

Kirk Session – Insurance Report – 3rd March 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. New insurance brokers

Meeting with brokers has not advanced by mutual agreement.

2. Unusual activities – Public/Products Liability

a) **Mini scaffolding in balcony area of church to replace emergency light** – cover noted. Work carried out on 12th February 2026.

3. Church Insurance Renewal 2026/27

Some information has been obtained from a congregation who have renewed their insurances for 2026/27 with our new broker.

Renewal costs were reduced by approximately 17.5% which included a 14% Insurance broker fee. Instalments are now subject to a credit charge. We currently pay by 10 months interest free instalment facility. Charge applied or whether instalments are arranged by Aviva or an external company are unknown at time of writing.

David McLaren