

Kirk Session – Insurance Report – 27th January 2026

This Report is written cross-referring to the detailed Report issued to the Kirk Session on 16th September 2025. The information within the September Report has not changed unless stated otherwise on this or future Reports.

Items 1 to 4 are ongoing duties which must be complied with. Unless stated otherwise nothing has been reported since the last Kirk Session meeting.

1. Unusual Activities – Very important on-going note

2. Alterations to risk

3. Claims Notification

4. Trustee Declaration requirements

5. Third Party organisation use of premises – Public/Products Limit of indemnity

As advised at previous meetings Josephine Sergeant continues to be in contact with all Third-Party Hall users to request copies of their Public/Products Liability insurance details, Fresh copies of their documentation after current policy expires is also requested. New lets will require to have £5 million Public/Products Liability insurance which must be in place before lets can be agreed. The only exception is the Scottish Country Dance Group which has been referred to our insurance broker.

6. Matters arising

1. Safeguarding query to General Trustees

File closed and marked no response received from General Trustees. We continue to adopt policy where any person obtaining a new PVG must receive safeguarding training **BEFORE** commencing any regulated work. This is required to comply with an insurance policy condition.

2. New insurance brokers

Howden Insurance Ltd are our new insurance brokers with effect from 17th November 2025.

There are 3 members of staff allocated to C of S account. 2 are ex- COSIS with one of the ex COSIS staff being off on maternity leave. 1 member has transferred from within Howdens. Personal view is that current numbers of staff are insufficient to provide service we would expect.

A telephone conversation was held with Howden's on 7th January 2026. This was to chase an urgent response to an enquiry of the same date which had very tight timescales. To be fair to Howdens they came back very quickly which is encouraging. The technical quality of the answer was slightly worrying.

However, at the time of writing 5 other queries raised after 10 day working days have still not been answered. Howden's have admitted they have a backlog of work outstanding.

I have a great deal of sympathy for the members of staff who have been thrown in at the deep end. Unfortunately from the service received so far, for the short to medium term at least, this will be slow in terms of response. **If you have any insurance query please allow 15 working days for a response (previously 10 working days).**

Meeting has been requested however to quote Howdens, this will be arranged "when practical".

3. Unusual activities – Public/Products Liability

a) **Let's talk - Fire pit event with sparklers at Scott Troup's house** – Cover noted as available. This was a short notice enquiry which COSIS responded to with an answer within 3 working days. This was before transfer to Howdens. The event did not take place.

b) **Pigeon prevention work to rear of church hall** – Cherry picker used on site 12th January 2026 and stored in car park until morning of Wednesday 14th January 2026.

c) **Mini scaffolding in balcony area of church to replace emergency light** - cover clarification requested on 7th January 2026. To date no response received. Reminded on 19th January 2026

Technical Note - When a contractor is on our premises, for the work they are carrying out their own business insurance should cover them for the activities they have been asked to undertake on our behalf.

Written evidence of their Public/Products Liability insurances must be obtained. **We require them to hold a minimum of £5 million Public/Products Liability cover.**

However, as visitors to our premises, **we have a responsibility as the Property Owner for their welfare when on site.** This is included under our own Public/Products Liability insurance in terms of our activity as an owner of property (buildings).

In the examples quoted above, cherry picker and scaffolding should be disclosed to our brokers, via our Church Insurance Administrator. **Work cannot commence until we have been notified by the broker insurance cover is in place.**

Other examples of work which should be notified include work underground, use of hazardous chemicals and involving the application of heat e.g welding, blow torches. This list is not exhaustive.

4. Maxwell Mearns Castle Church

For Session information only David McLaren is now authorised to speak to Howden's for the MMCC insurance arrangements. This is a contingency and is really for any

technically complicated issues. This does not apply for Clincarthill Church. This will be helpful for Chryston to see how Howden's are providing service to another congregation.

5. Church Insurance Renewal 2026/27

Following move to the new broker, the renewal premium charged will be changed from a gross commission basis to a net of commission plus broker fee, This should mean that our costs will reduce from 28th August 2026. Index-linking of sums insured will still be added on.

How the fee is calculated is still to be confirmed. I understand that it may be a percentage of the premium. Using this method will mean that congregations will not pay the same fee. I would not have an issue using this method.

7. Proposals request to Kirk Session

7.1 Church Insurance Administrator extension of time period of role

The change of insurance broker will bring challenges. David McLaren, therefore, is willing remain in position until **30TH September 2027** if Session are happy for this appointment to continue.

This is a change to the vacancy advised in Session Report of 16th September 2025.

7.2 Church Insurance Renewal due 28th August 2026

Permission is sought from Session to give approval to the Finance Team to authorise 2026/27 renewal of the Church Insurance policy, The premium will exceed the Finance Team limits of approval. This follows current practice

David McLaren