

Insurance and Risk Management Fact Sheet

Questions	Answers
<p>Could an insurance claim be made if someone thinks they got infected at the premises?</p>	<p>A claim may be made but it would have to be proven that they contracted the disease at your premises and you had been negligent in some way.</p>
<p>I have been told that there is no cover under any insurance policy for this virus (some policies have a section for infectious diseases but this virus is not on the list) is this correct?</p>	<p>You will sometimes find an extension of cover on policies for a loss of income relating to infectious diseases. Some specify a list of diseases and others are more open. The principle of the cover is designed for an outbreak at the premises itself, forcing closure rather than a national pandemic, but please check with your broker/insurer.</p>
<p>How can we access the grant allocated by the government to support churches and charities? We are really struggling as there is little or no income to the church now.</p>	<p>This support takes the form of two grant funding schemes - the Small Business Grant Fund and the Retail, Hospitality and Leisure Grant Fund. It is administered by Local Authorities using rating records. It is available to charities who are registered to pay rates and is very easy to obtain.</p> <p>There is no admin and it is not in any way means tested. Village Halls in particular are prime beneficiaries of this and I know of two locally who obtained £10,000 grants within a week of application. For more information, visit: https://www.gov.uk/government/publications/coronavirus-covid-19-guidance-on-business-support-grant-funding</p>
<p>How often should the church premises be checked?</p>	<p>Ideally at least once a week but only when safe to do so. Most insurers have relaxed their requirements during this forced closure so please refer to your broker/insurer for advice.</p>
<p>What steps do we need to take in order to re-open?</p>	<p>Each organisation will need to translate this into the specific actions it needs to take, depending on the nature of their activities, including the size, how it is organised, operated, and managed.</p> <p>This guidance does not supersede any legal obligations relating to health and safety, employment or equalities and it is important that as an organisation or employer you continue to comply with your existing obligations, including</p>

those relating to individuals with protected characteristics. It contains non-statutory guidance to take into account when complying with these existing obligations. When considering how to apply this guidance, take into account agency workers, contractors, volunteers, as well as your employees and of course congregants.

To help you decide which actions to take, you need to carry out an appropriate COVID-19 risk assessment, just as you would for other health and safety related hazards. This risk assessment must be done in consultation with employees. You have a duty to reduce risk to the lowest reasonably practicable level by taking preventative measures. In the context of COVID-19 this means working through these steps in order:

- In every workplace, increasing the frequency of handwashing and surface cleaning
- You should make every reasonable effort to enable working from home as a first option. Where working from home is not possible, workplaces should make every reasonable effort to comply with the social distancing guidelines set out by the government (keeping people 2m apart wherever possible)
- Where the social distancing guidelines cannot be followed in full, in relation to a particular activity, organisations should consider whether that activity needs to continue to operate, and if so, take all the mitigating actions possible to reduce the risk of transmission

Further mitigating actions include:

- Keeping the activity time involved as short as possible
- Using screens or barriers to separate people from each other
- Using back-to-back or side-to-side working (rather than face-to-face) whenever possible
- Reducing the number of people each person has contact with by using 'fixed teams or partnering' (so each person works with only a few others)
- Finally, if people must work face-to-face for a sustained period with more than a small group of fixed partners, then you will need to assess whether the activity can safely go ahead. No one is obliged to work in an unsafe work environment

- In your assessment you should have particular regard to whether the people doing the work are especially vulnerable to COVID-19

Visitors to the premises

Objective: To make sure people understand what they need to do to maintain safety.

Providing clear guidance on social distancing and hygiene to people on arrival, for example, signage or visual aids and before arrival, for example, by phone, on the website or by email.

Establishing host responsibilities relating to COVID-19 and providing any necessary training for people who act as hosts for visitors.

Reviewing entry and exit routes for visitors to minimise contact with other people. Consider using a one-way system.

Coordinating and working collaboratively with landlords and other tenants in multi-tenant sites, for example, shared common spaces.

Objective: To make sure that any site or location that has been closed or partially operated is clean and ready to restart, including:

- An assessment for all sites, or parts of sites, that have been closed, before restarting
- Carrying out cleaning procedures and providing hand sanitiser before restarting
- Using signs and posters to build awareness of good handwashing technique, the need to increase handwashing frequency, avoid touching your face and to cough or sneeze into a tissue which is binned safely, or into your arm if a tissue is not available
- Providing regular reminders and signage to maintain personal hygiene standards
- Providing hand sanitiser in multiple locations in addition to washrooms
- Setting clear use and cleaning guidance for toilets to ensure they are kept clean and social distancing is achieved as much as possible
- Enhancing cleaning for busy areas
- Providing more waste facilities and more frequent rubbish collection
- Where possible, providing paper towels as an alternative to hand dryers in handwashing facilities

	<p>Before using your church building for private prayer or streaming:</p> <ul style="list-style-type: none"> • If your building has been completely closed for the lockdown period open the doors and any openable windows to air it out • If you are going to use the water system or toilets, flush all toilets and run the water from all taps and other hot and cold water-outlets for at least five minutes to ensure the water system has been thoroughly flushed through to reduce the risk of legionella and Weil's disease. If you have any concerns seek appropriate professional help/advice • If heating or electrical systems have been switched off then consider if you need to turn them back on, and ensure you know how to do so • Take the chance to do a basic visual check of general maintenance items such as electrical systems, emergency lighting and other lighting, fire alarm systems, heating systems, fridges, security monitoring and access systems, water systems and toilets <p>The government has set up a taskforce to work with stakeholders regarding what actions to take for safe re-opening and when, so please keep looking out for updates.</p>
<p>Where is the best place to find a simple risk assessment to complete as we plan to RTW and then later to public meetings?</p>	<p>The link is on Stewardship's website and will take you directly to the HSE website.</p>

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