

archdeacons' visitation news

Managing energy costs



The rise in energy costs is of great concern to many and you may be looking into lower-cost ways to heat and light your church.

Central heating

If you're planning on reducing your heating output to just a few areas of the building, it's

worth considering that reduced heating can cause damp and mould to form in unused areas.

Many radiators are fitted with thermostatic valves that control the heat output, giving better energy efficiency. We recommend turning the valve down to a lower setting in unused areas to help keep the area damp free rather than turning heating off. This will also significantly reduce the risk of water pipes bursting. Water leaks can cause major property damage and enormous inconvenience. Radiators in occupied areas can be set at higher temperatures, as desired for comfort.

Important items, such as paintings and rugs, may be susceptible to damage in colder conditions. These items should be relocated to warmer parts of the property or suitably protected by appropriate coverings where there is a risk of damage.

Portable heaters


The use of portable heaters may be considered as an alternative. If you are considering using portable heaters, we recommend the following checks before usage:

- Before purchase, check the heater is not included on published recall lists. Defective heaters are a known common cause of fires and even death.
- Use of portable gas, paraffin and other flammable liquid heaters should be avoided, they significantly increase the risk of fire.
- Ensure heaters are maintained as recommended by the manufacturer and kept in good working order – only a competent person should undertake servicing or repairs.
- Heaters must be kept away from combustible items including timber furniture and altar frontals.
- Before moving any heater ensure it is turned off and has cooled down.
- Do not leave portable heaters operating unsupervised.

Candles

Candles are, of course, synonymous with churches but are not recommended as an alternative form of lighting. Battery-powered torches or candles that are pre-charged should be considered as an alternative. If candles are used, they should be kept in holders designed for purpose and sited well away from furnishings, especially curtains. They must be extinguished before leaving a room.

By planning ahead and taking sensible precautions, it is possible to reduce energy costs and minimise risks to your property and your congregation and volunteers, avoiding the enormous inconvenience and financial impact of property damage. Find out more at

 ecclesiastical.com/risk-management/energy-savings-guidance



Managing volunteers: Health and safety

Volunteers support a wide range of diverse activities, many of which are usually of low risk. However, volunteers may be involved in higher-risk activities. **These include:**

- completing tasks at height, using ladders and other access equipment
- property maintenance and other construction work
- using power hand-tools, machinery and other equipment
- completing tasks alone.

When using volunteers or employees for a task, their safety is of paramount importance and proportionate action should be taken to safeguard this.

If you are an employer, you may want to:

- seek the advice of your competent person
- include volunteers as part of your risk assessments, planning activities accordingly
- implement suitable precautions to protect volunteers and others, based on any risk assessments you have made
- provide any necessary information, training and supervision for them, matching tasks to individual capability
- provide personal protective equipment
- provide adequate first-aid facilities and arrangements for dealing with any accidents should they occur
- provide adequate welfare facilities
- periodically check that your precautions remain adequate
- keep any necessary health and safety records
- include your arrangements for protecting volunteers in your health and safety policy.¹

If you are not an employer, you may want to:

- check your premises are safe, along with any access to them
- make sure any equipment or substance you provide for use by others is safe
- ensure that any lifting equipment is properly installed, maintained and checked
- take suitable precautions where you supply equipment or are looking after people completing tasks at height
- plan events to identify suitable precautions
- think about any necessary precautions if tasks involve individuals completing them on their own.¹

¹These lists are not exhaustive. Find the full guidance with links to supportive material on the Ecclesiastical website at:

 [ecclesiastical.com/risk-management/volunteer-guidance](https://www.ecclesiastical.com/risk-management/volunteer-guidance)



Managing church events

From fetes to fireworks displays, charity walks to cinema evenings, every year we hear of many new and innovative ways churches are engaging their local communities through events and raising vital funds for their churches. Most of the time, such activities represent little or no additional risk.

