INSURANCE & RISK
MANAGEMENT GUIDE FOR PARISHES AND RELATED ENTITIES OF THE PRESBYTERIAN CHURCH OF AOTEAROA NEW ZEALAND
(Including Parishes in which the Presbyterian Church of Aotearoa New Zealand is a Partner)

Presbyterian Church damage in Christchurch, 2011
# AON New Zealand - Contacts

**Your Day-To-Day Service Requirements Are Handled By:**

<table>
<thead>
<tr>
<th>Role</th>
<th>Contact 1</th>
<th>Contact 2</th>
<th>Contact 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Account Directors</strong></td>
<td>Russell Bell</td>
<td>Jeroen Schomaker</td>
<td></td>
</tr>
<tr>
<td><strong>Account Managers</strong></td>
<td>Belinda Millin</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Claims Assistance</strong></td>
<td>Stephen Scoble</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Postal Address</strong></td>
<td>PO Box 2845</td>
<td>WELLINGTON 6140</td>
<td></td>
</tr>
<tr>
<td><strong>Street Address</strong></td>
<td>Level 8, BP Building, 20 Customhouse Quay</td>
<td>WELLINGTON 6011</td>
<td></td>
</tr>
<tr>
<td><strong>Telephone</strong></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Direct Line</td>
<td>(04) 819 4004</td>
<td>(04) 819 4010</td>
<td>(04) 819 4018</td>
</tr>
<tr>
<td>Mobile</td>
<td>027 4721012</td>
<td>027 4958714</td>
<td></td>
</tr>
<tr>
<td>E-mail</td>
<td><a href="mailto:russell.bell@aon.com">russell.bell@aon.com</a></td>
<td><a href="mailto:jeroen.schomaker@aon.com">jeroen.schomaker@aon.com</a></td>
<td><a href="mailto:stephen.scoble@aon.com">stephen.scoble@aon.com</a></td>
</tr>
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<tr>
<td><strong>Facsimile</strong></td>
<td>(04) 819 4100</td>
<td></td>
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</tr>
</tbody>
</table>

Toll Free Line (Business Hours Only) 0800 50 51 52

Web Page for reprints / updates of this document: [www.presbyterian-insurance-group.aon.co.nz](http://www.presbyterian-insurance-group.aon.co.nz)
Confidentiality

This Renewal Report contains information that is confidential to

The Parishes of the Presbyterian Church of Aotearoa New Zealand

And

Aon New Zealand

Accordingly, we trust you will understand the information is given in confidence and may not be reproduced in any form or communicated to any other person, firm or company without the prior approval of.

Aon New Zealand

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INTRODUCTION

This has been a very difficult insurance renewal for all concerned. The continuing earthquakes in Canterbury have triggered a response from Insurers and their reinsurers which has realigned NZ with how the rest of the world arranges insurance cover for this peril. The combination of increased insurance premiums and deductibles will also very likely be a catalyst for a review as to the strategic value of parish properties. We look forward to assisting in those discussions.

Not only have we had earthquake losses to deal with but unfortunately the spate of arson losses has continued unabated. The manual of August 2010 warned that remedial measures in the form of increased deductibles would be required if these losses continued and these have now had to be implemented. Insurance is not a substitute for prudential care and maintenance of property or indeed preservation from loss or damage. It is simply the second line of defence to enable organisations to continue to function in the event of an unacceptable loss or liability being incurred. The Presbyterian Insurance Fund provides a means whereby Parishes are able to have the comfort of broad insurance cover at a price that is considerably less than is charged in the commercial market. To keep premium costs at affordable levels demands vigilance over Church property to try and eradicate the source of claims, particularly burglary/theft and water damage. It also requires a common sense approach to loss prevention. **Over the past 5 years arson fires at parishes have cost $5.0 Million in damage.**

The tragedy is that most could have easily prevented. Arsonists do not carry fuel with them. Rather they make use of fuels and combustible materials already on site. Many such losses can be ascribed to fires lit in wheelie bins and the like which are positioned against outside walls of buildings. These bins usually contain very easily ignited combustible materials, e.g. recycling materials which include plastics and paper. The resulting fire spreads up the outside wall and penetrates the building by virtue of the fire heat breaking a window.

**With effect from 1st August 2011, all fire losses which have a source in the form of an unlocked/unsecured waste receptacle located within 10 metres of a Church Building (including Manses if they share a common site with the Church) will be subject to a deductible of $50,000. Parishes which have wheelie bins or similar waste receptacles should immediately arrange for them to be relocated either within the building or relocated to a point (such as a fence) where they must be secured by padlock and chain so that they are not less than 10 metres from the building.**

This handbook is intended to be used as a guide to the main elements of the Insurance Programme. For a more detailed interpretation contact either Margaret Fawcett of the PIG Insurance Office or Russell Bell of Aon New Zealand - our Risk Management Consultants and Insurance Brokers. Policy documents are not issued to Parishes. As detailed insurance knowledge may be necessary before determining whether an incident is a claim, always act as if uninsured, but assume that all incidents are potential claims. Therefore advise Aon New Zealand, in Wellington, IMMEDIATELY

This edition of the manual contains several important new items and revisions particularly in relation to Policy Deductibles. Please take time to read this document thoroughly. If you have any questions, raise them with either Margaret Fawcett or Russell Bell from Aon. From time to time this Manual will be updated. The most recent edition will always be available on [www.presbyterian-insurance-group.aon.co.nz](http://www.presbyterian-insurance-group.aon.co.nz)
There are a number of significant factors which are important in the observance of warranties and other underlying contractual obligations contained in the various insurance policies. Some of these, not necessarily all relevant to your particular interests, are:

- **Never admit liability** to for damage to third parties or agree a loss settlement with them.
- **Do not accept responsibility for the property of others.** There is no automatic property insurance cover for any unrelated organisations which may use your facilities.
- **Contractual liabilities** should be promptly advised, e.g. leased equipment etc. (especially "Hold Harmless Agreements").
- Advise the PIG Insurance Office promptly of **property acquisitions** or disposals. There is no automatic insurance cover for additional property in Canterbury.
- Details of structural **alterations and additions to existing buildings and/or or the construction of new buildings** to premises must be notified to Aon at least two months before they commence. Do not leave contacting Aon until the Contractor is on site. **There is no automatic cover for such “works” in Canterbury/ Nor is there any automatic cover elsewhere in NZ where the Project Cost** is more than $750,000. In such instances, separate Construction Insurance will be required. This takes time to arrange and will require you to provide Aon with copies of plans, Geotech information, Gaant charts and draft contract forms. You need to allow time accordingly.
- **Contents Removals,/ Movement and/or Lifting (by crane or hoist) of Insured Property** is not automatically insured. Contact Aon to verify coverage beforehand. Incidental transits of minor property are insured. Major movements and household removals require specific insurance.
- Take special care with all flammable materials and processes. Observe the **Hazardous Substances and Organisms Regulations** and the recommended code for gas cutting and welding especially "Hot Work" which covers gas cutting and welding rotary disc cutting and grinding, soldering, paint stripping (hot air and flame gun), roof repair (bitumen boilers) and any other operation that uses naked flames or produces sparks.
- Don’t leave **safe keys** or other security lock keys on the premises after hours.
- **Register all key holders** and record any security keys handed out to occasional users of the Church premises.
- **Ensure the adequacy of sums insured.** They need to reflect the basis of cover i.e. Indemnity or Replacement).
- Be aware of the **value of records** in proving the extent of any loss - protect your records from loss by making copies and keep such copies off site.
- **Banking** should be a direct transit activity. No stopping off on the way. Use alternative routes where possible.
- **Damage by water** is more common than damage by fire. Maintain spouting, down pipes and rain water systems clear of leaves and the like. Store goods off the floor, and at least 0.5 metre clear of sprinkler heads.
- Protective devices such as **fire sprinklers, fire, smoke or burglar alarms** help prevent losses. The insurance cover is arranged on the basis that Parishes keep such protection in working order at all times. If they are down for repair or maintenance, the service/maintenance contractor must complete and send Aon New Zealand the Fire System Impairment notice **before work starts.**
Filing cabinets are not safes - money, valuable documents and important records require something more secure.

Check that persons using your buildings take reasonable care, accept responsibility for damage to Parish Property and hold Public Liability Insurance.

Advise Aon of all vacant buildings. Unless special arrangements have been made, insurance cover on any vacant building ceases after becoming vacant for 90 consecutive days.

Advise Aon of any action by a Territorial Authority to register a Building Act Section 36 Order on church property Certificates of Title. A Section 36 Order implies that the land upon which the building is located is likely to be subject to a specified natural hazard(s). If you have any building about to be made subject to a Section 36 order then you must advise Aon without delay. Failure to do so will result in any insurance claim being declined if the loss was caused by the hazard identified on the Order.

Advise Aon of any notice or intended action by a Territorial Authority to register any church property as an Earthquake Prone Building. Such a notice/action implies (as at 1 August 2011) that the building seismic integrity is less than 33% of the current New Building Standard (NBS). If you have any building about to be registered in this manner then you must advise Aon without delay. Failure to do so may result in any earthquake insurance claim being declined.

Dux Quest Plastic Water (Hot or Cold) Pipes are prone to sudden failure. The pipes in question are black in colour (they were subsequently replaced with grey coloured pipes which are quite acceptable) and have the words “Dux Quest” written on them. As they are internal, the only way of finding out if you have this problem is to look at your pipes in the under floor area or in the ceiling loft. If you have these pipes, then they will have to be replaced without delay. You also need to advise Aon immediately. Losses where Dux Quest pipes are involved are subject to a higher deductible as per page 10 unless otherwise agreed.

Personal Liabilities of Trustees of Parish Controlled Trusts
A number of Parishes have formed Trusts to assist in the wider work of their church. Provided the Trust has income revenues of less than $500,000 OR assets valued less than $750,000 the personal liabilities of the Trustees are automatically covered. Contact Aon if your Trust does not meet these criteria so that separate arrangements can be made.

Important Note

Insurance companies are able to legally repudiate claims in the event of non-disclosure of material facts. These are facts which, if known to the Insurers, would have influenced their judgement in the acceptance of a risk or in fixing the rate of premium to be charged.

