

## How to Guide:

# INSURANCE



## General

CCT as a Government-sponsored body self-insures its buildings and contents. This means we assume the financial risk of potential losses instead of paying insurance premiums. We are our own insurer by setting aside funds to cover potential claims or damages. CCT has insurance with Ecclesiastical Plc for public and employers' liability. Events of a hazardous nature need the prior agreement of the insurer.

CCT insurance covers registered volunteers and their activities. As of Autumn 2025 Friends groups need to seek their own insurance.

All other users including contractors and hirers must arrange their own public liability insurance including damage to CCT fabric and fittings to a suggested level of £5 million. A copy of this insurance should be shared at point of hire for CCT's files. CCT should be indemnified as a "principal" under other users' policies.

## Public liability

Covers the legal liability of CCT for accidental bodily injury to persons other than employees and CCT registered volunteers and community supporters, or for damage to their property. That includes liability in connection with buildings temporarily occupied by CCT for a special occasion, event or activity. The limit of indemnity is £5,000,000 for any one event (public liability). Legal costs and expenses are covered in addition to the limit of indemnity.

CCT is responsible for the first £250 of each and every loss relating to third party property damage.

## Employers' liability

Provides CCT with the insurance cover it must have by law for accidents or illness to employees, including CCT registered volunteers and community supporters, sustained in the course of their activities. The limit of indemnity is no less than £5,000,000 for any one event including legal costs and expenses.

## Friends' groups and insurance

CCT has sought advice from its insurance company in October 2025 and it has become clear that separate organisations such as Friends groups are not covered by the policies. Friends' groups will need to seek their own policies, but this is straightforward and affordable.

Whilst this may be contrary to previous advice, recent enquiries with our insurers have raised sufficient doubt about support for any claim that means we have had to advise all Friends groups to seek their own policies to ensure full cover.

## **FREQUENTLY ASKED QUESTIONS (please note some links may only work for staff)**

**Q: Does CCT insurance cover volunteers if they cut the grass in a church yard that is not vested with the Trust in the way that they are covered doing other activity off the church site for CCT, such as fundraising.**

A: They are covered for any of the activities that they organise whether it be at the church or at any third-party premises. They should carry out full risk assessments of all activities that they organise which should be documented. They also should have permission of the land owner (likely the PCC in this case).

**Q: Are volunteers insured if they are over 80 or under 18?**

A: There is no age limit on volunteering with the CCT. However, children under 18 must be accompanied by a responsible adult.

**Q: Are all of the members of the church Friends group insured for activities in their church?**

A: Based on advice in Autumn 2025 Friends groups are not covered by CCT insurance.

**Q: Would Ecclesiastical be able to provide third party Public Liability insurance for those interested in hiring CCT churches for a one-off cost which could be added to the CCT invoice?**

A: CCT recommends that all third party events purchase insurance separately.

**Q: Are volunteers insured for products / wallsafe money they carry for CCT in their car if they get damaged/stolen?**

A: CCT do not have contents and money insurance so there is no cover under the policy for items being transported. [Cash handling policy](#)

**Q: If a person is selling their own goods in a CCT church, are they insured for a selling art/craft exhibition - for theft/ loss / damage of goods during exhibition.**

A: No. They are responsible for the value and stock of their own items.

**Q: A person wishes to walk between two of our CCT churches for Heritage Open Days. Are they insured?**

A: Yes, if there is a measurable benefit to the CCT and they are registered on our CRM or as a community supporter.

**Q: A local group is doing ad hoc micro-volunteering, but are not signed up as volunteers with CCT.**

**They will do their own risk assessment based on the CCT building and church yard risk assessment but the question is, would they fall under CCT insurance or do they need to have their own?**

A: If the group has originated from CCT, the activity would need to be undertaken with CCT's knowledge and consent which should be described as an Event Booking. We expect that the

participants would be 'competent' to undertake the (work) activity- a full risk assessment and the provision of guidance (how to guide, briefing) fulfils this requirement. Names, contact details, numbers, to be added to a 'sign-up' sheet before the activity, all of which would allow CCT insurance to cover their activities.

If it is a separate pre-existing group (for example a corporate organisation) then the above list would still be required and we (our insurers) would expect them to have their own insurance in place too.

**Q: Do we need to post a certificate of Employers liability insurance in each of our churches?**

A: No. A copy should be available on Shared Drive or Sharepoint for the reference of staff and volunteers. A refreshed copy should be available every April. The policy is suitable for volunteers and should be handled by the CCT contact. The certificate is available on our website.

**Q: Some ramblers/volunteers want to walk between two CCT churches – possibly to raise funds, possibly not. Would they be insured on CCT policy?**

A: Registered CCT volunteers when undertaking an activity for the benefit of CCT are covered under the Employers' Liability section. The requirement is that the employees and volunteers have access to the Employers Liability certificate. A copy of the latest certificate should be available on Shared Drive or Sharepoint for staff to access. An organised Ramblers' group should have their own insurance.

**Q: Can anyone stay in a CCT church overnight?**

A: Yes, but only in the event of a local emergency and often the local authority will hold a list of pre-agreed refuges. It will be the local volunteers to manage the access to the church and the activities that are provided within it (e.g. food and drink, etc.) As a place of refuge, the building is being provided by the CCT, and managed by CCT volunteers, so would be insured. In the event of this happening, you will need to let your CCT contact know as soon as possible.

**Q: We had an attempted lead theft and someone has tried to gain access through the chancel door. A volunteer has offered to sleep in the church to deter further activity, but would this be covered?**

A: We would not expect this of any volunteer as this could put them in harm's way. The police and CCT should manage this scenario.

**Q: Are bell ringers covered under the terms of CCT insurance?**

A: The bells 'Guidance Notes' refers to CCT appointed custodians who 'regulate the ringing of the bells and to maintain the installation in good order'. Every church with ringable bells must have an appointed Custodian/Bell captains and are listed on CRM system. A record on CRM would entitle them insurance as a volunteer at the CCT.

**Q: How about visitors from other bell ringing organisations?**

A: If the CCT or their local representative (bell captain) gives ringers permission to ring then they would be covered under the CCT public liability policy accordingly, though other insurance may cover them in addition, e.g. their "home" church or Guild/ Association insurance. It is the responsibility of the bell captain to ensure everyone is safe and knows the rules.

The premise is that they need to ask permission from the CCT contact to ring at the church and explain what their purpose is, e.g. a 3 hour peal, a 50 minute quarter peal or just a general ring from 30 minutes to an hour. Once they have this permission they are covered.

**Q: A local charity is hosting an Xmas fundraiser, for which the hire fee was waived. The event is being advertised as 'in aid of said charity and the CCT' but on checking, it's only the bar (the Friends' only input to the event) that will generate funds for us so I have asked them to remove us from the 'In Aid of..' statement and the charity have now produced their PL cert.**

A: In future we suggest to not waive the hire fee and the hirer should have their own insurance.

**Q: Volunteer lives in a large house next to a church without a lightning conductor. They are concerned that there would not be any insurance cover in event of a fire. Does our PLI cover this damage if it occurs?**

A: The Public Liability policy does cover third party damage where CCT are held to be legally liable should fire spread from the church to the house next door. It would have to be proven that CCT are negligent for the policy to operate. Should the building be insured with us we would not insist on a lightning conductor, but would ask that this is considered as part of an overall risk management programme. It would be prudent for the person concerned to check with their own insurers regarding cover from lightning strikes.