

Kirk Session – Insurance Report – 5th May 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 still on Agenda but not of great urgency.

2. Unusual activities – Public/Products Liability

Advice from Howden was that we needed to refer both activities below. 2 good examples where it might have been easy to assume cover was already in place, but in fact would not have been without checking with Aviva Insurance beforehand.

a) Magnitude SU Event – 18th to 22nd July 2026

Cover has been confirmed without additional cost or conditions.

Our Group of 1 leader and 4 people are staying within the Church of Scotland Village at SU Outdoor Centre in Kinross. It was interesting that Howdens had never heard of the village and asked for further information before Aviva could confirm the cover.

b) Proposed Summer Fun Run – end of June/start of July

Cover would have been available, subject to Finance Team approval of the additional premium required. (Note - £112.00). However, timescales in other areas do not allow event to proceed on date proposed. Event is paused with new date to be confirmed to allow further planning.

Comment

The assistance on both matters, from Howdens and especially in relation to the fun from Aviva was very impressive and helpful.

3. Church Insurance Renewal due 28th August 2026

Pre-renewal work will commence during the month of June, with aim to have information to our broker Howden by 2nd July 2026 at the latest.

A pre-renewal questionnaire, assuming same process from last year, requires to be completed by both the Church and Boys Brigade.

Finance Team will be fully appraised with developments during renewal process.

David McLaren