Previous claims history is probably the most material of facts, but the majority of the examples given in the Risk Reminder, also come into this category.
CLAIMS PROCEDURES

GENERAL

1. The cost of insurance and the level of the deductible are both directly related to claims experience. It is therefore in your interests to minimise any loss or the results of damage, wherever this is practical.

2. All claims must be reported PROMPTLY in accordance with the procedures detailed herein and followed up as soon as possible with the completion of a formal claim form.

3. Do not hesitate to contact Aon New Zealand, our Risk Managers and Insurance.

4. Advisors, for advice and/or assistance in connection with any claim that has been lodged with our insurers.

5. When in doubt - lodge a claim

A late reported claim may:

i involve the insurer in additional costs
ii hamper the insurer’s efforts to recover from negligent third parties
iii frustrate the insurer’s efforts to settle the claim

In such circumstances, the Insurer may be entitled to decline liability.

PROPERTY DAMAGE

1. **During normal business hours (Monday-Friday 8.30am – 5.00pm), immediately notify Stephen Scoble of Aon New Zealand on 0800 50 51 52.**

2. **If you have any major emergency outside of normal business hours, ring Stephen Scoble on 027 4451577 or Russell Bell on 027 4721012 or Jeroen Schomaker on 027 4958714.**

   - Take prompt action to minimise further loss or damage.
   - Retain damaged property for inspection.
   - Record all costs in dealing with the occurrence or in reinstating damage.
   - In respect of burglary, malicious damage or vandalism, or where you believe a crime has been committed, notify the Police immediately and give them all reasonable assistance in recovering property.
   - Property Damage claims will be settled on a Replacement Cost basis if insurance has been arranged on that basis (and the Insurance valuation is less than two years old). Losses not settled on a Replacement Cost basis will be settled on an Indemnity (or market value) basis.
   - **Natural Disaster (Earthquake/Hydrothermal/Geothermal activity, Volcanic Eruption/Tsunami/Subsidence/Landslip) Damage Claims made in respect of cover provided by the Earthquake Commission (EQC) in respect of residential properties MUST be lodged with the EQC within 30 days of the damage being sustained.**
If the damage involves broken plain window glass (NOT stained glass) we will ask that you use Asset Management Network (AMN), a nationwide glazing repair network as our preferred repairers. In the interests of containing insurance claims costs (and thereby premiums) we have negotiated special prices for glass repairs. They may be contacted nationwide on 0800 221 331. (You will need to say that you are insured through Aon) The discounted prices apply to all work and you are free to use them for any breakages which are below the deductible level.

**Public/ Professional/ Statutory/ Employer’s / Trustees Liability**

1. It is a requirement that immediate notification be given to Insurers of any “circumstance” that arises which has the **potential** to become a liability claim. **If a claim is not notified immediately that the “circumstance” becomes known, it may be declined.**

   In terms of the requirements to notify our insurer, a “circumstance” is any incident for which an answer can be given to all of the 5 following questions.

   (a) What happened to make you believe there was a “circumstance”
   (b) Why do you think the circumstance has the potential to give rise to a claim against the Church or (for Trustees) person?
   (c) When did the alleged event occur?
   (d) Who is/ are the potential claimants?
   (e) Where did the alleged incident(s) take place?

2. In all cases where another party advises you that they intend to hold you responsible for their property damage and/or financial loss and/or personal “injury” **NEVER** admit or deny any liability. Nor should you negotiate any settlement (either in writing or verbally), except with the express and prior approval of the insurer. An admission of liability or negotiation regarding settlement without approval of the insurer will probably lead to the claim being declined.

3. **Upon becoming aware of a “circumstance”, such as above, you should immediately notify Martin Baker, Assembly Executive Secretary at the Presbyterian Church National Church Office (04 3818281). In turn Martin will advise Aon New Zealand. In appropriate circumstances he may also advise other entities such as the Presbytery/Union District Council and/or Session/Parish Council.**

**Motor Vehicle** *(Only applicable where Aon has been asked to arrange insurance cover)*

1. Do not admit liability or agree any payment to a third party.

2. (a) If damage is likely to be below the deductible of $1,000 (but Nil for Windscreen breakage claims), and if no other party is involved, arrange for the vehicle to be repaired.

   **BUT**

   (b) If a third party is involved and/or damage is likely to be over the Deductible, then **immediately report the accident to Guy Bachler at the NZI Wellington Claims Centre on 0800 227 653 Extn. 34231**

   NZI will arrange an Assessor to:

   i inspect the damage
   ii authorise repairs etc.
YOU WILL NEED TO:

Obtain:

i name and address of third party driver
ii make of third party vehicle
iii registration number of third party vehicle
iv name and address of owner (if different from driver)
v name and address of third party's Insurer.

Give:

i your name and address
ii your vehicle make and registration
iii your organisation's name and address.

3. If there were independent witnesses obtain name(s) and address(es).

4. Arrange for the vehicle to be moved to a place of safety.

5. Advise Police (Transport Division) where required by law. You must tell the Police if any person is injured in an accident and you should also tell the Police if you believe that there may be a dispute over liability.

6. Complete a “NZI” Motor Vehicle Claim Form, attach receipts / statements where applicable and send to NZI, PO Box 129 Wellington, retaining a copy.

7. In the event of a windscreen damage, contact any of the following:

   Smith and Smith Glass            0800 80 90 80
   Winstone Glass                   0800 80 45 27

    Inform them that NZI is your Insurer (under the Presbyterian Church of Aotearoa NZ, Policy Number 12 - 6505447VFF) and, after confirming cover, they will bill NZI direct.

8. Do not hesitate to contact Aon New Zealand, for advice and/or assistance in connection with any claim lodged with NZI.
PROPERTY DAMAGE/BUSINESS INTERRUPTION POLICY

POLICY EXPIRES

1 August

POLICY COVERS

Accidental physical loss, damage or destruction to all Church property or property belonging to others for which the Church has agreed to be responsible (prior to the loss), situated anywhere in New Zealand against such events as Fire, Explosion, Water Damage/Flood, Burglary or Theft, Malicious Damage and other sudden and unforeseen loss or damage to the property described.

BASIS OF COVER

Section 1 Buildings & Contents

Reinstatement Value if shown “R” on your schedule.
Indemnity (Depreciated Replacement or Cash Value) Value if shown “I” on your schedule

But always limited to a maximum of the amount insured as shown in your schedule of insured property values

Section 2 Business Interruption

As described in the schedules on pages 8 & 9 of this manual

PROPERTY DAMAGE

Sub-Limits

Curios/Works of Art Limit Any One Loss $50,000
Lost/Stolen Keys Limit Any One Loss $10,000
Contract Works Extension Limit Any One Contract $750,000
Employees Tools & Effects Limit Any One Employee $5,000
Property in (Incidental) Transit Limit Any One Loss $50,000
Refrigerated Goods Limit Any one loss $20,000
Clean up of Hazardous Substances Limit Any one loss $50,000
Money: (With automatic cover for 3 x Section A limit for any 48 hour period for fairs and the like) Section A $15,000
Section B $10,000
Landslip/ Subsidence Limit any one loss $1,000,000
Electrical Fusion Limit any one loss $1,000,000
Capital Additions Limit any one motor 10kw

BUSINESS INTERRUPTION

Loss of Residential Rents or Alternative Residential Accommodation Costs

Alternative accommodation costs (for Clergy or Owners under Licence-to-Occupy arrangements) and necessary expenses incurred during the period of reinstatement up to six months but limited to a maximum of $20,000.