However, larger events or unusual fundraising activities can present more significant ones. These will need to be properly managed to ensure people remain as safe as possible and Ecclesiastical's 'Made Simple' guide can help; it explains your responsibility for church-organised events and is full of helpful tips. It can be found at this link:

 [ecclesiastical.com/events](https://www.ecclesiastical.com/events)

The guide will help you understand what you need to do before welcoming people to your church, for such events, and gives support on questions such as:

- Do we have enough knowledge to organise the event properly, with the correct health and safety checks and procedures in place?
- Is there a clear understanding within the organising team of who will be responsible for safety matters?
- Do we need to prepare risk assessments and a safety plan?
- Is the venue suitable?
- Are there activities which could present additional or unusual hazards (e.g. bouncy castles)?
- Do we need to liaise with other agencies (e.g. the Police, other emergency services or local authority)?
- Do we need to obtain a licence to run the event?
- Do we need to use contractors and, if so, are they suitable and competent, and do they have their own insurance?
- Do we have the right welfare facilities in place (e.g. toilets)?
- Have we planned sufficiently for any incidents and emergencies?

And can help you have safer events all year round!

Support and resources for Churchwardens from Ecclesiastical

Ecclesiastical understands that volunteering for the role of Churchwarden and supporting your church can be a demanding job. Managing a treasured building and ensuring that it's a safe place for your congregation to worship, visit and enjoy can be daunting, but you don't have to do it alone.

Ecclesiastical church support managers

At no additional cost, Church Support Managers are there for their Ecclesiastical church customers. Providing tailored help and training to support church insurance needs, they can offer guidance on risk management, health and safety legislation and direct you to online resources. They can also deliver online and in-person group training sessions around topics including the basics of insurance, fire safety, fundraising, climate change and net zero, open churches and theft of metal.



Heather Ford



Joseph Davies

Heather Ford – Church Support Manager for the North.

Heather has roots in the Church, having previously worked for the Diocese of Manchester, and understands the demands of church life. Heather is passionate about supporting churches to understand how insurance can help, rather than hinder, to enable people to focus on their ministry and thrive.

Joseph Davies – Church Support Manager for the South.

Joseph is very much part of the Church family – his father was a parish priest, his mother a hospital chaplain, his wife was recently ordained as a curate, and he spent nine years as a verger at Salisbury and Ely Cathedrals.

“ Fundraising is crucial for sustaining church activities and initiatives. I am always delighted to offer guidance on effective fundraising strategies. We have an excellent online Fundraising Hub which has lots of information about how to get started and how to keep going on your fundraising journey. ”

✉ meetus@ecclesiastical.com
 🌐 ecclesiastical.com/church/church-support-managers

Fundraising hub

Fundraising plays a key role in boosting finances for your church. Ecclesiastical's fundraising hub offers user-friendly support guides which take you from 'where to start' through to 'key factors for successful fundraising' and everything in between.

If you have an Ecclesiastical policy, you can also contact their fundraising helpline, to arrange a call back from their expert team.

📞 **0345 601 9959**
 🌐 ecclesiastical.com/church/fundraising



Ecclesiastical's plain English guides

If you are looking for help in areas such as legal expenses, building work, or outreach, Ecclesiastical has a range of easy to understand Made Simple Guides to help, and their comprehensive document library is full of useful tools like risk assessment templates and Guidance Notes.

🌐 ecclesiastical.com/church/#madesimple

Ecclesiastical church insurance team

Do you have questions about your Ecclesiastical policy?

📞 **0345 777 3322** – lines are open 8am – 6pm Monday to Friday, excluding Bank Holidays
 ✉ churchteam@ecclesiastical.com

Risk Advice Helpline

Are you looking for advice on how to minimise risks as you manage your church?

📞 **0345 600 7531** – lines are open 9am – 5pm Monday to Friday, excluding Bank Holidays
 ✉ risk.advice@ecclesiastical.com

A claims team that really cares

Ecclesiastical's claims team are experts.

📞 **0345 603 8381** – 24-hour reporting service
 🌐 ecclesiastical.com/claims/claim-online

Ecclesiastical would love to hear from you

Do you have a story for Ecclesiastical? Perhaps you overcame a fundraising problem or found a way to get your local community more involved with your church. Sharing 'a day in your life' could really help other Churchwardens and members of the PCC.

