

# Setting the scene

1. The Norwich Diocesan Churches Trust
2. Insurance – aaarrggghhh !
3. 10 Things we've learnt
4. Future Challenges

# Norwich DCT

- Churches leased to the Trust
- Still subject to faculty jurisdiction & QI
- Separate from DBF, but DAC staff run
- 20 churches initially
- Missional – to release energy
- Six services pa
- Open ended
- Enabled some to carry on
- One of the places of 'last resort'

# Insurance 1

- Should have been the easiest – it wasn't
- Problem of insurable interest: PCC, Incumbent, DCT
- Good news – DCT cf benefice or Diocese
- EIG vs Trinitas
- Long term agreements
- Cover: 25%, £1000/2000 excess, lead cover

# Insurance 2

- Necessary insurance (PCC/Incumbent):
  - Employers' Liability
  - Public Liability
  - Errors and Omissions
  - Trustee Indemnity
  - Legal expenses
  - Legacy Exposure
- Necessary insurance (DCT):
  - Employers, Public, Trustees, Legal expenses
  - NB. DCT  $\neq$  DBF

# Insurance 3

- PCC Insurance can't be taken out by DCT
- We can arrange a policy
- We can't advise the PCC
- Necessary insurance (PCC/Incumbent):

## Factors:

Claims

Opening arrangements and timing locks

Regularity of visits

Contact person

# 10 Things we've learnt

1. Insurance is ridiculously complicated
2. A small trustee body works best
3. QIs are subjective
4. Architects and built heritage wary
5. It can take up a lot of time !

# 10 Things we've learnt

6. Locals want someone else to take responsibility
7. At the same time, they make lots of demands
8. It's not the answer to everything
9. Village halls are 'the enemy'
10. It's getting worse not better

# What next ?

- Problem hasn't gone away
- If anything becoming more of an issue
- Resource churches and urban focus  
doesn't help
- Do we increase beyond 20 ?
- Start using Parish Share ?
- Investigated redundancy and  
DBF responsibilities
- Strategic plan .....