Loss of residential rental income whilst the dwelling cannot be occupied during the period of repair/reinstatement up to twelve months but limited to a maximum of $20,000 for any one claim.
<table>
<thead>
<tr>
<th>ENTITY</th>
<th>INTEREST</th>
<th>INDEMNITY PERIOD</th>
<th>SUM INSURED</th>
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</thead>
<tbody>
<tr>
<td>St Andrews, Whangarei</td>
<td>Loss of Rents – Banks St Shops</td>
<td>18 Months</td>
<td>$ 82,500</td>
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<tr>
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<td><strong>St Andrews Whangarei Total</strong></td>
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<td>Presbytery of Auckland Campsites</td>
<td>Loss of Profits – Hunua Falls</td>
<td>18 Months</td>
<td>$ 237,000</td>
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<td>Presbyterian Campsites</td>
<td>Loss of Profits - Houghton’s Bush</td>
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<td>18 Months</td>
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<td>Loss of Car Parking Rentals</td>
<td>18 Months</td>
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<td>Gross Revenues Opp Shop Jutland Road</td>
<td>12 Months</td>
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<td>Loss of rents from Dwelling #2 The Terrace, Takapuna</td>
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<td>Loss of Gross Revenues Small Miracles Pre School</td>
<td>18 Months</td>
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<td>Loss of Rents &amp; Revenues Community Centre</td>
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<td>St Lukes Remuera</td>
<td>Loss of Rental Income</td>
<td>18 Months</td>
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<td>Loss of Hall and Offices Rentals</td>
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<td>Gross Revenues CK Get set 4 School (Non Earthquake Perils)</td>
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<td>$ 400,000</td>
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<td>Gross Revenues CK Get set 4 School (Earthquake Perils)</td>
<td>24 Months</td>
<td>$ 800,000</td>
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<td>Additional Increased Costs of Working (Pre Schools and Church)</td>
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<td>Loss of Rents Pre School Care Centre</td>
<td>12 Months</td>
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<td>Bethlehem Community Church Tauranga</td>
<td>Loss of Rents Receivable from Church Centre</td>
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<td>Claims Preparation Fees</td>
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<td>Loss of Gross Rents, Troup House</td>
<td>18 Months</td>
<td>$169,728</td>
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<td></td>
<td>Loss of Conference Centre/Car Park Rents</td>
<td>18 Months</td>
<td>$169,593</td>
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<tr>
<td></td>
<td>Claims Preparation Fees</td>
<td>N/A</td>
<td>$15,000</td>
</tr>
<tr>
<td><strong>St Johns in the City, Total</strong></td>
<td></td>
<td></td>
<td><strong>$354,321</strong></td>
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<tr>
<td>St Andrews on the Terrace Wellington</td>
<td>Loss of Building/Car Parking Rents</td>
<td>18 Months</td>
<td>$174,000</td>
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<tr>
<td></td>
<td>Claims Preparation Fees</td>
<td>N/A</td>
<td>$15,000</td>
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<tr>
<td><strong>St Andrews on the Terrace, Total</strong></td>
<td></td>
<td></td>
<td><strong>$189,000</strong></td>
</tr>
<tr>
<td>St Marks Parish, Christchurch</td>
<td>Loss of Rents, Church &amp; Hall (Non Eeqke Perils)</td>
<td>12 Months</td>
<td>$45,000</td>
</tr>
<tr>
<td></td>
<td>Loss of Rents, Church &amp; Hall (Earthquake Perils)</td>
<td>18 Months</td>
<td>$67,500</td>
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<tr>
<td></td>
<td>Claims Preparation Fees</td>
<td>N/A</td>
<td>$15,000</td>
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<tr>
<td><strong>St Marks Parish, Christchurch Totals</strong></td>
<td></td>
<td></td>
<td><strong>$82,500</strong></td>
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<tr>
<td>Cashmere Presbyterian Church</td>
<td>Loss of Rents, (Non Earthquake Perils Only)</td>
<td>18 Months</td>
<td>$30,000</td>
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<td></td>
<td>Claims Preparation Fees</td>
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<td>$15,000</td>
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<tr>
<td><strong>Cashmere Presbyterian Church Total</strong></td>
<td></td>
<td></td>
<td><strong>$45,000</strong></td>
</tr>
<tr>
<td>Palmerston/Dunback Parish, Otago</td>
<td>Loss of Rents, Ronaldsay Street</td>
<td>12 Months</td>
<td>$4,600</td>
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<tr>
<td></td>
<td>Claims Preparation Fees</td>
<td>N/A</td>
<td>$1,500</td>
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<tr>
<td><strong>Palmerston/ Dunback Parish Otago Total</strong></td>
<td></td>
<td></td>
<td><strong>$6,100</strong></td>
</tr>
<tr>
<td>Coastal Unity Parish , Dunedin</td>
<td>Loss of Rents, Caversham, St Clair &amp; Green Island Churches</td>
<td>18 Months</td>
<td>$45,378</td>
</tr>
<tr>
<td></td>
<td>Claims Preparation Fees</td>
<td>N/A</td>
<td>$10,000</td>
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<tr>
<td><strong>Coastal Unity Parish Dunedin Total</strong></td>
<td></td>
<td></td>
<td><strong>$55,378</strong></td>
</tr>
<tr>
<td>Camp Columba</td>
<td>Loss of Rental Income Camp Columba</td>
<td>12 Months</td>
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<tr>
<td></td>
<td>Claims Preparation Fees</td>
<td>N/A</td>
<td>$15,000</td>
</tr>
<tr>
<td><strong>Camp Columba Total</strong></td>
<td></td>
<td></td>
<td><strong>$155,000</strong></td>
</tr>
</tbody>
</table>
DEDUCTIBLES

$1,500 each and every loss, except in respect of:

- Loss/Damage to domestic residential accommodation in the form of dwellings, villas apartments or cottages for clergy, the elderly or infirm or in owner occupancy which $500 each and every loss.

- Burglary/Theft or attempt thereat which $5,000 each and every loss regardless as to whether from Residential or Non Residential Property.

- Losses attributable to the failure of Dux Quest plumbing which $20,000 each and every loss unless otherwise agreed.

- Damage to any property which at the time of loss is subject to construction/contract works risk which $5,000 each and every loss.

- Damage to non residential property owned by the Parish but not in their actual occupation or use which $5,000 each and every loss.

- Damage to residential property owned by the Parish but not in their actual occupation or use which $2,500 each and every loss

- Malicious damage of unprotected (by wire screen, polycarbonate, acrylic or toughened glass) stained glass or leadlight windows which $5,000 each and every loss

- Loss by Fire involving (as a fire source) unlocked/unsecured waste receptacles located within 10 metres of an insured non residential building (but also in relation to a residential property which shares the same site as the non residential property which $50,000 each and every loss

- Landslip & Subsidence (Property for which the EQC Natural Disaster cover does not apply) $10,000 each and every loss.

Subject that the deductible in relation to Burglary/Theft/Fire losses will be waived where the loss was detected by a commercially monitored and Standards NZ Compliant alarm system.

VOLCANIC ERUPTION/ EARTHQUAKE - NON RESIDENTIAL PROPERTY

Wellington Region (Being all land west of the Rimutaka and Tararua Ranges from Cook Strait to the Otaki River) and Canterbury Region (Being all land east of the Southern Alps north of the Waitaki River and South of the Hurunui River):

- All Buildings except those described below: 5.0% of Site Value subject to a minimum of $5,000
- Buildings of Pre 1935 Construction: 10.0% of Site Value subject to a minimum of $10,000
- Buildings of Pre 1935 construction where evidence has been provided to the Insurer of retrofitted strengthening : 7.5% of Site Value subject to a minimum of $7,500
- Un-reinforced Masonry: 12.5% of Site Value subject to a minimum of $12,500
Elsewhere in New Zealand

- All Buildings except those described below: 2.5% of Site Value subject to a minimum of $2,500
- Buildings of Pre 1935 Construction: 10.0% of Site Value subject to a minimum of $10,000
- Buildings of Pre 1935 construction where evidence has been provided to the Insurer of retrofitted strengthening: 5.0% of Site Value subject to a minimum of $5,000
- Un-reinforced Masonry: 12.5% of Site Value subject to a minimum of $12,500
- 5.0% of Site Value subject to a minimum of $5,000

Agreed that all deductibles shall be non-cumulative. Subject also that only one self retained deductible will apply in respect of all losses from the same proximate cause occurring within any concurrent 72 hr period.

EQC Natural Disaster For Residential Property Only

- Claims for contents only have an excess of $200.
- Claims involving both home and contents have an of $200 on claims <$20,000 but if the claim is >$20,000, the excess is 1% of the total claim.
- For land cover the excess is the greater of $500 multiplied by the number of residential properties on the land or 10% of the amount that EQC pays.

Insurer

Ansvar Insurance
**MOTOR VEHICLE POLICY**

**_POLICY EXPIRES** 1 August

**POLICY COVERS**
- Loss or damage to all motor vehicles owned and/or used and/or hired by the Insured for which the Insured are responsible, or legally liable, anywhere in New Zealand
- Limit any one vehicle $150,000
- Third Party Liability $5,000,000
- Accessories and Spare Parts, including those of employees
- Invalidation of Policy Conditions
- Liability Imposed by Hire Vehicle Agreement
- Purchase and Sale - Automatic Cover
- Transport to Repairers
- Vehicles Out on Hire or Loan
- Vicarious Liability
- Windscreens and Window Glass
- Replacement Costs for vehicles under 12 months old

**DEDUCTIBLE** $1,000 plus young/new driver as applicable but Nil in respect of windscreen breakage, fire of theft of the complete vehicle.

**EXCEPTIONS**
Policy does not cover Inter-Alia:
- A driver who has not been issued with a Drivers Licence for that class of vehicle
- Any authorised person whilst such person is under the influence of intoxicating liquor or a drug
- The vehicle when the condition of the vehicle is known to be “unsafe”
- Damage from wear and tear etc., mechanical, or electrical breakdown
- Any liability from death or, or injury to, any person where such death or injury arises through employment
- Contractual liability to pay for damage to vehicles hired from Hertz and or other Rental Companys with similar provisions in their hire agreements. (Refer to Frequently Asked Questions Section starting on page 18)

**INSURER** NZI Insurance Ltd
**PUBLIC LIABILITY POLICY**

**Policy Expires**
1 August

**Policy Covers**
1. Legal liability in respect of claims made by third parties for accidental damage to property or bodily injury arising out of the activities of the Insured Parties.

2. Legal liability of third parties in respect of property damage to Parish property which has been hired by the Third Party but only to the extent that the hirer is not otherwise insured.

**Insured Parties**
- The General Assembly of the Presbyterian Church of Aotearoa New Zealand
- Presbyterian/Union District Councils
- Synods
- Sessions/Parish Councils including Trusts under their control
- Deacon's Courts/Boards of Managers
- The Presbyterian Church Property Trustees
- Association of Presbyterian Women
- Glen Innis Station
- Estate of C.A. Clark
- Cannons Creek Opportunity Centre
- Catacombs Inc
- Downtown Community Ministry Inc.
- Wellington Night Shelter Trust
- Wellington Ecumenical Chaplaincy Trust Boards
- Entities and or Persons as per (2) above.

**Limits**
Any One Occurrence $20,000,000
unlimited in the aggregate other than in respect of product Liability which $20,000,000 any one occurrence and in all

**Sub-Limits**
- Forest and Rural Fire Act $2,500,000
- Watercraft less than 25m $1,000,000
- Property belonging to others in care, custody or control $600,000
- Toxic Substances clean up $500,000
- Hirers Liability (as per 2 above) $600,000

including Legal Liability for:
- Personal Injury
- Property Damage
- Libel and Slander
- Legal Defence Costs
- Landlords Liability
- Overseas Visits
- Tenants Liability
- Volunteers acting on business if listed Insureds
- Hirers Liability
EXCEPTIONS

Policy does not cover:

- Contamination or pollution by gradual process (Environmental Impairment)
- The cost of withdrawing, replacing or repairing defective products
- Directors’ & Officers’ or Trustees Liability
- Error or omission in advice, treatment or counselling
- Liability arising from the use of motor vehicles
- Employment Disputes
- Professional Liability for errors/omissions or breach of duty

DEDUCTIBLE

- Each and Every Occurrence $1,000

INSURER

Vero Liability Insurance Ltd
PROFESSIONAL LIABILITY POLICY

POLICY EXPIRES   1 August

POLICY COVERS   Legal Liability for: Breach of Duty (including fiduciary) or Error or Omission in Professional Advice
                  Libel and Slander, Loss of Documents
                  Dishonesty of Employees,
                  Sexual and/or Physical Abuse,
                  Civil Liabilities and Punitive and Exemplary Damages

INSURED PARTIES

• The General Assembly, Presbyteries/Union District Councils,
  Synods, Sessions, Parish Councils, Deacon’s Courts, Boards of Managers and any bodies including Trusts under the control of the above.
• All related entities owned, affiliated, operated or managed under or by the auspices of PCANZ including the Presbyterian Church Property Trustees, Association of Presbyterian Women.
• Any current or former director employee or parish minister of PCANZ or any related entity.
• Any current or former members, volunteers or students of PCANZ or any related entity.
• Any of the above individuals whilst performing “Good Samaritan” acts.
• Any member of the former Accreditation or Standards Review Team, Board of Inquiry or Investigation, Risk and Quality Council or similar body, in respect of activities carried out for PCANZ.

