

PARISH ADMINISTRATION MANUAL

SECTION 15 - INSURANCE

INSURER

The principal insurer is the Catholic National Insurance Limited (CNML), a registered insurance company. CNML is wholly owned by the Catholic Church in Great Britain. This allows the Church to tailor the property insurance to its needs. The Diocese has appointed the Catholic Church Insurance Association (CCIA) to act as intermediary and advisor on all insurance matters. Contact is always made only to CCIA and not CNML – see www.ccia.org.uk

PROPERTY

The Church's property is insured under an all risks basis. The cover is wide ranging with different limits and excesses for the various risks. These vary from time to time so it is best to check with CCIA or the Diocesan Finance Office for more precise details.

LIABILITY

Public and employers liabilities are insured with several insurers to give wide ranging and substantial cover. It is a standard commercial insurance. A letter giving a summary of cover is available for interested parties upon request by parishes to the Diocesan Finance Office.

TRAVEL

Travel insurance was established principally to provide cover to priests on business or holiday. It has been extended to cover married priests' families and deacons in active ministry and their families on business or holiday. Retired deacons and their families are not covered. Religious order priests working in Diocesan parishes and employees are covered for business only. A copy of the current cover is available on request to the Diocesan Finance Office. This should always be taken when travelling together with a valid European Health Insurance Card (EHIC) whilst in the EC.

LEGAL EXPENSES

Cover is provided for legal costs incurred in certain specific circumstances. Further details from CCIA.

HEALTH INSURANCE

A health insurance scheme has been established to dovetail in with the National Health Service. Priests are covered without taking into account existing medical conditions. Married priests' families, deacons and their families, and employees and their families may join but with a two year

moratorium on existing medical conditions. Details on request from the Diocesan Finance Office.

RENEWAL

The annual renewal date is 29 September and invoices are issued to parishes around that date. The Diocesan Finance Office takes full payment from parishes through direct debit as near as possible to the renewal date.

AMENDMENTS

Amendments, additions or disposals of property must be notified promptly to the Diocesan Finance Office who will forward any invoices or credit notes to the parish for premium changes exceeding £300. It is particularly important to effect changes by July each year prior to renewal.

CLAIMS

Parishes must contact the Diocesan Finance Office in the event of a liability claim being instigated by a third party against the Church. Parishes should inform the Diocesan Finance Office of any injuries to third parties even though a claim may seem unlikely. Claims made by the parish for property, personnel for travel etc are also routed through the Diocesan Finance Office.

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