KING'S CHURCH IVER

Insurance Policy

Primary Responsibility:	Treasurer & Elders/Trustees
Issued:	1st September 2024
Review Period:	3 years
Next Review Date:	August 2027

1. **Purpose and Scope**
   The Elders/Trustees of King's Church Iver 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. Elders/Trustees may also be required by general law to take out certain types of insurance, for example employer liability insurance.

2. **Policy**
   The Elders/Trustees of King's Church Iver recognise their duty to safeguard the church from loss, damage and third party liabilities. The Elders/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**
   King's Church Iver has currently insured the following risks through The Baptist Insurance Company PLC:

   - Property damage, covering the church building, contents and events
   - Money (crossed cheques, money in safe, in transit or being counted)
   - Theft by officials
   - Employers' liability
   - Public & products liability
   - Legal expenses
   - Trustees' liability

Signed on behalf of King's Church Iver

Name: John Plaskett
Role: Elder/Trustee
Date: 1st September 2024