LIMIT OF INDEMNITY

$1,000,000 any one claim and in the aggregate in respect of all claims alleging physical and/ or sexual abuse and/or misconduct

$2,000,000 any one claim and in the aggregate in respect of all other insured losses

RETROACTIVE DATE

11 October 1996 but 1st August 2004 in respect of claims alleging physical and/or sexual abuse and / or misconduct

DEDUCTIBLE

$20,000 each and every claim, costs inclusive in respect of claims alleging physical and/ or sexual abuse and/or misconduct

$5,000 each and every claim, costs inclusive in respect of all other insured losses.

THIS POLICY DOES NOT COVER

• Personal injury to employees arising from their employment
• Delay or lack of performance of a Contract.
• War and Civil Commotion
• Radioactivity or nuclear materials
• Employment Disputes/ Personal Grievance Claims
• Criminal Legal Defence costs

INSURER

Vero Liability Insurance Ltd
STATUTORY LIABILITIES POLICY

POLICY EXPIRES
1 August

POLICY COVERS
Fines, Penalties and Legal Costs incurred arising out of the breach of Any Act of Parliament except those where the action against the insured is brought by the NZ Police, Inland Revenue Department or any other revenue collecting Statutory Authority and excluding fines imposed under the Health and Safety in Employment Act (2002)

INSURED PARTIES
- The General Assembly
- Presbyteries/Union District Councils
- Synods
- Sessions/Parish Councils including Trusts under their control
- Deacon’s Courts/Boards of Managers
- The Presbyterian Church Property Trustees
- Association of Presbyterian Women
- Glen Innis Station
- Estate of C.A. Clark
- Cannons Creek Opportunity Centre
- Catacombs Inc
- Downtown Community Ministry Inc.
- Wellington Night Shelter Trust
- Wellington Ecumenical Chaplaincy Trust Board

LIMIT OF INDEMNITY
$1,000,000 any one loss but $2,000,000 in the policy period.

EXCEPTIONS
This Policy does not cover:
- Deliberate breach of an Act
- Deliberate disregard of an Act
- Employment of Contractor to dispose of materials unless reasonable steps are taken to ensure that the materials are lawfully handled or disposed of.
- Fines imposed on individuals or insured organisations in respect of the Health and Safety in Employment Act 2002

RETROACTIVE DATE
1 October 1997

DEDUCTIBLE
Each and every claim $1,000
Other than claims against officers/individuals Nil

INSURER
Vero Liability Insurance Ltd
EMPLOYERS’ LIABILITY POLICY

POLICY EXPIRES 1 August

POLICY COVERS Legal Costs and awards made by employees* against the Insured for injuries falling outside the Accident Insurance Act 1998.

*For the purposes of this insurance only, Clergy are considered to be employees

INSURED PARTIES
- Presbyterian Church of Aotearoa New Zealand
- The General Assembly
- Presbyteries/Union District Councils
- Synods
- Sessions/Parish Councils including Trusts under their control
- Deacon's Courts/Boards of Managers
- Presbyterian Church Property Trustees
- Glen Innis Station
- Wellington Night Shelter Trust
- All related entities owned, affiliated, operated or managed under or by the auspices of PCANZ

LIMIT OF INDEMNITY $1,000,000 any one loss but $2,000,000 in the policy period.

RETROACTIVE DATE 1 October 1997

DEDUCTIBLE $500 each claim (including costs)

INSURER Vero Liability Insurance Ltd
<table>
<thead>
<tr>
<th><strong>POLICY EXPIRES</strong></th>
<th>1 August</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>POLICY COVERS</strong></td>
<td>Legal Liability for Wrongful Acts of Trustees</td>
</tr>
<tr>
<td><strong>INSURED TRUSTS</strong></td>
<td>All Trusts formed under the control and governance of Parish Councils of the Presbyterian Church of Aotearoa New Zealand but restricted to such Trusts which either have net assets of less than $750,000 OR, annual income of less than $500,000 per annum.</td>
</tr>
<tr>
<td><strong>LIMIT OF INDEMNITY</strong></td>
<td>$1,000,000 any one claim and in all in the period of insurance</td>
</tr>
<tr>
<td><strong>RETROACTIVE DATE</strong></td>
<td>21 November 2008:</td>
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</tbody>
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**DEDUCTIBLE**

**TRUST REIMBURSEMENT**

Trust/Fund Reimbursement | $1,000

Unless no indemnity provision in Trust Deed in which case Individual Trustees and Executives also | $1,000

Individual Trustees and Executives Nil

**INSURER**

Vero Liability Insurance Ltd
FREQUENTLY ASKED QUESTIONS

PROPERTY INSURANCE

Q  What does replacement value actually mean in respect of Buildings?
A  Replacement value means exactly that. It should represent the cost of using current day construction materials to build a comparable structure in terms of area and general features. However, where registered historic or heritage buildings are involved it is necessary for the valuer to take account of such features such as native timbers, stone cladding, stained or leadlight glass windows, bell towers etc. Consultation with the Historic Places Trust is required for buildings or structures which have a Historic Places Trust classification. The Historic Places Trust cannot assist with funding any additional cost to retain such features, but they are able to advise as to whether they would be accepting of any proposed use of different materials in any reconstruction work.

Q  Can insurance be arranged on Buildings on any other basis than replacement value?
A  Yes. Subject to permission from the Presbyterian Church Property Trustees or the Synod of Otago and Southland (as the case may be), cover may be arranged on demolition costs only. It is no longer possible to arrange insurance cover on Indemnity Value or Functional Replacement Value.

Q  In the event of a total loss of a building or buildings what would be the basis of the insurance settlement if it was decided not to replace the destroyed building?
A  Payment of the replacement sum insured can only be made if the structure is replaced. If the structure is not replaced then the claim will be settled on the basis of the Indemnity Value which is determined by the valuer having regard to the current replacement cost depreciated to take account of the proportion of the buildings economic life left to run. Replacement value insurance does not imply reconstruction. It is possible to negotiate settlement of a total loss claim on the basis of the purchase costs of another property provided always that the insurer does not have to pay anything more than would have been required had the original structure been rebuilt.

Q  Is the sum insured as shown on our schedule from the PIG Insurance Office, the maximum payment under any circumstances?
A  Yes

Q  How often proper insurance valuations should be obtained?
A  Valuations are now provided on a biennial basis. But where capital works in the form of building alteration/extensions have taken place, the property will need to be revalued immediately prior to completion of such works so as to ensure the correct sum insured for the permanent risks cover.

Q  “Our Church has special features – will the Replacement Cost insurance cover them?”
A  Yes, but only provided that the valuer has included them in the insurance valuation. Special features which are a part of the building will actually be included in the building valuation. Such special features include: crosses, stained glass/leadlight windows, and site improvements such as paved car parking, walls, fences, railings or grave yards. **Pipe organs, bells, pews and sound systems are not normally included in building insurance valuations.** These items all need to be separately valued and insured. The South Island Organ Company (Tel: 03-6882536) is widely regarded as one of the most reliable valuers of Pipe Organs in the country.
What about insurance on contents?

We suggest that you identify what might be regarded as "key" items which you might want to insure on a replacement basis and then check with your suppliers every couple of years to establish likely purchase / installation costs. With respect to Pipe Organs and Bells, remember that where components come from overseas, replacement costs will fluctuate in relation to foreign currency exchange rates.

We are going to rent out our Manse as it is not needed at this time. What are the insurance implications?

The insurance deductible will increase from $500 to $2,500 each and every loss. You should ensure your tenant’s lease agreement makes them responsible to you for any damage they or their guests cause to your property.

We are going to rent out one of our (non residential) buildings to a local community organisation for their exclusive use. What are the insurance implications?

The insurance deductible will increase from $1,500 to $5,000 each and every loss. You should ensure that you have a proper lease agreement for the tenancy which includes an approved provision for contracting out of the provisions of the Property Law Act of 2007. Under this Act, a tenant is not be responsible for loss or damage to an insured property unless:

1. the tenant intentionally damaged it, or,
2. the damage was caused by an act that constituted an indictable offence under the Summary Proceedings Act, or,
3. The damage was caused by an act which invalidated the insurance cover.

Unless the lease contains an express agreement to the effect that it complies with the contracting out provisions of the Property Law Act, then tenants cannot otherwise be held responsible damage to non residential buildings. If you wish to insure against Loss of Rents from such properties, contact Aon directly.

Business Interruption Insurance

If the church or hall suffers damage and we cannot use it are we insured for the costs of hiring another building such as a local school hall?

Not unless you are one of those parishes and organisations which are listed on Pages 8-9

We receive “donations” for the use of our church hall by other organisations. We also run an “Op” Shop and/or own buildings or property which we rent to others. Are we insured for the loss of such “income”?

Not unless you are one of those parishes and organisations which are listed on Pages 8-9

If our church records are destroyed, are we insured for the costs of restoration or recreation?

Not unless you are one of those parishes and organisations which are listed on Pages 8-9 and then only if they have elected to insured Additional Increased Costs of Working

Public Liability Insurance

From time to time we hire out our buildings to individuals or organisations. What if they cause damage to our property?
Your Public Liability policy cover has been extended so as to automatically cover individuals and/or organisations who hire your buildings for their liability to you should they cause damage to your buildings provided that they are not otherwise already insured for such liability risk. The limit of cover is $600,000 any one occurrence. Losses are subject to a deductible of $1,000. This cover only applies to hire of buildings and not contents of any description.

