

Contents of the Church & Insurance

The Churchwardens are owners of the contents of the church, for instance, the furniture, books, silver etc. It is the PCC's duty to preserve them and to insure them.

Prevention of theft is now a major problem for all churches. Again, this is the responsibility of the PCC. Extensive (and expensive) security measures are now possible. Clear procedures relating to locking and unlocking the church are important. Encouraging the use of the building is probably the best form of security.

It is a good idea to photograph particular items, including clear indication of measurements, so that they can be identified if stolen. They can also be marked with a security microdot.

A PCC should consider insurance for Buildings and Third Parties.

Buildings

Buildings including the parish church, a licensed mission church, the church hall and any other buildings. The level of insurance should be discussed with the insurance company and considered from time to time by the PCC. If the PCC does not have sufficient funds to ensure in full, it should minute that fact.

Third parties

Third party liability insurance to cover claims for injury by persons using the church, churchyard and church hall including employees and voluntary workers. You should make sure that it covers all of the work undertaken by the PCC, for instance trips organised by the PCC. It is essential for the PCC to have public liability insurance and (if they employ anyone) employers' liability insurance.

