



Central Council of Church Bell Ringers  
"Registered Charity number 270036"

## Tower Stewardship Committee

# Insurance and Ringing

This leaflet is one of a series of leaflets produced by the Tower Stewardship Committee of The Central Council of Church Bell Ringers giving guidance to ringers, PCCs and clergy on external factors that may affect the ringing of church bells. Other leaflets in the series address child protection, tower management, health & safety, fire assessment and church law.

As most of the ringing towers in the world come under the jurisdiction of the Church of England, they have been produced with this in mind. However, most of the principles addressed will apply to other areas. However, it is recommended that if needed, more specific local advice should be sought.

### ***What is insurance? Why do we need it?***

Insurance operates in one of two ways. Either it pays out if something we own and insure is lost or damaged (eg car, house, life, dog) or it pays out if we have caused loss or damage to someone else or their property (eg motor third party, or injury to someone visiting our home). If we don't have insurance for things we own we are out of pocket if we have to pay for loss or damage ourselves. If we don't have cover for our liabilities to others we can be taken to Court to make us pay from our own personal resources (eg by using or selling our savings, house, car).

### ***But isn't it confusing!***

Yes, because some policies many of us have combine insuring our property and our liability. For instance comprehensive motor insurance covers third party liability and damage to the car. House contents insurance covers the house contents, but also the personal liability of all permanent members of the household to others arising from any accident anywhere in the UK, and sometimes overseas as well.

### ***Aren't there lots of exclusions? Is ringing covered?***

All policies have terms, conditions & exclusions. **The only way to be absolutely sure what your policy covers is to read it and see.** These notes refer to what most policies cover, but they are not all exactly the same.

With liability insurance covered by house contents insurance, you are covered if you cause any damage or injury to someone else during any of your private activities. The most common exclusions will apply to things like driving

vehicles and anything where you earn money, as separate insurance is needed for those. But this policy will cover all hobby activities, such as playing sports, fishing, hiking. And ringing will be covered as well. You won't see it in your policy if you look for it, because it covers you for everything that isn't excluded.

So if you have house contents insurance covering your family where you live, you are insured for third party liability while you are ringing. There will be a limit shown in the policy. Common limits are around £1million.

If you travel outside the UK you will find that your travel insurance will cover you for third party personal liability while you are abroad.

### ***What about the insurance my church has? Does that cover ringers?***

Here it is harder to generalise and **the only way to be sure is to check your church's policy**. Many churches will have a policy that provides a small amount of cover for church workers who are killed or injured while working in the church and this may include the ringers. But if you need insurance against being killed or injured, it is probably better to have your own policy that will cover you at all times, not only while ringing. That way you can also be sure that the cover meets your needs.

Churches will usually have liability insurance to protect the incumbent, PCC & Churchwardens (who are legally responsible) from any liability they may have to others arising out of the activities of the church. This probably extends to cover other church workers, but is unlikely to extend to activities outside that church building.

### ***Don't ringing associations have insurance?***

Some do, and **the cover they have will vary from one association to another, so check**. Some will have Personal Accident insurance for ringers, to pay them if they are killed or injured while ringing, others will have personal liability insurance in case association members could be taken to Court for damage or injury they cause to others while carrying out ringing-related activities.

### ***How is bell restoration and maintenance work insured?***

This is where it starts to get very complicated and you will need advice, as it depends on who is doing the work, who has commissioned it and the relationships between the different parties involved. Association insurance may or may not include maintenance or restoration work, and there may be limits on the sort of work that can be carried out. For restoration projects where a commercial builder or bell hanger is carrying out the work, they may be able to include volunteers in their cover. If the PCC has commissioned the work the church's insurance might cover other workers, such as volunteers.

**Check and ask.** For DIY projects separate cover will probably be needed and can be very expensive, if cover is available at all. You may need to approach an insurance broker or other expert to find an insurer to give this cover.

It is important to remember that restoration work is much riskier than just ringing, where accidents are rare. As well as insurance, you will need to have someone in charge who is aware of the need to carry out risk assessments and to have firm rules for safety in place.

*Where can I find out more?*

There is more detailed information about insurance on the Central Council's website [www.cccbr.org.uk](http://www.cccbr.org.uk) and specifically:

Insurance and Bell Ringing

<http://www.cccbr.org.uk/pubs/guidelines/gdlnRingersInsurance.php>

Insurance and Outings

<http://www.cccbr.org.uk/pubs/guidelines/outingLiabilityInsuranceLetter.php>

Insurance implications of leaving bells up

<http://www.cccbr.org.uk/pubs/guidelines/gdlnBellsUpInsurance.php>

For further information, contact the Chairman of the CCCBR Tower Stewardship Committee:

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See <http://www.cccbr.org.uk/tsc> for contact details