**Contract Works Insurance**

**Q**

We are extending our church and/or building a new hall and/or undertaking renovations and/or maintenance. What do we do about insurance?

**A**

Contact Russell Bell or Jeroen Schomaker of Aon while the project is still in its planning phase. For works costing up to $750,000 and not in the Canterbury region, cover is automatic and without any insurance charge. **There is no automatic cover for any “works” being undertaken in Canterbury.** The insurance excess for non earthquake damage losses increases to $5,000. You should advise the contractor of this if you wish to transfer such excess costs to them. **You will also need to advise your contractor that they are required to comply with two insurance warranties (namely Hot Work and Tarpaulins).** These are set out on the following page. If you fail to advise the Contractor of these requirements than it is possible that not only will the insurance claim be declined but also you will not be able to recover such costs from your contractor as they cannot be expected to comply with such requirements unless first told about them.

Any contracts above $750,000 and/or in Canterbury (regardless as to value) will require separate insurance arrangements. You need to contact Aon at least 2 months before tenders are called so that the necessary insurance covers can be arranged. Unless this procedure is followed there may be no insurance cover on either new “works” or for damage to existing property arising out of the construction.

Irrespective as to the cost of the “works,” Contractors are required to hold Public Liability and Third Party Motor Liability insurance (minimum limit of $5,000,000) in the names of themselves and the Church in respect of any work that they may do. Where the contract entails piling and/or excavation and/or removal of structural support, then the Contractors Public Liability insurance cover must cover liability for vibration and/or removal of support liability for an amount of not less than $5,000,000. Contractors are also still responsible for all risks relating to their own or hired plant and equipment which may be used at the construction site.

There are also insurance requirements that must be followed WITHOUT EXCEPTION where HOT WORK or ROOF OPENING is involved. Failure to follow the requirements as below and on the following page will invalidate the insurance coverage.

**Contract Works Insurance Requirements**

**HOT WORK**

Hot Work shall mean work such as Grinding, cutting or welding operations, use of blow lamps and torches, application of hot bitumen or any other heat producing operation.

The Principal shall make contractors aware that when any hot work is carried out by their employees or sub-contractors the following procedures must be complied with:

1. Hose reels or adequate portable fire fighting equipment must be kept to hand within the vicinity of any hot work operations.

2. Waste material is to be removed from the contract site at least once weekly. In addition, any combustible waste is to be cleared from the vicinity of any hot work performed at the end of each working day.


3. The area of any hot work is examined one hour after such work has been finished.
4. Any hot work is to be carried out under the supervision of the site foreman, or equivalently designated person responsible for the performance of the Insured Contract.

**TARPAULINS**

Tarpaulins shall be securely fastened over any part of the roof or other exposed openings at the end of each day’s work or when work ceases due to weather conditions.

**Machinery Breakdown**

**Q.** Are we insured for the costs of fixing our boiler/computer/sound system which has broken down?

**A.** No.

**Motor Vehicles**

**Q.** “I need to use my private vehicle on Church business. What is the procedure to be followed?”

**A.** The use of privately owned vehicles for Church business should only be undertaken after it has first been confirmed by the person requesting the individual use their private vehicle, that the vehicle in question:

1. has a current warrant of fitness, and,
2. is currently insured for own damage and third party liability, and,
3. will be driven by a driver who holds a current licence for that class of vehicle, and,
4. the owner has obtained written confirmation from their insurer that such use does not compromise their own insurance cover.

**Q.** “We need to hire a rental vehicle. Will it be covered by the church’s insurance arrangements?”

**A.** Unless your parish already owns and insures a vehicle through the Presbyterian Church insurance arrangements, then you should purchase insurance cover directly from the rental vehicle operator. The cost of this is around $10/day.

If you do have a vehicle insured through the Presbyterian Church, and you are hiring a vehicle from Hertz, then the same rule above applies. If however you are renting from another rental vehicle supplier, then provided that the Hire Company does not have the the same contract conditions as Hertz, then your insurance cover will automatically extend to include the rental vehicle at no additional premium. In such instances it is in order for you to select the “REJECTION OF INSURANCE” option. If you are involved in an accident while using a rental vehicle you will have to advise us as soon as possible and ensure that this fact is recorded on the insurance claim form.

**Trusts**

**Q.** “Our Parish Council has established/is thinking about establishing a separate Trust in order to fundraise and/or undertake a wider mission in our community. Is there any insurance cover for the personal liability of the persons who are/will be acting as its Trustees?”

**A.** Yes there is an automatic insurance cover for such Trusts provide that they meet the criteria as described on page 18. If your Trust does not meet these criteria, it will not be insured. In such cases please contact Russell Bell or Jeroen Schomaker of Aon directly.
Fire Protection Systems

Q    "As part of our maintenance programme, we have to shut down our Sprinkler System/Fire Detection System for a short while. What procedures do we follow?

A    The following procedures must be followed WITHOUT EXCEPTION
Whenever any fire protection system is impaired (e.g. sections isolated, disconnected, altered, taken out of service or any other work which may prevent part of, or the full system operating in an emergency) you must inform our Insurance Advisors (Aon) as soon as practical so that they can inform insurers of the facts.

Failure to disclose any material facts may result in the insurer refusing any claim.

You should give at least 24 hours notice of any scheduled isolation of any system. In an emergency you should inform Aon as soon as possible. The fax lines are open twenty-four hours per day and Aon regularly checks the fax machines for notices.

Parish Actions:
When informed / made aware that the protection system/installation is going to be taken out of service, or work is being done to rectify an unscheduled close down, the following should be done:-

a)    Complete the impairment notice following page 24 and send by FAX to Aon (07 834 4734), or email to peter.hughes@aon.com Attention of Peter Hughes.

b)    If the impairment will seriously affect the protection of the building or site inform staff working in area of the impairment and of the actions detailed on the impairment notice.

c)    File the completed impairment notice in a file headed Risk Management. Before filing date and sign the impairment form. Keep for at least six months.

d)    Notify NZ Fire Service by sending a FAX copy to ADT Limited on 0800 238 113

e)    If the audible alarm is to be temporarily disconnected, consider providing an alternative, e.g. compressed air horns. If used, ensure that all persons working in the area have been notified and are aware of the sound these temporary devices emit. Check that any temporary device used can be heard above the normal ambient noise levels. Ensure that suitable notices are posted adjacent to each entrance and exit.

f)    After work on the installation has been completed ensure system is restored. Complete section 8 and notify Aon and the local Fire Service. Check that any temporary devices and notices have been removed.

Routines When A Fire Alarm/Automatic Detection system is Isolated or disconnected (For Maintenance, Repairs, etc.)

Before The Work Is Started:
1. Stop all hazardous processes in the area that will be without protection.
2. If possible prohibit all cutting and welding in the area. If hot work is part of the job ensure that a "Hot Work Permit" has been issued and all conditions complied with.
3. Prohibit smoking in the area.
4. Provide additional extinguishers in the area.
5. Notify the local Fire Service that an area is temporarily without AutomaticDetection Protection.
7. Alert all personnel in the area that the protection system will be out of order.
8. Assign a watchman to patrol the area.
9. Mark the main switch panel with a RED TAG
10. Record the isolation/disconnection in a logbook.
11. Work continuously, including overtime if necessary, to reduce the time the alarm system is disconnected.
12. If the system is to be disconnected over night inform security to carry out additional patrols.
13. Ensure that cleaning staff are made aware that the alarm system is not connected.

\textbf{After The Work:}

14. Make certain the Alarm system is reconnected.
15. Notify the Fire Service and AON that the Fire Alarm System is back in service.
16. Check that the details of the work have been recorded in the logbook.

\textbf{Routines When A Sprinkler Control Valve Has To Be Shut (For Maintenance, Repairs, Work on the Sprinkler Systems, etc)}

\textbf{Before The Work Is Started:}

1. Stop all hazardous processes in the area that will be without sprinkler protection.
2. Prohibit all cutting and welding in the area.
3. Prohibit smoking in the area.
4. Provide additional extinguishers in the area.
5. Notify the local Fire Department that an area is temporarily without sprinkler protection.
7. Alert all personnel in the area that the protection will be out of order.
8. Assign a watchman to patrol the area.
9. If the work is on the underground mains, is it possible to pressurise isolated sprinkler systems by connecting the risers’ drain valves to Fire hydrants on water main, using hoses?
10. Are suitable pipe plugs handy for emergencies?
11. Mark the closed valve with a red tag.
12. Record the valve closure in a logbook.
13. Work continuously, including overtime if necessary, to reduce the time the valve is closed.

\textbf{After The Work:}

14. Make certain the valve is left wide open.
15. Make a pressure test at the riser, to prove that the water supply is restored.
16. Lock the valve in its open position.
17. Notify the Local Fire Department and Aon that the Sprinkler Installation is back in service.
All impairments to fire protection systems (other than weekly testing) should be reported to Aon by fax or email at least 24 hours in advance where possible. All impairments should be authorised and strictly controlled by Site Management. All work should be recorded in a Log Book.

<table>
<thead>
<tr>
<th>To</th>
<th>Aon New Zealand</th>
<th>Email</th>
<th><a href="mailto:Peter.hughes@aon.co.nz">Peter.hughes@aon.co.nz</a></th>
<th>Fax</th>
<th>P7 834 4734</th>
</tr>
</thead>
<tbody>
<tr>
<td>CC</td>
<td>New Zealand Fire Service Via ADT</td>
<td></td>
<td></td>
<td></td>
<td>0800 238 113</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Council Name</td>
<td>Site/Location</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

**IMPAIRMENT DETAILS**

Impairment duration is the period when the water supplies or the installations are isolated. All systems must be reinstated overnight unless approved by Management.