✉ meetus@ecclesiastical.com

Contains promotional material

Month-by-month support

To help you plan maintenance and manage your church and its grounds, Ecclesiastical has created a calendar to keep you organised and on track – you can download your copy using this link:

 ecclesiastical.com/risk-calendar



Get monthly tips straight to your inbox




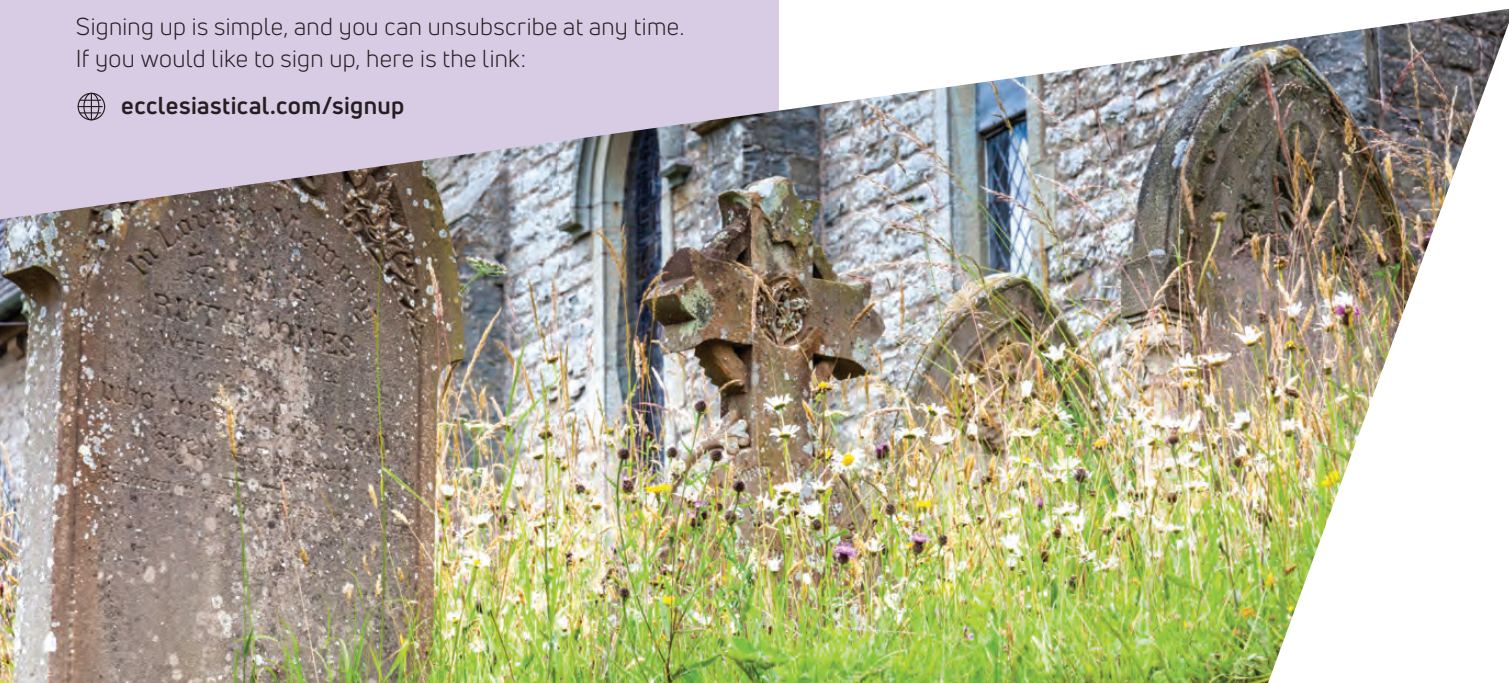
Join the community of church leaders who receive Ecclesiastical's monthly e-newsletter. It's packed with valuable advice about church security, event planning, fundraising and more.

Many of Ecclesiastical's customers already benefit from this e-newsletter, and we hope you'll join them.

Feel free to share the sign-up link with others in your church community who might be interested.

Signing up is simple, and you can unsubscribe at any time. If you would like to sign up, here is the link:

 ecclesiastical.com/signup



Why should net zero be a focus for churches?

A Q&A with the Church of England



BENEFACT TRUST



Julian Atkins

In 2024, our Group's charitable owner, Benefact Trust, pledged £1.5m towards the Church of England's ambitious goal of reaching net zero by 2030. Benefact Trust's funding is focused on equipping and inspiring churches across the UK to start their journey to net zero and reduce their impact on the environment.

