

Truro Diocesan Guild of Ringers - Insurance for Bell Ringers

... *in answer to the question: "Are we insured?"*

This document is a statement of the position of the Truro Diocesan Guild of Ringers ("the Guild") as regards insurance. It should be read in conjunction with the Central Council of Church Bellringers'(CCCBR) [Guidance Note 1 - Insurance & Ringing](#) ¹.

Some definitions

Employers' Liability Insurance covers an organisation if it is found liable to pay damages to an employee or volunteer who is injured whilst working on its behalf.

Public Liability Insurance covers an organisation which is found liable for injury to a member of the general public or damage to their property.

Personal Accident Insurance provides a benefit for death or injury to an individual even if no one is liable.

Liability Insurance for bellringers

based on [information provided by the Ecclesiastical Insurance Group \(EIG\) and published by CCCBR](#) ²

Where bellringers are acting as 'authorised volunteers' for a Parochial Church Council (PCC), with the PCC accepting overall responsibility for their activities, then Public Liability insurance under the [EIG Parishguard policy](#) ³ would provide an indemnity in the event of legal liability attaching for accidental bodily injury to or death of a third party, or accidental loss of or damage to third party property. This would also apply to visiting bellringers where they are acting on behalf of the PCC, with the PCC accepting overall responsibility for their activities. Where the visiting bellringers are acting on behalf of their 'home' PCC then the 'home' PCC Public Liability insurance would apply.

Visiting bellringers who sustain any injury on PCC premises would be treated as a third party, and a public liability claim would exist were the PCC liable for their injury.

Authorised volunteers are regarded as employees for the purposes of insurance. Therefore the Employers' Liability insurance under the EIG Parishguard policy would provide an indemnity in the event of legal liability attaching for bodily injury to an employee/volunteer arising during the course of their duties.

Personal Accident insurance will provide a benefit as detailed in the EIG Parishguard policy following accidental injury to or death of authorised volunteers aged between 3 and 80 years and whilst engaged in church business.

What Insurance does the Guild hold?

The Guild holds Employer's Liability (for authorised volunteers) and Public & Products Liability insurance for its business which is defined as: *Activities of the Truro Diocesan Guild of Church Bellringers including inspection, adjustment and repair of bells, and instructing in the art of bellringing.* There is an exclusion that "inspection, adjustment and repair of bells is undertaken only by persons technically competent relating to engineering and/or church structures or by persons judged by the former to be competent the tasks allotted to them".

*What Insurance does the Guild **not** have?*

For the avoidance of doubt, the Guild does **not** hold Personal Accident cover for its members.

It is the responsibility of individual members to check their own church insurance policy and to make alternative arrangements if this is found to be deficient, if they are not members of a regular band, or if they ring other than as members of a regular band.

PJT, February 2017. E&OE
(links updated March 2018)

1. *Insurance and Ringing*, CCCBR Tower Stewardship Committee Guidance Note 1
<https://cccbr.org.uk/wp-content/uploads/2016/03/GN1-2-June-2015.pdf>

2. *Liability Insurance for Bellringers* (notes provided by EIG)
<https://cccbr.org.uk/services/tower-stewardship/insurance/>

3. *EIG Parishguard policy* summary of cover <http://www.ecclesiastical.com/churchmatters/images/parishguard-summary.pdf>