<table>
<thead>
<tr>
<th>From</th>
<th>Date</th>
<th>Time</th>
<th>To</th>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Equipment Affected</th>
<th>Sprinklers</th>
<th>Thermal Detection</th>
<th>Smoke Detection</th>
<th>Riser Mains</th>
<th>Hydrants</th>
<th>Fire Pumps</th>
</tr>
</thead>
</table>

Area Affected

Reason for Impairment

Precautions Taken

1. Fire Brigade Notified
2. Cutting & welding or other hot work banned
3. Extra fire extinguishers provided in the impairment area
4. Extra supervision of the impairment area
5. Area of impairment minimised (ie. Part of floor or building).
6. Part of the sprinkler system completed after the majority of alterations have been completed.

<table>
<thead>
<tr>
<th>Notified By</th>
<th>Name</th>
<th>Position</th>
<th>Tel</th>
<th>Email</th>
<th>Signature</th>
</tr>
</thead>
</table>

**SYSTEM RESTORED**

1. Water supplies/fire pumps
2. Fire Indicator Panel
3. All valves restored to normal operating condition
4. Automatic alarm to fire brigade restored

<table>
<thead>
<tr>
<th>Notified By</th>
<th>Name</th>
<th>Position</th>
<th>Tel</th>
<th>Email</th>
<th>Signature</th>
<th>Restored</th>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
</table>

**SYSTEM PARTIALLY RESTORED**

Areas Left Unprotected:

<table>
<thead>
<tr>
<th>Notified By</th>
<th>Name</th>
<th>Position</th>
<th>Tel</th>
<th>Email</th>
<th>Signature</th>
<th>Fully Restored</th>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
</table>
**WHAT IS RISK MANAGEMENT?**

Risk Management is “a discipline for dealing with uncertainty” – Felix Kloman.

Being aware of the potential to suffer loss or damage allows you to recognise the best means of taking action to prevent or limit the extent of loss or damage. Generally, you have insured against loss or damage and also taken some degree of action to prevent losses occurring. Cover provided by Insurers contains conditions that require you to take “Due Diligence” or reasonable precautions. This means a formal and structured approach to prevention of potential insurance claims is required.

Risk Management can be distilled into three simple questions:

1. Risk Assessment - What risks can have an impact upon what we do?
2. Risk Control - What can we do about preventing that from happening or reducing their impact?
3. Risk Financing – If despite (1) and (2) it still happens, how do we pay for it?

**WHY PRACTISE RISK MANAGEMENT?**

The number and cost of insurance claims is increasing. Presbyterian Parish losses are reflecting this trend. The potential exists for claims to become expensive both on an individual loss basis as well as in the annual aggregate.

Unless both the cost and frequency of claims can be contained or reduced, premium and deductible increases are unavoidable.

Making Risk Management a part of best practise, helps organisations minimise the possibility of loss happening in the first place or if it nevertheless does happen, then minimising its impact whether financial or otherwise.
GENERAL HOUSEKEEPING

**Consider**

If premises look good, people want to visit

If premises look poor, or there are concealed or alcove areas, that becomes an invitation to unlawful elements of society

Repair damage and remove graffiti, else these elements of society will return

If you have a well defined boundary, then visitors can and unlawful elements tend to stay away but you need to have some form of surveillance

If you have good external lighting, intruders are discouraged and visitors do not fall or slip

**Consider the Maintenance Of:**

Footpaths, steps, stairs and ladders to prevent falls or trips, clear moss etc.

Trees - keep in good order and pruned so that they don't provide hiding places or visual barriers behind which break-ins can take place.

- Prevent:
  - branches falling against buildings in poor weather
  - leaves blocking gutters and downpipes
  - subsidence risk due to tree roots searching for water
  - branches falling on visitors or neighbours property

**Roofs and roof coverings require attention as:**

- Defects will cause damp penetration causing wet and dry rot and damage to electrics which may in turn lead to an electrical fire.
- Loss of roof tiles may be due to poor maintenance or general wear and tear but high winds will expose the problem as damage will results.
- Maintenance must be carried out before damage occurs not after.
- Bitumastic roofing felt breaks down under the influence of sunlight. Regular inspections will monitor this change. Where and when appropriate replacement with steel is the preferred option.

**Drainage / Downpipes**

- Must be maintained in good order - underground drains should be pressure cleaned and checked for leaks. Cracked or worn pipes or damage caused by tree roots usually will result in silting away of subsoil with potential subsidence problems.
- Cracked, corroded or broken down pipes must be replaced to prevent water penetrating into the fabric of the building.

**In Respect Of:**

**Floor coverings and polishes**

- Ensure all floor coverings are secure. Trailing electrical leads are a potential source of danger
- Floor polishes must be used in accordance with the manufacturer’s requirements.
- Warning signs should be used when polish is being applied and when washing polished floors.

**Flammable liquids**

- Petrol for lawnmowers should be securely locked away.
- Fumes from cleaning or polish rags can be ignited if kept in a confined place, do not keep them near electrical switching but in a ventilated area or metal receptacle.
Identification of property
– Know what you have, carry out an inventory and keep photographs, together with a full description of valuable items. Mark high value property with a ultra violet security pen.

Electrical wiring - Periodic Inspections
– At least every five years the electrical installation in the buildings should be subject to a full periodic inspection. The Periodic inspection should comply with AS/NZS 3019:2007 (Electrical Installations Periodic Verification).and should be a Type C inspection - Visual inspection and full testing. Inspections should be carried out by a registered Electrician and should include the following:
– Confirm that the installation is not damaged or has deteriorated so as to impair electrical safety
– Identify installation defects and departures from the requirements of AS/NZS 3019 that may give rise to danger.
– Inspection shall include lighting systems, socket outlets, cables, earthing and metering points.
– Earth - fault loop impedance testing of the switchboard and its connections

Note 1:
– Existing installations will have been designed and installed to conform to the legislative requirements applicable at the time of their design and erection and may have been subsequently repaired using methods that were acceptable when the installation was originally installed. This does not mean that they are unsafe provided that the installation and repair methods satisfy the fundamental safety principle of AS/NZS 3000 Part 1.

Note 2:
– Buildings over twenty years old should be subject to the periodic inspections on inception of insurance and there after every four years.

Rectification Work
– Should any rectification work be necessary following the Periodic Inspection survey, an electrical contractor shall complete any required work and sign off a Certificate of Compliance.

Portable heaters
– Portable heaters should generally not be used in a Church but if there is no alternative, then they should be sited well clear of woodwork or other combustible materials. They should be so secured to prevent them being accidentally moved or knocked over. Do not leave heaters unattended for long periods and do not move them when alight.
– Only change LPG cylinders when the heater is cold. Replace the hoses at least annually as the coldness of the gas makes the rubber hoses brittle
– Stocks of fuel especially LPG, should be kept to a minimum and stored in a locked outbuilding or secure compound.

Heaters
– Any gas/oil fired heater (whether portable or not) should have adequate guarding provided to prevent personal injury. The requirement is 3 metres clearance to the front with one metre clearance to each side and rear.
LOCKS

It is necessary to ensure these are in working order and importantly are security locks, conforming to the New Zealand Standard NZS 872.1980 with profile security keys. Many locking devices are mass produced and can be easily picked or broken. A register of key holders should be kept.

All accessible opening windows should also be fitted with security locks.

Gardening equipment, tools and ladders, if not kept in a secure store must be kept safe by locking or padlocking to an immovable or secure object. These items can be used to effect an entry into Church property.

SAFES

Keys should be removed from the safe and kept in a room or building.

Preferably the safe should be located in a secure internal room without outside windows with good locks to doors and secured to the building structure (wall and floor). If possible, this area should have alarm protection.

BURGLAR ALARMS

In many areas it is now a sensible precaution to have a burglar alarm. Inner cities are a particular problem area and serious consideration should be given to installation of a monitored alarm. It is important that the Installation and maintenance of any alarm system should comply with NZ4301.1993 Intruder Alarm Systems. Please contact Aon prior to seeking quotations for the installation of any burglar alarm system.

ARSON PREVENTION

Be wary, small regular incidents of glass breakage and vandal damage including tagging soon escalate into deliberate or opportunist arson. Over the past 5 years arson fires at parishes have cost $5.0 Million in damage. The tragedy is that most could have easily prevented. Arson is basically a security problem. Good perimeter security and lighting will discourage attacks but it is also necessary to maintain good housekeeping. Arsonists do not carry fuel with them. Rather they make use of fuel already on site Remove all unwanted items that could be used to start a fire, i.e. old newspapers, packaging, rubbish or debris removed from the premises and its surrounds. Wheelie bins usually contain very inflammable recycling materials including plastics and paper. All Parishes which have wheeled bins and similar waste receptacles should immediately arrange for them to be relocated either within the building or relocated to a point (such as a fence) where they can be secured by padlock and chain in a position so that they are not less than 10 metres from any building.

Petrol from lawnmowers should be kept in a store away from the buildings, preferably in a secure external store. Steps should be taken to prevent unauthorised access to any vacant space underneath buildings.

VALUABLE ITEMS

Full details should be recorded and items photographed. Security marking with an ultra violet pen or by engraving can aid recovery of stolen items.
**Windows**

In addition to locking accessible windows, stained glass and leadlight windows are particularly vulnerable to malicious damage attacks and should be protected by the fixing of protective wire grills, clear polycarbonate or acrylic sheets or toughened glass. Unless such protection is in place, the insurance excess increases significantly.

**Use of Security Devices/ Monitoring Systems**

It is pointless spending money on security and then not use it. Therefore:

- All buildings should be securely locked when not in use and keys removed from the premises.
- A list of all key holders should be maintained and checked regularly especially when there is a change of Minister. If in doubt, change the locks and start again.
- All valuable items should be securely stored preferably in a security safe when not in use. Ways should be found to secure valuable items of furniture to prevent pilferage.
- Outside stores and sheds should be kept secure at all times.
- Light sensitive external lighting should be installed to discourage unwanted visitors.

**Aon Assistance**

In the event of a burglary occurring, contact Aon for advice and assistance as to improving your security arrangements. It is not uncommon for a second break in to occur after property stolen in the first burglary has been replaced. **There are a considerable number of Intruder and/or Fire/Smoke Alarm Systems available. There is also a number of alarm monitoring agencies.** Choosing an alarm which is compliant, effective and inexpensive is not a simple matter. Likewise the reliability of the monitoring agency is essential. For unbiased advice, contact Peter Hughes of Aon NZ on 07-8346581 or 0274483 704 for assistance.

