

Chryston Parish Church – Insurance renewal due 28th August 2026
Pre- renewal information document – prepared 24th June 2026.

1. Renewal Questionnaires – changes to details on completed from dated 27th June 2025. Copy of 2025 forms are attached for reference purposes

1.1 Alterations to property

Consideration is being given to passenger lift refurbishment – costs would be in region of £10,000 to £35,000.

1.2 Third Party lets

Spreadsheet confirming current usage is attached. Except for the Scottish Country Dance club all users have adequate Public/Products Liability insurance in place, which we require to be a minimum £5,000,000 limit of indemnity for Public/Products Liability insurance.

The Scottish Country Dance Group do not hold any Public/Products Liability insurance which we fully disclosed in the pre-renewal questionnaire completed last year.

Boys Brigade Hall Lets are unchanged from last year.

1.3 Smartwater scheme

Please provide details of this scheme. We did request information in questionnaire last year, but this has not been received to date.

1.4 Inventory

An inventory has been completed for all items in the Kitchen area of the Hub Café

1.5 Property leased

Ricoh Photocopier as previously advised

Drinks vending machine situated in Hub Café room – owner responsible for insurance.
Payment methods by cash or card.

1.6 Lift Inspection

LOLER inspection every 6 months is carried out by Bureau Veritas (was previously BES Group – changed September 2025)

1.7 Health & Safety named person

We have no named person for Health & Safety from 31st August 2026.

1.8 Boys Brigade Hall

There are no changes to the information disclosed in the COSIS pre-renewal questionnaire completed 27th June 2025

2. Unusual Activities – update – June 2026 – we have noted we are covered for ecclesiastical activities as stated on policy schedule, which is then modified to add term “normal” within the statement of fact.

2.1 Firepit event at Youth Workers House

Occasional during the year. This has already been disclosed with cover confirmed with no additional conditions imposed. This activity will continue during 2026/27.

2.2 Inflatable

Cover will continue to be required during 2026/27 as previously disclosed.

2.3 Magnitude – Scripture Event – July 2027

Cover has been confirmed for this event being held from 18th July to 22nd July 2026 at Lendrick Moor which includes overnight stay in the Church of Scotland village on site. No additional conditions were required. We anticipate a group will be attending in July 2027. If so, we will be in touch to confirm details prior to the event.

2.4 Lenzie Tennis club – afternoon social event

Occasional during year. We have disclosed this event in the past, however just worth repeating as numbers attending this activity have increased. Numbers can be up to 25 of all ages including spectators. Event is held 3 to 5 times per year. Afternoon activity lasting 2 hours using 3 tennis courts at Lenzie Tennis Club. One of our church members is a member at Lenzie.

2.5 Hill climb – Meikle Bin – new disclosure

Occasional event perhaps 2 to 3 times a year. This is a moderate 12km round trip walk with elevation of 550 metres. Climb to the ascent is a bit more strenuous. The climb can take 3 to 5 hours to complete. Meikle Bin is in the Campsie Fells area.

2.6 Coming Alive Group – Lasertag

This Group meets socially on a Friday night from 7pm to 8.30pm for Secondary Age young people. On a rare occasion the evening may consist of a Laser Tag within the Church Building and Hall. We have our own Laser Tag equipment. The event could be attended by up to 20 people.

2.7 Summer Chryston and Muirhead Community Fun Run – June/July 2027

We are planning to hold this event at the end June/beginning of July 2027. We will update our original presentation to refresh the quotation provided had the event gone ahead in June/July 2026.

3. Third Party lets – 68 Fitness Community update June 2026

3.1 The current schedule of classes

Schedule is noted below. Unless stated otherwise classes last for 1 hour with maximum attendance of 25. This is a sample timetable with changes possible during the year.

- **Monday – Sweat and Burn** 6.00am and 5.30pm
- **Tuesday – Lift and Burn** 9.30am and **Senior Fit** 11.00am (45-minute class)
- **Wednesday – Conditioning** 6.00am and 5.30pm **Kidfit** – 3.30pm (45-minute class)
- **Thursday – Lift and Burn** 9.30am and **Senior Fit** 11.00am (45-minute class)
- **Friday - Sweat and Burn** 6.00am and 12.45 **Mini Fit** 9.30am (45-minute class)
- **Saturday – Super Saturday** 8.00am
- **Personal 1:1 Training** – On average there can be approximately between 2 to 6 Personal Training Sessions conducted by 68 Fitness Community
- **Evening Group Sessions** - Additional classes can be held in the evening between 2 to 6 times, which are the same content as classes held as detailed above, these classes are attended by grassroots sports teams (children and youth).
- **Easter and Summer Sports Camps** – previously disclosed, Fun Sports camps over 3 days lasting 3 hours. Targeted for children from P5 to P7 Age Groups.

4. Cover review – Quotation requests

4.1 Manse Contents increase to £10,000 (if annual premium is less than additional £100, please go ahead with this from renewal). If an increase to £15,000 would still be less than £100 we would go ahead with the higher figure of £15,000 from renewal.

4.2 Business Interruption – we have been considering the major fires at churches in Cumbernauld, Camelon and Pollokshaws to reflect how we would be placed in terms of having a full rebuild within a 24 month indemnity period. We feel the current 24months indemnity period might not be sufficient. So would like to review our options.

Quotations are requested for the following

- Business Revenue sum insured £500,000 over 24 months

- Business Revenue sum insured £750,000 over 36 months
- Specific Loss of rent sum insured £60,000 over 36 months (we might look at this but retain our current 24-month indemnity period)
- Additional cost of working sum insured £75,000 over 24 months

4.3 Terrorism – Quotation for full cover for all insured property

4.4 Commercial Legal Expenses – Full quotation based on annual income of £250,000, limit of indemnity £100,000.

4.5 Trustees Liability – Quotation to increase limit of indemnity to £2million

4.6 Subsidence, Groundheave and Landslip – We understand that cover was not previously available however with the change of broker is this cover still not available?

5. Renewal terms

5.1 We have a Finance Team meeting planned around middle of August so it would be really helpful to have renewal terms by 7th August 2027.

6. Word of thanks to all at COSIS, Howdens and Aviva

6.1 This has been a year of some change from Church of Scotland Insurance Services to Howdens. A very difficult period for all concerned on a personal basis adjusting to new circumstances and job roles. We would like to express our gratitude to former colleagues at COSIS and especially to those transferring over to Howdens for their endeavours over the last 10 months. We are very grateful to you all for your assistance.

We would also like to thank Aviva for their support to our congregation. An example being when responding to our enquiry about the 2026 Community Fun Run proposal. We felt that Aviva went above and beyond in the quality and speed of response. This was helpful.

So, we wish all at Howdens and Aviva a more restful year in 2026/27.

David McLaren

Church Insurance Administrator

on behalf of the Elders and Trustees of Chryston Parish Church of Scotland.

25th June 2026