

# Avoiding the slippery slope

## Winter risks, fireworks and underinsurance

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# Welcome

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# Introductions



**Brian Brookes**

Risk Manager, Clear Insurance Management



**Jen Clark**

Principal Risk Management Surveyor, Ecclesiastical Insurance



**Simon McGill**

UK Schemes and MGA Development Manager, Ecclesiastical Insurance



# Practical tips for managing winter risks

Brian Brookes, Risk Manager, Clear Insurance Management

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## Poll

**Has your council ever received a claim from a member of the public or employee in relation to a slip on snow or ice?**

- a) Yes
- b) No
- c) Don't know

## Winter Risks - Property

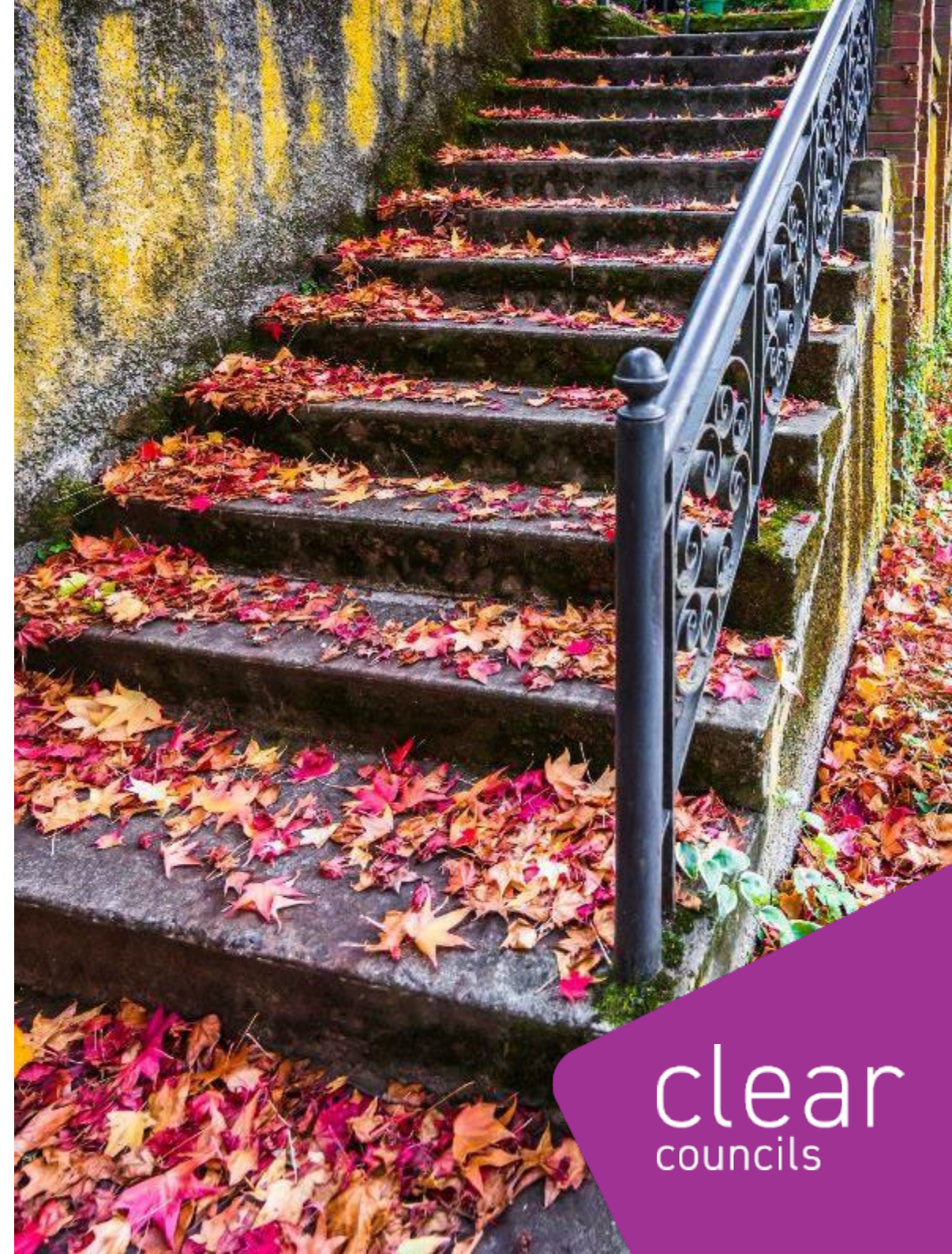
- Burst pipes
- Unoccupied building requirements
- Inspection and heating.