**The Handling of Money**

This is the standard which should be achieved by a Church to ensure the safe and secure handling of money from the time of receipt to deposit with a bank and to obtain the benefit of the insurance policy limit for money.

It is a fundamental requirement that a responsible person (or persons) is identified in each Parish to ensure that all monies are counted correctly, secured, whether on the premises or elsewhere and deposited to a bank as soon as practicable. It is preferable that if money is left on the premises overnight, that it be placed in a safe.

The safe key should be kept in the personal possession of a responsible person and not left in a place where it might be found by an intruder.

Display a sign to advise that cash is not held on the premises overnight.

**Collections**

The process as outlined in the Treasurers Manual should be followed. This requires that once the cash has been counted and the totals entered into a record book, the money should be deposited in appropriate banking format and be deposited in the safe which should be locked at all times except when access is required either to deposit or remove monies. It is desirable that the record of collections are not placed in the safe but are kept elsewhere.
If the cash cannot be counted immediately the offertory bags or boxes should be deposited in the safe and be secured as described until such time as the cash can be reconciled. At this time the procedures above should be followed.

When cash is banked the appropriate record books should be completed and the cash removed from the safe. Where the journey to the bank involves a considerable distance on foot through suburban or inner city streets the use of an appropriate cash carrying bag is a sensible precaution. Journeys to the bank should be varied. If possible different people should be involved either directly or as an escort, routes and time modified and that part of the journey on foot should be kept to a minimum. This should be followed even if it means a longer journey by car to a bank that is further away rather than regularly using 200-300 metres or a busy suburban street on foot at or about the same time each week.

In the unfortunate case of an attack, it is preferable to lose the money rather than to suffer serious personal injury.

**FUND RAISING EVENTS**

Prior to a fund raising event, it is likely that amounts of cash will be required from the bank so as to provide a cash float for change in the early stages. The amount of float provided should be kept to a basic minimum and ideally should all be in coins of different denominations.

At the end of the fund raising event a responsible person should ensure that all monies are brought to them at a central point by the operators of each of the fund raising areas. When all cash has been received the room in which they are operating, likely to be a Presbytery or Church office, should be secured and the cash counted and reconciled with records taken of the amounts involved. Cash should then be suitably bagged in preparation for banking and be placed in the safe which should be locked and the keys removed from the premises.

At the earliest opportunity, the cash should be taken to the bank. If possible, night safe facilities should be used after a fete or major event to avoid the need for holding large sums of money on the premises overnight.

**When transporting cash with a value in excess of $5,000 a specialist security firm must be employed.**
ELECTRICAL FAULT

There are many reasons for electrical faults resulting in fires. Defects in roof coverings and drainage systems can cause dampness in buildings which can lead to damaged electrics. Other causes are:

The electrical system is out of date and needs improvements or rewiring.

D.I.Y. work may not be up to standard.

Damage to wiring, plugs, sockets, or other fittings not being repaired.

Trailing flexes being caught or snagged.

Thermostats failing in electrical heaters.

ELECTRICAL RECOMMENDATIONS

- Only registered electricians should be engaged.

- Tests should be undertaken every two years on new installations and every year on installations which have been in use for five years or more.

We would advise that at least every five years the electrical installation in the buildings should be subject to a full periodic inspection. The Periodic inspection should comply with AS/NZS 3019:2007 (Electrical Installations Periodic Verification) and should be a Type C inspection - Visual inspection and full testing.

Inspections should be carried out by a registered Electrician and should include the following:

- Confirm that the installation is not damaged or has deteriorated so as to impair electrical safety
- Identify installation defects and departures from the requirements of AS/NZS 3019 that may give rise to danger.
- Inspection shall include lighting systems, socket outlets, cables, earthing and metering points.
- Earth - fault loop impedance testing of the switchboard and its connections

Note 1: Existing installations will have been designed and installed to conform to the legislative requirements applicable at the time of their design and erection and may have been subsequently repaired using methods that were acceptable when the installation was originally installed. This does not mean that they are unsafe provided that the installation and repair methods satisfy the fundamental safety principle of AS/NZS 3000 Part 1.

Note 2: Building over twenty years old should be subject to the periodic inspections on inception of insurance and there after every four years.

Rectification Work

Should any rectification work be necessary following the Periodic Inspection survey, an electrical contractor shall complete any required work and sign off a Certificate of Compliance.

In service safety Inspection and Testing of Portable electrical equipment

It is advised that all portable electrical equipment connected to an electrical supply by a flexible cord or connecting device should be checked, tested and tagged in accordance with AS/NZS 3760.
Depending on the environment the equipment is to be used in and type of equipment the testing and inspections intervals shall be between 6 months and five years in accordance with Table 4 and Part 2 of AS/NZS 3760.

- An annual inspection of appliances should be carried out to ensure that worn flexes, broken plugs or sockets etc. are replaced immediately.

- Permanently wired sockets should be installed as near to the location of lecterns, cribs or Christmas trees as possible.

- Wiring should be arranged so that as many circuits as possible can be isolated at the mains switches when the Church is not in use.

### Fire Fighting Equipment

All Church premises require first aid fire fighting equipment. The form and extent will vary depending on the size and nature of the building from two portable fire extinguishers in the smaller buildings to hose reels, fire blankets and a variety of extinguishers in the largest Churches. **The absolute minimum for any Church is two nine litre water extinguishers or two 4.5 litre multi purpose dry powder extinguishers.**

### Number and Type

In general the number and type of extinguishers required is as follows:

<table>
<thead>
<tr>
<th>Location</th>
<th>Type of Extinguisher</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Church or Hall</td>
<td>2 Water (or 2 x Dry Powder)</td>
</tr>
<tr>
<td>Medium size Church</td>
<td>3 Water (or 3 x Dry Powder)</td>
</tr>
<tr>
<td>Large Church</td>
<td>4 or more Water (or 4 or more Dry Powder)</td>
</tr>
<tr>
<td>Significant Organ</td>
<td>I x 2 kg Co²</td>
</tr>
<tr>
<td>Kitchen</td>
<td>1 Dry Powder plus Fire Blanket Fire blanket to be located adjacent to the cooking areas)</td>
</tr>
<tr>
<td>Electrical switch boards</td>
<td>I x 2kg Co² to be located within 3m of main switch boards</td>
</tr>
</tbody>
</table>
Fire extinguishers shall be wall mounted with the carrying handles of the extinguishers not more than 1.1 metres from the floor. They shall be located in prominent positions generally near to exits or areas of hazards and have suitable blazon signs affixed to the wall above each extinguisher. Do not have them hidden or free-standing. The extinguisher for the organ should be located 3m from the instrument control panels and switches.

**SUPPLIERS & MAINTENANCE**

Extinguishing equipment should be purchased from firms who can offer expert advice maintenance facilities and appliances. All hand held fire fighting equipment shall be provided, installed, serviced and maintained in accordance with NZS 4503: 2005.

**TRAINING**

Having fire fighting equipment is useless if people do not know how to operate it. Request a demonstration if possible from your suppliers or the NZ Fire Service. It is suggested that senior member and officers of the church are trained in the safe use of extinguishers. Extinguishers shall only be used after the fire alarm has been raised and from a place of safety. The congregation must be evacuated from the building and the Fire Service called, no matter how small the incident is.

**FIRE ALARMS**

Early detection and warning of fire is vital. This will assist in limiting damage to the building and contents and to clear visitors and others from the danger of fire.

**AUTOMATIC DETECTION**

As mentioned above, fire alarms are an important means of early detection. The best method is automatic detection activated by smoke, heat or flame which complies with NZS4512.2010 Automatic Alarm Systems in Buildings. Upon detection the alarms operate having the added advantage of fire detection when the building is unoccupied. The system can be enhanced by a connection to the local Fire Brigade ensuring swift attendance.

Automatic fire detection systems installed prior to 1982 using non-resetable heat detectors should be checked by a competent technician as soon as possible as there have been a number of incidents when these detectors have failed. For further information, contact Aon.

**MANUAL SYSTEMS**

The only acceptable system is the break glass fire alarm which incorporates several alarm call points from which the alarm can be situated around the buildings.

**ALARM TESTING**

In the larger towns and cities break glass alarms should be tested weekly using a different call point and a log maintained. In other areas, such tests should be monthly. Automatic systems should be serviced and tested by an independent qualified person in accordance with the installer's instructions and NZS4512. Care needs to be taken that prior contact is made with the Fire Brigade for connected systems before the alarm is tested.
**Fire Safety**

The main priority in the event of a fire is the evacuation of the building occupants before they can become injured or overcome by smoke. All fire exit doors and escape routes should be clearly identified. Fire exit signs should be displayed above emergency exit doors. Fire exit doors should be easily opened without the use of a key.

Fire exit doors should display signs explaining how the door may be opened i.e. push bar to open. All fire exit doors and escape routes (passages must be kept clear and free of obstructions). Stairs and steps leading to fire exits should be kept in good repair and the area outside the fire exit doors kept clear of obstructions. All fire exit doors must be unlocked when the building is occupied. Details of the location of the nearest telephone to contact the emergency services should be displayed by main exits.

**Emergency Lighting**

In addition to clear marking of fire exit doors and escape routes, it is important that there is good lighting. If emergency lighting is provided in the building, it must be extended to include all fire exit doors and the areas outside the fire exit door. If no emergency lighting is provided, then external lighting should be arranged which is either movement sensitive or with a light switch just outside the door.

**Procedures In The Event Of A Fire**

In the event of a fire, the alarm must be raised and occupants asked to leave the building. The fire service should be called no matter how small the outbreak. The fire should only be tackled with extinguishers after the alarm has been raised if it is safe to do so or to assist the evacuation of others from the buildings.

As far as possible close all internal doors. Do not re-enter the premises until safe to do so. When safe, remove all valuables to a secure room or building. The location of any important artefacts should be advised to the Senior Fire Officer to enable salvage operations to be carried out by the NZ Fire Service.

