



## Parish Activities – Insurance Guide

Understanding what church activities are covered under the Diocese public liability insurance policy.

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### Achieving Your Mission

The most important task for local parishes is to understand and live out the God Given mission that He has set them. This is why we undertake activities and why we take risks... for His sake, in His name that we may bear fruit.

Together with Risk Management, Insurance, is not to be a handbrake, but to provide a framework for the local parish to confidently engage in ministry and mission.

### What is Covered?

Public liability Insurance is the policy that covers the church and the activities it undertakes. The policy covers the church for legal liability to pay compensation in respect of personal injury and property damage. Legal liability occurs whether there has been negligence of the church (or a breach in duty of care) in connection with church business.

### Who is Insured?

While it is the actual church organisation that is covered, this extends to “officials, employees and volunteers” of the church, for normal or declared church activities.

- ‘**Officials**’ are any person who is elected or appointed to a role that has governance or management responsibility, whether paid or not.
- ‘**Employees**’ include anyone on a contract of service.
- ‘**Volunteers**’ are anyone who is engaged by the church to work / provide services either to the church or on behalf of the church, in carrying out church operations and who receives no remuneration or compensation in money or any other benefit for carrying out their duties.

Remember that the policy will only respond to actions of the church, and not to actions of third parties such as external individuals, market stall holders, hall hirers or other churches or community groups. It is essential to ensure that any third-party conducting activities on church property have their own public liability insurance cover in place.

It is the responsibility of the Parish Council to determine which groups and/or activities are part of the church, and which are third parties. Any groups which are considered part of the church must come under the authority of the Parish Council. It is recommended that the Parish Council note decisions of this nature in their meeting minutes for clarity.

### Combined Events

A common question is around combined events with other ‘non-Anglican’ parties, such as community Christmas Carols. In these cases, the policy will only cover activities as far as the duty of care of the Diocese or Parish extends. It will not respond to the liability of other parties.

It is therefore critical that if a parish is involved in a combined event of any sort, that there is an agreement (such as a simple MOU) that outlines the responsibilities of each party **in writing**. This will reduce the risk of your parish being liable for something you don’t have control over and also provide a clear sense of responsibility for the activity. (Note: You cannot elect to voluntarily extend the policy to cover activities that are under the control of someone else.)



## What Activities are Covered by Our Insurance?

Generally, the church is covered for anything considered a typical type of church activity, including:

- Worship Services
- Pastoral Services / Ceremonies: baptisms, weddings and funerals
- Parish organised events, including fundraisers and markets
- Mission work and community outreach
- Chaplaincy including in/with Hospitals, Prisons, Sport Clubs, Defence Forces and Schools.
- Leadership Development and Vocational training
- Prayer Meetings and bible studies, including in home
- Kids and Youth Ministry gatherings, Women's and Men's Ministries
- Counselling, Pastoral Care, discipleship
- Fellowship activities such as meals, games
- Music ministry, rehearsals and choirs
- Working bees and other maintenance
- Catering for services
- Religious publications
- Retreats, Camps, Conferences
- Cultural and arts activities
- Non-competitive sports and fitness.

## Automatically Excluded Activities:

The insurance policy specifically excludes the following activities:

Motor races, motor rallies, motor speed tests, motocross, trail bikes, dune buggies, quad bikes, go karts, mountain biking, horse / pony riding, canyoning, caving, rifle/firearms, paintball, skirmish and other forms of shooting, hang gliding, parachuting, para gliding, hot air ballooning, aerial activities, white water canoeing/kayaking/rafting (above class 2 rapids), water sports with power boards or water skiing, scuba diving, vertical and horizontal bungee jumping, gladiator games, abseiling, rock climbing, high ropes courses, trapeze, zip-lines, rock walls, martial arts, boxing, amusement arcades, parks or rides, commercial fairgrounds, bouncy/jumping castles and/or use of any other inflatable device, trampolining, fireworks or fire walking.

## Special Activities: Jumping Castles

While jumping castles are now specifically excluded, the insurer has provided a concession in the following circumstances:

- Jumping Castle activities may be specifically approved on a case-by-case basis following the provision of a risk assessment. **Where no approval is provided in writing, all claims arising out of the use of jumping or bouncy castles are excluded.** (As a guide, the insurer is looking for strong risk management of weather risk, soft fall, appropriate use and supervision).
- The exclusion does not apply to the Insured's liability as organiser provided the activity is conducted and supervised third-party operator, holding public liability insurance with a minimum limit of indemnity of \$20,000,000. (Note: The operator must supervise the activity and hold the primary duty of care for safety at all times).

## Special Activities: Other Activities that require Special Approval

Sometimes a Parish undertakes an activity which is not included on either the covered or excluded list. In these cases, there is an insurer duty of disclosure requirement that needs to be met in order to ensure cover. This only needs to be done for activities which are:

1. Not considered a 'normal church activity' and;
2. May be considered to be 'medium or high risk' in nature.

These activities usually require a risk assessment for the insurer to sign off.

Please contact your Diocese contact should there be an activity that needs special approval.