in place, but that it is complied with. This may seem an obvious point but a major church insurer has had a substantial legal expenses claim from a church which did have excellent policy in place but just did not follow it for certain 'trusted' people: Needless to say this proved to be sadly wrong!

Recent legal advice states that if a church is hiring out their premises then the church should ensure that the 'hirer' has a suitable protection policy in place. A church in the South West closed recently after employees at the independent nursery were charged and convicted of serious child abuse.

With increased publicity in recent years there is no doubt that not having a safeguarding policy in force will not be considered reasonable



by insurers or the law. CCPAS have an excellent website on this subject, which answers the question as to whether a child protection policy is a legal requirement for a church. They state as follows —

You will not be breaking criminal law if you do not have a child protection policy. However, the government's statutory guidance — 'Working Together to Safeguard Children' 2010 — states that churches, other places of worship and faith-based organisations need to have appropriate arrangements in place for safeguarding and promoting the welfare of children (anyone up to the age of 18 years). The Charity Commission requires every organisation that works with children, including places of worship, to have a written safeguarding policy and charitable status will not be granted unless a policy is in place. Insurance companies require written policies.

In addition Trustees providing services to children and vulnerable adults are required to inform the Charity Commission if they do not have a safeguarding policy in place and are not carrying out criminal records checks on Trustees (where legally possible) and workers (paid and

volunteer). The Charity Commission would regard such a situation as a 'serious incident' and investigate. When filing their Annual Return, charity trustees are required to confirm that such policy procedures are in place.

Furthermore, in all insurance policies there is a 'duty of care' condition whereby one must take due care to prevent loss or injury. Failure to address the above issue could in theory invalidate an insurance claim.

There is a wealth of information available on this subject to advise and assist and we would encourage every church and chapel to take this matter very seriously.

David Edwards, Managing Director,  
Edwards Insurance Brokers July 2015

### And Finally.....

We are pleased to announce that we have chosen to support the Marie Curie Hospice in Solihull.



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