Benefact Trust sat down with Julian Atkins, Net Zero Programme Director for the Church of England, to talk through some of the most commonly asked questions about the Church's net zero goal.

Whilst many of us want to play an active role in tackling climate change, the prospect can seem overwhelming due to the scale of the issue, the urgency to take

action and the abundance of complicated information. In Benefact Trust's short Q&A with Julian, he emphasises how important it is to keep things simple and start small.

Julian discusses what net zero actually means, why the Church has a responsibility to reduce its impact on the climate and low-cost ways to get started. Watch 'Net Zero and the Church' on Benefact Trust's YouTube channel:

 youtube.com/@benefacttrust

Here you'll find a host of helpful videos, including a full podcast with Julian Atkins.

Ecclesiastical supports sabbaticals

Ecclesiastical aims to support Anglican clergy by offering financial assistance for life-affirming sabbaticals through their **Ministry Bursary Awards** (MBAs).

Established in 1987, these awards have distributed over £1.4 million, benefiting more than 1,500 clergy members. An MBA can rejuvenate and enhance the ministerial development of clergy, offering them opportunities to engage in extended study, travel, or other enriching activities that can have a lasting impact on their personal growth and to the ministering of their congregations.



St. Paul's Anglican Cathedral in Kolkata, West Bengal, India

The **Revd Adam Dickens** is a recent recipient of such an MBA and he told Ecclesiastical:

“ I was very grateful for the MBA grant as it facilitated my sabbatical visit to Kolkata and wider West Bengal where I spent a month engaging with projects run by the Cathedral Relief Service of Kolkata Cathedral, as well as visiting various establishments that came under the ambit of the Diocese of Calcutta; these included churches, schools, colleges, a TB clinic, an AIDs hospice and a residential home.

“ It was an extremely rich time as I was offered a window into the joy and despair of life for people living in the city (as well as some of the rural areas in the state of West Bengal) and the creative ways in which church communities were responding. It provided interaction with a very different culture to the one I'm used to inhabiting, with all the challenges and growth that comes with it. ”

The application window for the 2026 MBA programme opens in spring 2025 and closes in September 2025. In 2026, we are particularly keen to see more sabbaticals which aim to support the drive for carbon net zero.

If you would like to find out more about the Awards, including eligibility criteria and application details, please visit:

 ecclesiastical.com/mba



Give yourself a financial health check

In today's world, with the high cost of living and rising taxation, it's more important than ever to ensure your finances are in top shape.

Expert advice for clergy



Ben Dabbs




Ben Dabbs, an independent financial adviser with Ecclesiastical Financial Advisory Service (EFAS), emphasises the importance of financial planning for clergy. “With little time available for clergy in their busy lives to focus on themselves, it's important for them to seek expert advice to manage their finances effectively and ensure their personal well-being and that of their

dependants is planned and catered for,” he explains. “Too often, clergy members will delay financial planning until the twilight of their ministry, which can lead to unnecessary hardship.”

Plan ahead with confidence

To help you review your financial arrangements, such as life assurance, pension savings, investments, mortgage options¹ and retirement planning, it's worthwhile seeking expert advice from an independent financial adviser who understands your circumstances and can put in place a plan to help give you peace of mind for the future.

If you would like to arrange a financial health check or receive a brochure providing information about the advice and services available, please contact EFAS at:

 **0800 107 0190**
 **getadvice@ecclesiastical.com**
 **ecclesiastical.com/financial-advice**

¹Your home may be repossessed if you do not keep up repayments on a mortgage. The value of your investments including pension investments can fluctuate, and you may not get back the amount you invested. Your capital is at risk.



Join the Movement for Good



Ecclesiastical is part of the Benefact Group and we do financial services differently – we give all available profits to charity and good causes. It's thanks to our customers that we can make this happen.

The Movement for Good Awards is our annual giving programme and anyone can get involved. The Awards give you the opportunity to nominate the charitable causes that matter most to you.

We're proud to have supported churches, Scouts groups, food banks, hospices, heritage charities and more, all nominated by their supporters.

