

## **Notes from the Annual Meeting of representatives from Central Council of Church Bell Ringers and Ecclesiastical Insurance**

This year's annual meeting was held on Thursday 15<sup>th</sup> May 2025, with the usual aim of sharing matters of mutual interest concerning insurance, bell ringing and bell ringers.

Those involved were:

*Marcus Booth* – Church Underwriting Manager – Ecclesiastical Insurance

*Becca Ridley* – Risk Appraiser – Ecclesiastical Insurance

*Tina Stoecklin* – President of CCCBR

*Ernie de Legh-Runciman* – Secretary of CCCBR

*Mark Ogden* – Ringing 2030 Environments Workgroup Lead for CCCBR

### **Update from Ecclesiastical**

Ecclesiastical continue to insure most of the churches with bells, although nation-wide pastoral reorganisation and church closures are leading some churches to insure elsewhere.

There have been no significant or worrying claims in the last year. Numbers of claims relating to ringing and ringers remain low.

There has been one personal accident incident whilst teaching. Ecclesiastical continue to educate their claims handlers and solicitors to aid understanding of how bells work, including the function and correct performance of the stay. There has been one claim for damage to a bell wheel.

Ecclesiastical Insurance continues to operate its Risk Advice Line, available to church members, to field queries about risk management. Providing the church policy number can be quoted, a call back by a surveyor will be arranged to offer advice and support.

### **Update from CCCBR**

Since the last meeting, the Central Council have reorganised their workgroups and filled all vacancies.

The Central Council have received some queries from ringers in situations where churches with ringable bells are becoming closed, and we note that some churches are now being sold by Diocese to private owners. Until the church is officially declared closed, the building and bells are the responsibility of the PCC and would be covered by any insurance policy they hold. Once the church is formally closed, it falls back to the Diocese to be insured, and once it is sold, it is up to the new owner as to whether or not ringing is permitted, and under what terms, and is for them to arrange appropriate insurance, or request that visiting ringers arrange their own. Ecclesiastical encourage churches to continue ringing the bells even when regular services are no longer being held, as eyes and ears within the building may spot any issues such as broken windows or water ingress, and regular occupation of the building acts as a deterrent for acts such as malicious damage or theft.

The Central Council are very encouraging of the development of younger talent in ringing, and a discussion was had around the importance of maintaining knowledge of steeplekeeping, and the understanding of insurance matters.

The Central Council reminded us of their online publications relating to bell maintenance and running towers.

The Central Council are looking for ways to work with professionals such as architects to expand the understanding of bells and ringing and are exploring the possibility of developing a university-level course to support this.

We were advised that special insurance consideration should be given to privately owned portable towers. Any individual who owns one of these and invites others to ring on it should arrange their own insurance.

### **Links with other organisations**

Ecclesiastical have been involved in discussions with other organisations who are responsible for churches with bells, following notification that they have been asking ringers for proof of their own insurance. We were reminded that Ecclesiastical cannot get involved in disputes between ringers and churches / other organisations.

### **Guild / association insurances**

We are reminded that associations and guilds can approach Ecclesiastical directly to arrange insurance policies. Because Ecclesiastical likely already insure the main activity of the guild (i.e. ringing in churches), a competitive premium can often be offered.

### **Risk Management**

One topic which has been raised over the last year relates to babies and toddlers in ringing rooms. Ecclesiastical's view is that young people in the tower are under the management of their guardians, and the tower captain has the authority and jurisdiction to ask them to be removed if they are causing a danger to the ringers or themselves. Ecclesiastical fully support the introduction of young people to ringing, with the hope that this might stimulate an interest to learn to ring when they are able. Ecclesiastical reminded the meeting of their online guidance in relation to ringing, and that this is merely guidance – each situation should be judged on its own merits.

### **Articles and publications**

Throughout the last year, various articles have been published in The Ringing World detailing ringing scenarios and likely insurance responses, and Ecclesiastical remains happy to support any such content. Ecclesiastical have undertaken presentations to guilds/associations as well as the Central Council and ART on how insurance applies to ringing.

The next meeting will be scheduled for about the same time next year.

*Minutes by Becca Ridley, 15<sup>th</sup> May 2025.*