

Outside Users

What do we need to do about insurance when 'other' people use our building?



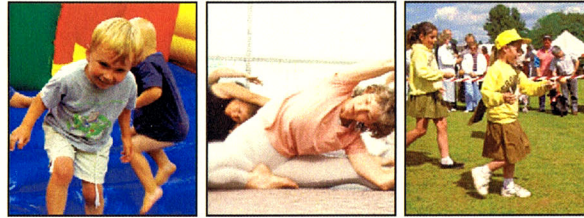
Firstly, who are the people you have in mind?

- If they are a group which is under the oversight of the Church Council (perhaps a mother-and-toddler group run by Church members or the Church Youth Club), then your Church Shield Policy already covers them, together with all your other activities as a Church.
- Perhaps there are groups, organisations or individuals which don't come under the Church umbrella. These are what we call 'Outside Users' and it doesn't matter whether they pay you rent, or give you a donation for use of the building and its facilities, or you let them have it 'free'.

For outside users, there are implications about responsibility for the church premises and its contents. If damage is caused or the premises are left in a condition which means someone is injured, liability for putting things right really belongs to the Outside User and they should have their own Public Liability (sometimes called "Third Party") insurance to cover it.

Otherwise, it could mean that the only way of dealing with their negligence, is to claim on the Church Shield Policy - your claims experience goes up and possibly, so eventually do premiums for everyone!

How can we make sure that proper insurance is in place? Look at the categories, then turn over for the next step...



The 'Outside Users' will fall into one of the following categories. Let's look at each...

CATEGORY 1

Individuals, groups or organisations who use the premises for just one, two, or three times a year.

Good news - for those who don't already have their own insurance, we have already extended the Public Liability Section of the Church Shield Policy to cover such people, while they use the Church premises. However we would like to know if they are doing any activities which are hazardous, such as Karate Classes!

CATEGORY 2

Those who use the premises more than three times a year can be divided into these three groups...

- A** Are they a 'national' or 'county' or other organisation who already have a full Public Liability Insurance Policy (e.g. Scouts, WI)?

All you need to do is ask them for a copy of their insurance confirmation note/letter. (They'll easily be able to do this and your Property Secretary/Steward should keep this on file.)



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- B** If it's a group which doesn't have a Public Liability Policy to cover all their activities, Methodist Insurance could provide one. Suggest their secretary or treasurer gives us a ring with details. Find out what they decided to do. Wherever they obtain cover, you should get a copy of their confirmation note/letter.
- C** As we already insure you we can offer a separate policy alongside the Church Shield Policy to cover Outside Users solely in respect of the use of your premises. This costs around £35 per User with a minimum premium of £100 plus Insurance Premium Tax per policy. (The Church might then want to charge the premium to the User.)