## Winter Risks - Liability

- Slips, trips and falls
- Ice on roads
- Grit or not to grit
- Safe passage to work
- Frozen ponds/lakes
- Santa's Grottos
- Christmas decorations.





# Firework display risks

Brian Brookes, Risk Manager, Clear Insurance Management

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# Poll

Are you organising a fireworks display this year?

- a) Yes
- b) No
- c) Don't know





## Use of fireworks

- Firework categories
- Risk Assessment
- Make sure the site is suitable
- Check the weather
- Contact your local emergency services
- Delivery, storage and correct use
- Crowd control
- What to do if things go wrong.





## Firework categories

- Category 1 – Indoor fireworks
- Category 2 – Suited to smaller gardens. Safety limit of 5-8 meters
- Category 3 – Suited to larger gardens. Safety limit of 25 meters
- Category 4 – Professional display operators only.





## Risk assessment

- Suitable site – M5 motorway crash
- Check weather
- Emergency services
- Delivery, storage and use of fireworks
- Crowd control
- If things go wrong.





## Insurance position

- Regulations – Fireworks Regs 2004, Explosives Regs 2014
- Check your own insurance – Employers Liability & Public Liability
- Check contractors' insurances – adequacy
- Other insurances – cancellation, weather and special event.





# Maintaining accurate sums insured

Jen Clark, Principal Risk Management Surveyor,  
Ecclesiastical Insurance



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# Poll

When was the last time you had a valuation of your buildings carried out?

- a) In the last 2 years
- b) 2-5 years ago
- c) 5 years +
- d) Never been done
- e) Don't know

