2024-25 INSURANCE GUIDE
Parish Activities

Understanding what church activities are covered under the Diocese public liability insurance policy.

Bathurst Diocese

SHARING JESUS FOR LIFE

Parish Activities – Insurance Guide

Achieving Your Mission

The most important task for local parishes is to understand and live out the God Given mission that He has set them. This is why we undertake activities and why we take risks… for His sake, in His name that we may bear fruit.

Together with Risk Management, Insurance, is not to be a handbrake, but to provide a framework for the local parish to confidently engage in ministry and mission.

What is Covered?

Public liability Insurance is the policy that covers the church and the activities it undertakes. The policy covers the church for legal liability to pay compensation in respect of personal injury and property damage. Legal liability occurs whether there has been negligence of the church (or a breach in duty of care) in connection with church business.

Who is Insured?

While it is the actual church organisation that is covered, this extends to "officials, employees and volunteers" of the church, for normal or declared church activities.

- '***Officials***' are any person who is elected or appointed to a role that has governance or management responsibility, whether paid or not.
- '***Employees***' include anyone on a contract of service.
- '***Volunteers***' are anyone who is engaged by the church to work / provide services either to the church or on behalf of the church, in carrying out church operations and who receives no remuneration or compensation in money or any other benefit for carrying out their duties.

Remember that the policy will only respond to actions of the church, and not to actions of third parties such as external individuals, market stall holders, hall hirers or other churches or community groups. It is essential to ensure that any third-party conducting activities on church property have their own public liability insurance cover in place.

It is the responsibility of the Parish Council to determine which groups and/or activities are part of the church, and which are third parties. Any groups which are considered part of the church must come under the authority of the Parish Council. It is recommended that the Parish Council note decisions of this nature in their meeting minutes for clarity.

Combined Events

A common question is around combined events with other 'non-Anglican' parties, such as community Christmas Carols. In these cases, the policy will only cover activities as far as the duty of care of the Diocese or Parish extends. It will not respond to the liability of other parties.

It is therefore important that if a parish is involved in a combined event of any sort, that there is an agreement (such as a simple MOU) that outlines the responsibilities of each party ***in writing***. This will reduce the risk of your parish being liable for something you don't have control over and also provide a clear sense of responsibility for the activity. (Note: You cannot elect to voluntarily extend the policy to cover activities that are under the control of someone else.)

What Activities are Covered by Our Insurance?

Generally, the church is covered for anything considered a typical type of church activity, including:

- Worship services
- Pastoral services / ceremonies: baptisms, weddings and funerals
- Parish organised events, including fundraisers and markets
- Mission work and community outreach
- Chaplaincy including in/with hospitals, prisons, sport clubs, defence forces and schools.
- Counselling, pastoral care, discipleship
- Leadership development and vocational training
- Prayer meetings and bible studies, including in home
- Kids and youth ministry gatherings, women's and men's Ministries
- Fellowship activities such as meals, games
- Music ministry, rehearsals and choirs
- Working bees and other maintenance
- Catering for services
- Religious publications
- Retreats, camps, conferences
- Cultural and arts activities
- Non-competitive sports and fitness.
- Op shops

Automatically Excluded Activities:

There are certain activities that the insurance policy will not cover under any circumstances. They are:

- Motor races or rallies, motocross or motor speed tests, trail bikes, dune buggies, quad bikes.
- Mountain biking (on 'diamond' or 'double diamond' difficulty levels of terrain as assessed in the International Mountain Bicycling Association Australian Trail Difficulty Rating System.
- Hang-gliding, parachuting, hot air balloons, other aerial activities
- Bouncy/jumping castles and/or use of any inflatable devices (any location other than indoors)
- Amusement arcades, parks and rides, commercial fairgrounds
- Vertical and horizontal bungee jumping, gladiator games
- Horse, pony riding and equestrian
- Rifle/firearms and other forms of shooting
- Scuba diving
- Trapeze
- Martial arts, boxing
- Trampolining – competitive
- Fireworks or fire walking.

Activities Covered, but with Conditions:

Some activities are covered for 'vicarious liability' only. These activities can only be conducted and supervised by licensed and qualified third-party operators, holding public liability insurance for such activity with a minimum $20m Cover (certificate of currency must be cited). These activities are:

- Go karts at commercially operated and licensed circuits
- Mountain Biking (below 'diamond' or 'double diamond' difficulty)
- Water canoeing/kayaking/ rafting (above class 2 rapids)
- Non-combative 'boxercise' and self-defence training
- Canyoning and Caving
- Paintball / skirmish
- Water sports with power boats
- Abseiling, rock climbing (supported only)
- High ropes courses, Zip-lines and Rock walls
- Trampolining – non-competitive
- Archery.

Jumping Castles

Bouncy/jumping castles and/or use of any inflatable devices are approved strictly when used indoors and under competent adult supervision. Use outdoors is excluded and no cover is provided.

Special Activities: Other Activities that require Special Approval

When a parish engages in an activity not specifically listed as either covered or excluded in their insurance policy, they have a duty to disclose this activity to their insurer. This is necessary to ensure the activity is covered by the policy. Please contact the Diocese should there be an activity that needs special approval.

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CONTACT

Should you have any questions, please contact the diocesan office on 02 6331 1722.

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