How to nominate a charity or church to win £1,000

1. Visit movementforgood.com/ecclesiastical
2. Nominate before 15 December 2025. Your nomination will be included in all the remaining £1,000 draws in 2025, so the earlier you nominate, the more chances you have. It's one nomination per charity, per person, so you can get as many as you like in the mix.
3. Further down the page, there are resources you can personalise and share with your colleagues and congregation to encourage more nominations.
4. Keep scrolling to sign up for notifications, including special £5,000 draws and larger awards through partnership funding.

You'll also find more information about the Awards, including the terms and conditions at:

 movementforgood.com/tc

Best of luck!

Trust Ecclesiastical to insure your home and give back to your church!

As a church official, your home could serve as both a living space and a place for your ministry. You might host prayer meetings and counselling sessions from your home, or even help parishioners plan weddings and funerals. You will be supporting your parishioners throughout the years, and Ecclesiastical Insurance is there to support you, with their tailored home insurance policies.

A home insurance policy from Ecclesiastical Insurance can be adapted to suit the needs of the clergy in your work on behalf of the Church, or the general needs of your congregation and community.

Ecclesiastical Home Insurance

Ecclesiastical Home Insurance provides up to £750,000 for buildings and £75,000 for contents as standard. This cover includes protection for your home, personal belongings and even contents away from home up to £3,500. Additionally, 24-hour home emergency assistance and legal expenses are included, helping to ensure you are covered in unexpected situations.

But there is more!

When you take out a new home insurance policy with Ecclesiastical, they will donate £130 to an Anglican church or cathedral of your choice¹ – this programme has already contributed over £500,000, to churches across the country.



You can trust Ecclesiastical. They regularly win coveted awards for their home insurance products. In November last year, they retained their top spot in the Fairer Finance Home Insurance league table for a record twentieth time and remain the UK's most trusted home insurance provider!² Importantly, in today's online world, they also have an 'Excellent' score on Trustpilot too.³



When you talk to the friendly experts at Ecclesiastical's UK-based Head Office, they will work with you to make sure that your home and its contents are well-protected against a variety of risks. By choosing Ecclesiastical, you're not just insuring your home; you could also be helping your church. Call us today!

 **0345 777 3322** and quote **CHOPS25**
 **ecclesiastical.com/homeinsurance**

¹Terms and conditions apply. Visit ecclesiastical.com/trust130-terms. ²Fairer Finance Home Insurance customer experience rating, spring and autumn 2015 – 2024. ³Trustpilot reviews – 419 between 1 February 2023 – 14 April 2025. Correct at time of going to print.



Risk Calendar

Managing the risks of a church can be demanding and it can be difficult to know where to start. Ecclesiastical has produced a helpful Risk Calendar to help you plan when to take action to deal with specific issues before they occur. Each month, an item is highlighted and guidance given on what needs to be done.

January



Ladders: If using ladders or stepladders, check that they are right for the task, free from defects and used properly, being appropriately positioned and secured.

February



Tree management: Trees form a natural part of the landscape and bring many benefits. However, they can present a number of hazards as they age, and careful management is needed.

March



Flood safety: Climate change is resulting in more extreme weather events. It may be difficult to completely flood-proof your church building, but there are actions you can take to reduce the damage a flood can cause.

April



Working alone: Working alone can present a number of hazards, including an increased risk of assault and/or aggression. Review situations where people complete tasks on their own to check the adequacy of precautions in place to protect them.

May



Events: Events are a great way to engage with the wider community and raise vital funds. Larger events or unusual fundraising activities can present additional risks. These may need to be properly managed to ensure everyone remains safe and your event is a success.

June



Fire risk assessment: Have you reviewed your fire risk assessment? Churches need to complete a suitable and sufficient fire risk assessment to comply with the Regulatory Reform (Fire Safety) Order 2005 or The Fire (Scotland) Act 2005, which should be periodically reviewed to remain valid.

July



Working at height: Falls from height can result in serious injury. Identify circumstances where tasks or access at height may be required and check the precautions you have taken are adequate.

August



Security: From theft to arson and vandalism, security is key. As every place of worship and its location is unique, a regular review of security, reflecting the individual risks faced, should be undertaken and actions taken if circumstances change.

September



Slips and trips: Ecclesiastical claims data shows that slips and trips are the most common cause of injury in churches. To reduce the risk, review your precautions to tackle slip and trip hazards both indoors and outside.