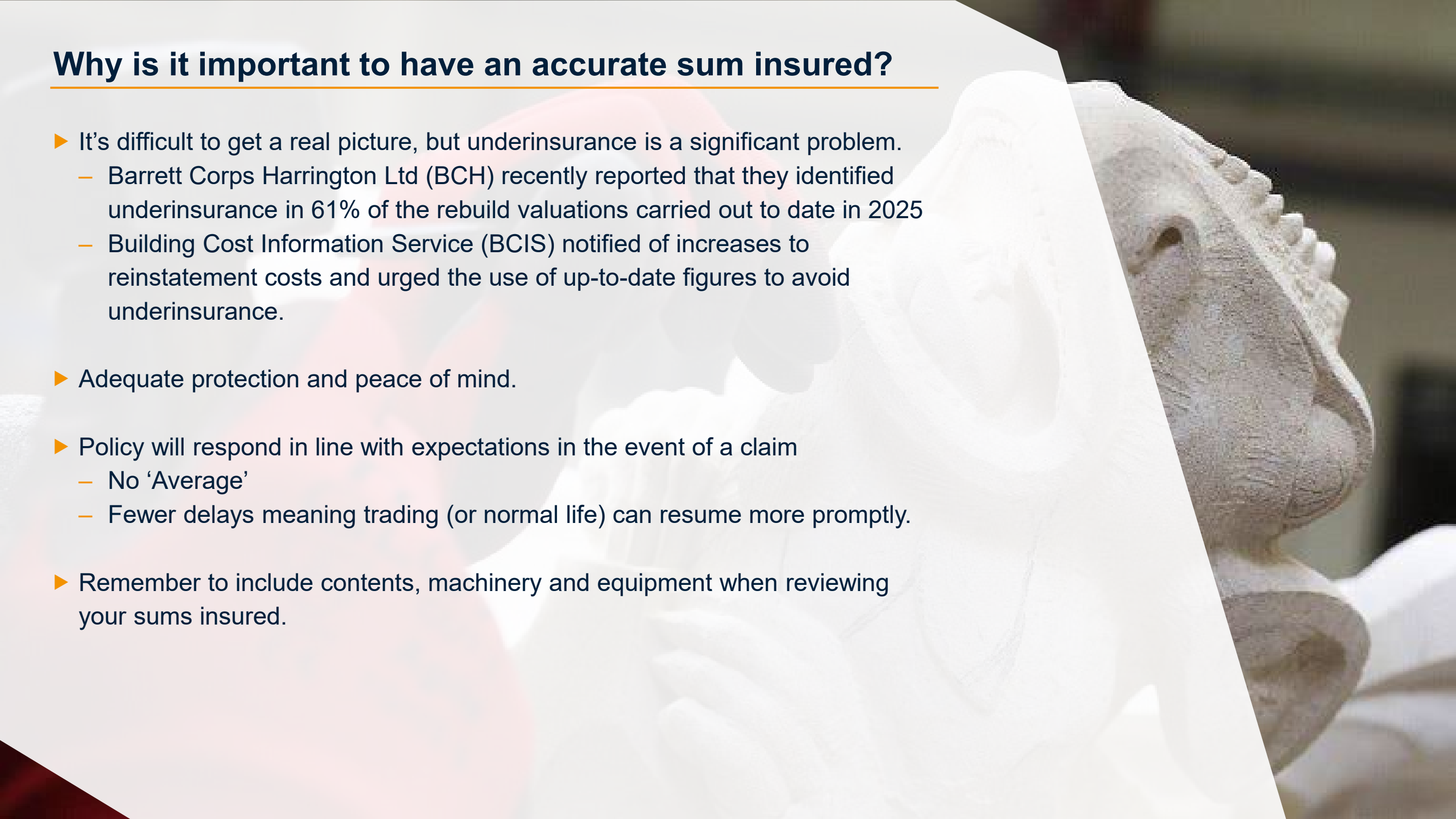




# Why is it important to have an accurate sum insured?

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- ▶ It's difficult to get a real picture, but underinsurance is a significant problem.
  - Barrett Corps Harrington Ltd (BCH) recently reported that they identified underinsurance in 61% of the rebuild valuations carried out to date in 2025
  - Building Cost Information Service (BCIS) notified of increases to reinstatement costs and urged the use of up-to-date figures to avoid underinsurance.
- ▶ Adequate protection and peace of mind.
- ▶ Policy will respond in line with expectations in the event of a claim
  - No 'Average'
  - Fewer delays meaning trading (or normal life) can resume more promptly.
- ▶ Remember to include contents, machinery and equipment when reviewing your sums insured.





# Types of valuation

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- ▶ Market value
  - Represents what someone is prepared to pay for the building and is influenced by a number of factors.
- ▶ Asset value
  - The value it's recorded as in your accounts.
- ▶ Rental value
  - A cost per square foot which may not include communal areas, e.g. cloakrooms and kitchens.
- ▶ Rebuild cost
  - The cost to reinstate the building as it stands at the moment.





