

SLOUGH BAPTIST CHURCH POLICY	Insurance Policy
POLICY NUMBER: SBCP-10	



Primary Responsibility:	Treasurer	
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Issued:	11 th April 2022
Status:	Final
Review Period:	5 years
Next Review Date:	April 2027

DISTRIBUTION

Original	Slough Baptist Church Office
Copy	Website (PDF)

1. Purpose and Scope

The trustees of a charity have a duty to safeguard the property of the charity not only from direct loss or damage but also from third party liabilities which would otherwise have to be satisfied out of the property of the charity. As a means of discharging this duty, it may be appropriate to take out insurance. Trustees may also be required by general law to take out certain types of insurance, for example employer liability insurance.

2. Policy

The Trustees of Slough Baptist Church recognise their duty to safeguard the church from loss, damage and third party liabilities. The Trustees undertake to review annually the risks affecting the church, their potential impact and the ways in which the impact could be mitigated, in order to assess which risks should, in their judgement, be covered by taking out insurance.

3. Practice

Slough Baptist Church has currently insured the following risks through The Baptist Insurance Company PLC:

- Property damage, covering the church building, contents and events
- Property damage to 19 Lascelles Road and 34 Windsor Road
- Money (crossed cheques, money in safe, in transit or being counted)
- Theft by officials
- Employers' liability
- Public & products liability
- Legal expenses
- Personal accident
- Trustees' indemnity

4. Scrutiny

A copy of the current Insurance Schedule shall be made available for Trustees to view on the Church Website.

Any items raised by the insurers will be brought to the attention of the Trustees to agree appropriate action.