October



Water pipes and heating: An escape of water can cause extensive and lasting damage. Check that your water pipes are lagged, the stopcock is clearly labelled and your heating system has been serviced by a competent engineer.

November



Electrical wiring: Electricity has the potential to cause considerable damage to property and serious personal injury. Check your electrical systems have been inspected by a qualified electrician within the last five years and form part of an ongoing inspection and testing programme.

December



Happy Christmas: Christmas is a wonderful time of year, but special events and services, extra visitors and festive decorations in your church can increase the risks of accidents and damage. A little extra planning can help keep everyone safe.


Find the complete guidance at:

 ecclesiastical.com/risk-calendar

You can also sign up for Ecclesiastical's monthly e-news to receive a monthly reminder straight to your inbox. Sign up at:

 ecclesiastical.com/signup

If you need further support, you can contact the Ecclesiastical Risk Advice Line and one of Ecclesiastical's risk experts will be in touch.

 **0345 600 7531** – Lines are open 9am to 5pm Monday to Friday excluding Bank Holidays

 risk.advice@ecclesiastical.com

Tasks at height

We've all been there – a little job needs doing, inside or outside, so why not stick up a ladder or a scaffold tower and get it done? These tasks, along with any others carried out at height, can pose a risk of serious injury to those involved.

Thankfully, falls from height are not common in churches. But where they do happen, several have resulted in injuries that have been permanently disabling and sadly, some have even caused fatalities. There's plenty you can do to minimise risk, though, from planning a task correctly, using and maintaining equipment properly, to taking weather conditions into account.

If you are using ladders for short-duration tasks, typical precautions include[†]:

- choosing ladders and stepladders that meet recognised standards (e.g. BS 1129, BS 2037 or BS EN 131)
- making sure that they are suitable for the job (e.g. long enough)
- checking that those who use them know how to do so safely
- not using them outside when there are adverse weather conditions
- inspecting them for wear or damage before use and periodically thereafter
- maintaining them properly.

Ecclesiastical's handy guide, Working at Height, is full of useful tips and can be downloaded. Please visit:

 [ecclesiastical.com/risk-management/working-at-height](https://www.ecclesiastical.com/risk-management/working-at-height)

[†] This list is not exhaustive.



For more information

Call: 0345 777 3322 **Email:** churchteam@ecclesiastical.com

 **Facebook:** Ecclesiastical

Whilst Ecclesiastical has used reasonable endeavours to ensure that the information in this newsletter is correct at the time of publication, please note: (a) the information is not intended to constitute a definitive or complete statement of the law on any subject, (b) the information may over the course of time become incorrect or out of date; and (c) neither Ecclesiastical Insurance Office plc. nor its subsidiaries or parent company can accept any responsibility or liability for action taken or losses suffered as a result of reliance placed on the information provided in this newsletter.

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Benefact Group plc Reg. No. 01718196. Benefact Trust Limited Reg. No. 1043742. Benefact Trust Limited is a Charity registered in England and Wales with Reg. No. 263960. Ecclesiastical Financial Advisory Services Ltd (EFAS) Reg. No. 2046087. Ecclesiastical Planning Services Limited (EPSL) Reg. No. 2644860. South Essex Insurance Brokers Limited (SEIB) Reg. No. 06317314. All companies are registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848. EFAS, EPSL and SEIB are authorised and regulated by the Financial Conduct Authority. Firm Reference Numbers 126123 (EFAS), 958152 (EPSL) and 47947 (SEIB).



Open churches

There is much that churches can do to unlock their visitor potential! For example, should churches be kept locked at all times? The answer is no, provided suitable precautions are taken.


Here are some top tips for being open and secure:

- Carry out a review of security arrangements. You can find information about this on the Ecclesiastical website at:

 [ecclesiastical.com/churchriskassessment](https://www.ecclesiastical.com/churchriskassessment)

- Ensure local residents know that the church is operating an open-door policy so that they can observe and report any suspicious activity.
- Encourage local people to visit the church while passing by.
- If possible, create a rota of volunteer stewards to be present in church – but don't forget to consider their personal safety if, for example, they might be alone in a church at any time.
- Create a secure storage area in which all valuables can be locked.

There is no impact on the church insurance premiums if a church is open during daylight hours. If you have any concerns, speak with Ecclesiastical's customer services team on:

 **0345 777 3322**