# Considerations

- ▶ Sum insured should include all outbuildings, hard landscaping – everything that falls under the definition of buildings
- ▶ A wide range of factors influence the reinstate cost of a building
  - Age
  - Location
  - Access to site
  - Height and shape
  - Size
  - Availability of materials
  - Architectural features
  - Quality of finish
  - Listed or Heritage status
  - Presence of asbestos (or other contaminants)
  - Cost of specialised equipment/services
  - Fees
  - VAT





# Underinsurance case study

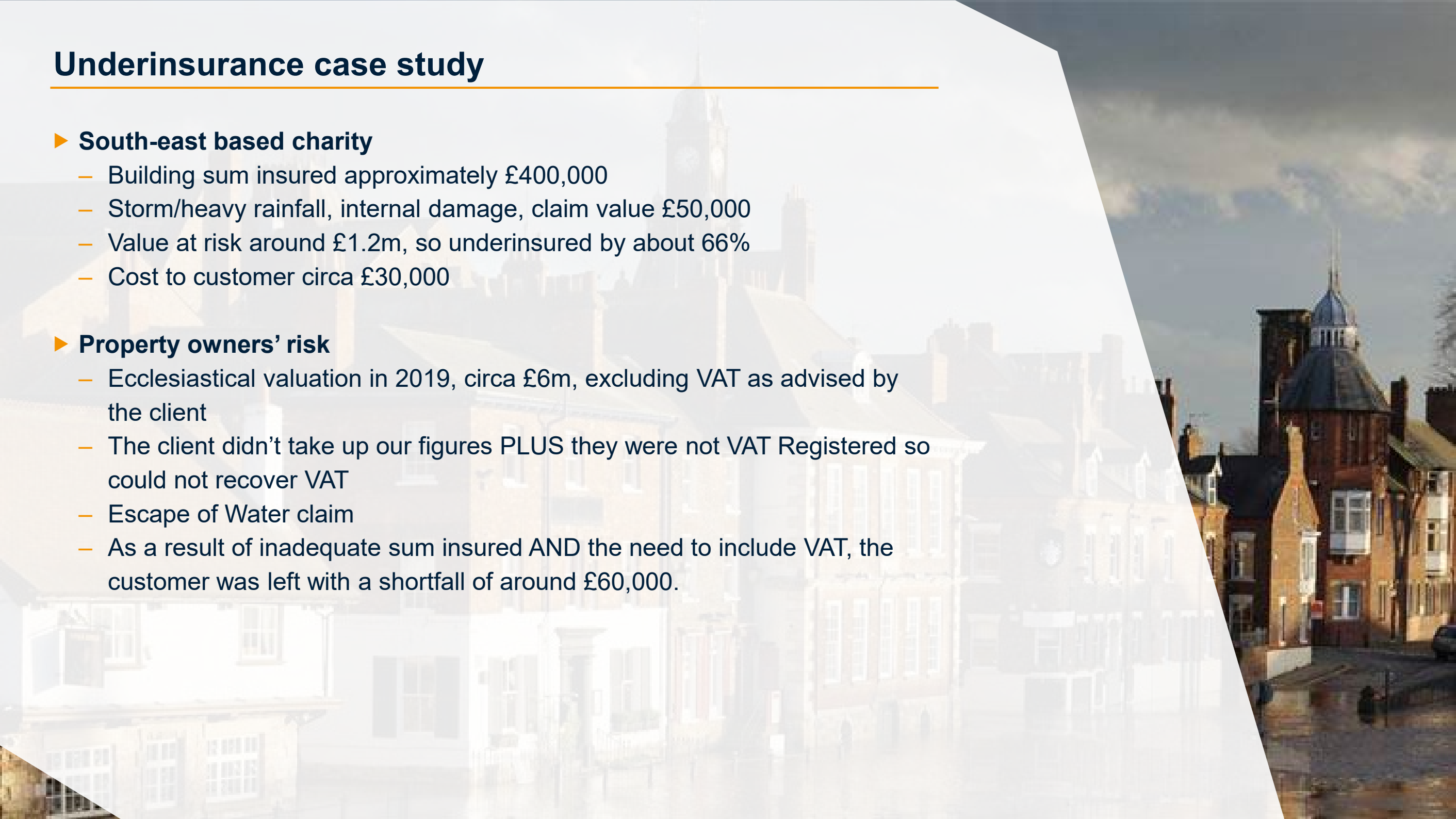
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## ► South-east based charity

- Building sum insured approximately £400,000
- Storm/heavy rainfall, internal damage, claim value £50,000
- Value at risk around £1.2m, so underinsured by about 66%
- Cost to customer circa £30,000

## ► Property owners' risk

- Ecclesiastical valuation in 2019, circa £6m, excluding VAT as advised by the client
- The client didn't take up our figures PLUS they were not VAT Registered so could not recover VAT
- Escape of Water claim
- As a result of inadequate sum insured AND the need to include VAT, the customer was left with a shortfall of around £60,000.