**Note:** It is appropriate that about twice per annum, the congregation leave via the emergency exits in order to familiarise themselves with exit routes and safe meeting points. In addition, there should be clearly laid down procedures for evacuation of the Church during services and that elders should be aware of the procedures and familiar with fire extinguishers and exits. Drills involving elders should be held.

**Two Or More Storey Buildings**

In a two storey or more building where the upper floors could be in use whilst lower floors are unoccupied, there is a risk that a fire could occur when there is no one available to raise the alarm and the occupants become trapped. It is, therefore, recommended that upper floors are not used when the ground floor is unoccupied unless an automatic fire detector system fully complying with NZS 4512 has installed.
SAFETY OF PEOPLE

MEANS OF ESCAPE

It is important that people lawfully on the premises can leave quickly and safely especially in the event of danger for example as a result of fire. Fire exit doors should be clearly identified with fire exit signs being displayed. Where installed, emergency lighting should extend to include fire exit doors which also must be unlocked when the building is occupied.

SLIPPING AND TRIPPING

A major cause of injury is through slipping and tripping due to a variety of reasons, such as:

- poorly or unlit exit doors and external steps
- lack of handrail on steps or stairs
- step edges being unmarked
- poorly maintained paths and drives
- trailing flexes
- loose or frayed carpet edges
- polished floors due to the incorrect application or use of materials
- wet floors.

FALLS

The other main cause of injury is falls, for example, from ladders. Volunteer labour is important in carrying out minor maintenance work but volunteers should not be exposed to danger. Suggestions for safer working include:

- When working on a ladder make sure an assistant is present to hold the base.
- Do not set the ladder on polished floors without using non-slip materials.
- Do not allow the individual to work more than two meters above the floor.
- Ensure the ladder treads and stepladder restraints are in good condition.
- Do not allow anyone with disabilities to work on ladders.

ASBESTOS

Identification of any asbestos materials and restricting access and working operations in these areas is required. For further information and advice, contact Aon directly.

LOOSE ROOFING OR MASONRY

Loose roofing materials or masonry must be removed/replaced to reduce the risk of injury.

BOILERS (FOR HEATING)

The death of a person in June 2009 and subsequent sentencing by the Courts in 2010 underlines the importance of keeping workplaces safe. Under charges laid under the Health and Safety in Employment Act 1992, a school was ordered to pay reparations totalling $137,000. If your church has a boiler for heating it is essential that the Parish Council ensures that systems are in place so that the hazards of maintaining and operating such equipment are identified and managed. This includes an annual independent inspection; a regular maintenance contract and making sure boiler operators are trained.”

FETES AND FUND RAISING EVENTS

All fund raising events can increase the risk of injury. All hazardous events and activities must be clearly identified and be closely supervised. Do not ever accept liability for items hired or borrowed especially under contract without first referring to Aon.
**FIRE EXTINGUISHERS**

<table>
<thead>
<tr>
<th>FIRE EXTINGUISHERS &amp; HOSE REELS</th>
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</thead>
<tbody>
<tr>
<td>Fire extinguishers and hose reels can provide the first level of protection and can prevent a small fire developing to a major incident.</td>
</tr>
<tr>
<td>Extinguishers must be checked and serviced annually in accordance with NZS 4503:2005, any faults rectified and noted as having been serviced.</td>
</tr>
<tr>
<td>Access to all fire fighting equipment including extinguishers, hose reels, alarm call points and fire hydrants must be kept clear of any obstructions so they remain accessible at all times and appropriate signage in place.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STAFF TRAINING</th>
</tr>
</thead>
<tbody>
<tr>
<td>All staff should be made aware of where appliances are and how and when they should be used safely. Only trained staff should use any of the first aid fire fighting equipment provided. Staff not engaged in the use of the fire extinguishers/hose reel must evacuate the building immediately on the sounding of the fire alarm.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OPERATING FIRE EXTINGUISHERS &amp; HOSE REELS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always carefully read the instructions on the side of the extinguisher, and make everyone is aware of where it is and how to use it.</td>
</tr>
<tr>
<td>Most extinguishers require a safety pin or clip to be removed before a trigger can be operated. With Water, Dry Powder and Co² type extinguishers aim the extinguisher at the base of the fire, keeping yourself low, and work the extinguisher in a sweeping motion from left to right. With Foam and wet chemical extinguishers aim above the fire and to the back of the vessel.</td>
</tr>
<tr>
<td><strong>DO NOT</strong> aim the jet into a burning liquid.</td>
</tr>
<tr>
<td>Don’t start too close to the fire (most extinguishers are designed to be operated from about 2 - 3 metres away) With all extinguishers do not aim directly at the fire or get too close.</td>
</tr>
<tr>
<td>Always ensure that the escape route is behind you and only tackle a fire from a place of safety after the alarm has been raised and the Fire Service called.</td>
</tr>
<tr>
<td><strong>If in doubt get out</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>WHAT TYPE OF FIRE EXTINGUISHER DO YOU NEED AND HOW TO USE THEM SAFELY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fire extinguishers should only be used by trained staff in the following circumstances:</td>
</tr>
<tr>
<td>When the fire alarm has been operated;</td>
</tr>
<tr>
<td>When everyone not involved in fire fighting has been evacuated and accounted for at a safe assembly place clear of the building.</td>
</tr>
<tr>
<td>When the fire service has been called.</td>
</tr>
<tr>
<td><strong>Always call the Fire Service - no matter how small the fire is</strong></td>
</tr>
<tr>
<td>Only tackle a fire when it is safe to do so considering the type of fire, size and from a place of safety and where access to the fire is unrestricted and a safe escape route is possible at all times.</td>
</tr>
<tr>
<td>➤ Remember life is more important than property, don't put yourself or others at risk.</td>
</tr>
<tr>
<td>➤ Do not allow people to re-enter the building until advised that it is safe to do so by the senior Fire Service Officer.</td>
</tr>
</tbody>
</table>
**FIRE EVACUATION SCHEMES**

- Do you have 10 or more staff on site;
- Do you store or process hazardous substances on site;
- Are your premises used for public assembly (More than 100);
- Do you provide sleeping accommodation for more than five persons (other than in 3 or fewer household units);
- Do you provide specialised care for persons with disabilities (other than in household units);
- Do you provide early childhood facilities (other than in household unit).

If the answer is yes to any of the above you are required to have an approved Fire Evacuation Scheme for your building. The building owner is responsible to ensure that there is an approved fire evacuation scheme.

Log on to www.fire.org.nz/business fire safety for further details.

Note: There are a number of additional criteria that may require an approved evacuation scheme for your building. Check with the above web page or contact Aon New Zealand Loss Control for further advice.

If you have an approved fire evacuation scheme already you must carry out regular fire drills. For example you should have a full evacuation drill at least every six months from the last evacuation.

**FIRE / SMOKE DOORS**

To protect the means of escape routes fire/smoke stop doors are provided as part of the building design.

It is important that all fire/smoke stop doors are serviced and maintained so that they close tightly on to the door frame.

Doors protecting the escape routes must not be held open or obstructed.

If the doors need to be open during the normal operation of the building they shall be fitted with proprietary electro-magnetic devices linked to the building fire alarm system.

Smoke detectors should be positioned on either side of a door which is held open by these devices.

Fire doors should be inspected at least annually to ensure that:

- they are in good condition and close tightly against the door frame with no excessive gaps on sides, top and bottom of the doorway
- Any intumescent and neoprene brush smoke seals must be in good condition with no gaps in the seals
- Self-closing devices must effectively close the door on to the frame
- Any glazed vision panels in doors must be fire rated glass and not cracked or broken
## GENERAL CHECKLIST

### BASIC PROCEDURES

<table>
<thead>
<tr>
<th>Requirement</th>
<th>YES</th>
<th>NO</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rubbish, Combustibles and Obstructions Contained as required</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fire Extinguishers and Hose Reels Serviced</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date of Service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Smoking Areas Designated and smoking not allowed elsewhere</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Infrared Thermographic Electrical Survey Completed</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date of Service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>By Whom</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fire Doors – clear of obstructions and functional</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date Last Serviced</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fire Detection &amp; Alarm Systems functional and set outside normal working hours</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perimeter Fences and Other Security Measures complete and functional</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hot Work Permit System operational</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### SPRINKLERS

<table>
<thead>
<tr>
<th>Requirement</th>
<th>YES</th>
<th>NO</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sprinklers – Biennial Survey completed</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>By Whom</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Survey Requirements completed</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date Completed</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**RESPONSIBLE PERSON**

NAME:

Signed: ...........................................................................................................  ............

Date: ...........................................................................................................  .............
COMBUSTIBLE CHECKLIST

BASIC PROCEDURES

Nature of Combustibles on site

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cleaning chemicals</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flammable liquids (Petrol, etc.)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waste Skips</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plastic Bins/</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Combustible storage

(a) During main Season

(b) Through remainder of year

Separations acceptable

YES NO N/A

PERSON RESPONSIBLE

Name: ...........................................................................................................

Signed: ...........................................................................................................

Date: ..............................................................................................................
## INCIDENT REPORT FORM

### GENERAL INFORMATION

<table>
<thead>
<tr>
<th>Client Name</th>
<th>Reporting Person</th>
<th>Best time to Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td><strong>Anytime</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>07.00pm</td>
</tr>
<tr>
<td></td>
<td></td>
<td>08.00pm</td>
</tr>
<tr>
<td></td>
<td></td>
<td>09.00am</td>
</tr>
<tr>
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<td></td>
<td>10.00am</td>
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<tr>
<td></td>
<td></td>
<td>11.00am</td>
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<tr>
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<tr>
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<td></td>
<td>06.00pm</td>
</tr>
<tr>
<td></td>
<td></td>
<td>07.00pm</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Telephone</th>
<th>Facsimile</th>
<th>Email</th>
<th>Postal Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### INCIDENT INFORMATION

<table>
<thead>
<tr>
<th>Event Type</th>
<th>Event Location</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Theft</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Burglary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fraud</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accidental Damage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Malicious Damage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water Damage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other *</td>
<td>* please state:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Event Date</th>
<th>Claim</th>
<th>Reported to Police</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Action Required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

FOR OFFICE USE ONLY

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AON