# Summary

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- ▶ It's important to get the sum insured right.
- ▶ Keep the sum insured up-to-date by appropriate index-linking measures, but don't rely on this indefinitely.
- ▶ Remember to include all assets when reviewing your sums insured.
- ▶ Ecclesiastical's website:  
[www.ecclesiastical.com/risk-management](http://www.ecclesiastical.com/risk-management)
  - Our buildings valuation service
  - Building valuation guidance
  - General risk management advice
    - Fire safety
    - Security
    - Health and safety
  - Risk Advice Line 0345 600 7531
  - Preferred suppliers.



# Funding and charity support

Simon McGill, UK Schemes Development Manager,  
Ecclesiastical



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A wide risk appetite, world class underwriting and leveraging best in class technical capabilities.

<sup>1</sup> Ecclesiastical Annual Broker Tracking Survey 2008-2024.

<sup>2</sup> The Gracechurch UK Claims Monitor 2025 - Outstanding Service Quality. British Insurance Awards 2025 – Risk & Resilience Winners. CIR Risk Management Awards 2024 - Risk Management Team of the Year - Financial Sector

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Proud to be part of the Benefact Group the 3rd largest corporate donor over a decade<sup>1</sup>, donating over £250m to over 10,000 UK charities.

<sup>1</sup> Directory of Social Change's UK Guides to Company Giving 2017-26

# Supporting charities and communities

- ▶ **Fundraising hub**
  - Free fundraising resources including webinars and news articles
  - [benefactgroup.com/charity-support](https://benefactgroup.com/charity-support)
- ▶ **Movement For Good**
  - Regular draws of £1,000
  - Special draws of £5,000
  - 12 Days of Giving
  - Partnership funding of £10,000+
  - [movementforgood.com/ecclesiastical](https://movementforgood.com/ecclesiastical)
- ▶ **Free 'GiveStar' app** that turns a phone into a payment terminal.
- ▶ **Enterprise Risk Management**
  - Practical tools, templates and checklists for assessing and improving business continuity
  - Free Risk Maturity Assessment
- ▶ **Charity Insurance** covers include trustee indemnity and cyber insurance
- ▶ **Free online guidance** including managing volunteers, risk assessments and Health & Safety issues.





# Movement for Good - Winners Map



[givingmap.benefactgroup.com](http://givingmap.benefactgroup.com)



Community



Faith



Animals and wildlife



Environment and climate



Health



Heritage and arts



Education and skills



Poverty relief



Q&A

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# Summary and risk management support

Brian Brookes, Risk Manager, Clear Insurance

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## Useful links

- [clearcouncils.co.uk](https://clearcouncils.co.uk)
- [ecclesiastical.com/risk-management/articles/](https://ecclesiastical.com/risk-management/articles/)
- [ecclesiastical.com/risk-management/building-valuation-service/underinsurance-and-inflation](https://ecclesiastical.com/risk-management/building-valuation-service/underinsurance-and-inflation)
- [benefactgroup.com/charity-support](https://benefactgroup.com/charity-support)
- [movementforgood.com/ecclesiastical](https://movementforgood.com/ecclesiastical)
- [ecclesiastical.com/erm](https://ecclesiastical.com/erm)

## Next webinar

**Date:** 4th November 2025

**Time:** 12:00 – 13:00

**Topic:** Business continuity and resilience planning.

[Register here](#)



## Disclaimer

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