

 Diocese of Worcester

# archdeacons' visitation news

## Supporting churches to become healthier and more sustainable



### Archdeacon Nikki writes:

What does a healthy church look like? We asked this question at a meeting with folk from twelve churches from the Redditch area recently and got a rich variety of answers. These included phrases such as outward looking, engaging and welcoming, lively and vibrant, Bible based, reaching out to the community, trusting, pastorally aware, diverse, reaching all ages, varied worship... and many more. Whilst all congregations are called to worship God, make disciples, share hope and

transform their communities, how that looks in different settings, contexts and traditions will vary hugely. What's important is that people in each parish seek to discern what the vocation of their church is, and journey together to fulfil that calling.

We are supporting churches in the Diocese in this discernment journey in various ways. At different points during the year, recognising parishes are coming out of the pandemic at different paces, there will be a third round of **Open Conversations** where churches will be sharing stories of how they are growing as Kingdom People and trying new things to help their parish thrive and become healthier. These are great opportunities to join together in facilitated discussions where ideas can be shared locally, and we can hear from each other what else might be needed to resource you in the changes you discover are going to make a real difference. As before, these will be places to listen and learn, wrestle with challenges and prayerfully explore solutions to shared issues we face. Do book in if you haven't yet taken part.

We are also offering **Mission Accompaniers** to come alongside parishes, helping you to ask the right questions about what church health and sustainability looks like where you are, and what are the next steps you can take to bring this about. Having a fresh perspective from a skilled coach or mentor walking alongside can be really illuminating for those who don't know the way forward. You may also find they can help you apply for a grant from our **Healthier Churches Fund** to enable some new ideas to get going.

**Stories in this newsletter give examples of where new initiatives are growing, and there is plenty more about all these offers on our website.**



### Welcome from the Archdeacons

#### Dear Churchwardens,

Welcome to this edition of the Archdeacons' News. We hope that you will be inspired by some of the stories you read as well as find it a useful resource.

Please don't hesitate to contact us if you have any questions or want to talk further about anything included in this newsletter as we grow as Kingdom People together.

With thanks for all you do.



**The Ven Robert Jones**  
Archdeacon of Worcester

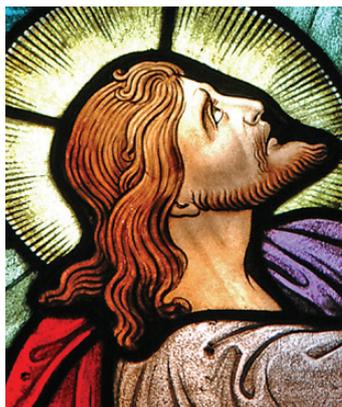


**The Ven Nikki Groarke**  
Archdeacon of Dudley

# How to be a Churchwarden and live well

Archdeacon Robert writes:

**Jesus said: 'I have come that you may have life, and have it in all its fullness.'**



Do we believe him when he says this? When people look at us as Christians, do they see people living life in all its fullness?

In a sense it is our mission to model life in all its fullness. However, it's often very difficult to do that amid the strains and stresses of the pandemic and the demands of church life. I think the first step is a spiritual one; knowing that it doesn't all depend on us.

What do I mean by that? Well, we need to acknowledge it is God's Church, so we need to trust God for His Church. In the story of our

own church we are part of a bigger story – Churchwardens before us and, we pray, succeeding us too. We offer what we can as we can, and trust God to take it and make of it what He will.

That's what I call living by faith. We offer and God blesses. So, in Holy Communion we take ordinary things; the bread and wine, and God transforms them into what is extraordinary; the body and blood of Christ. God works His sacramental miracle in every aspect of church life. He takes ordinary people, and through them, through us, through you, does extraordinary things.

We offer, God blesses, and look what happens: We see daily miracles of loving care, kindness and concern. Yes, even in the faculty applications, the building works, the paperwork and insurance – even there in the ordinariness we are able to glimpse the wonder of God. It's a spiritual task to be a Churchwarden, glimpsing God in the business of caring for our churches.

Practically, this does mean making a bit of space for yourselves. You need time to rest, time to pray, time, if possible, to have a Sunday off. Make space so that you may have 'the eyes to see'. Churchwardens are the unsung heroes of the Church of England, and we've seen this so clearly in the way you have dealt with the ever-changing challenges of the pandemic. You have enabled so much to happen – please be kind to yourselves too!

So, the first and last word from your Archdeacons is 'thank you' for all you are and all you do. May you know the life in all the fullness which Jesus promises, and glimpse Christ in the people you encounter, praying that, by God's grace, people may glimpse Christ in us too.

## Making disciples using the 'Being With' course

**'Being With' is a new enquirers and nurture course which has been developed by London church, St Martin-in-the-Fields.**

One of the course's key principles is that the Holy Spirit has been at work in the lives of each of the participants since those lives began. God is constantly seeking to **be with** each of us in a growing relationship that is not all-or-nothing.

The 10-session course can be run online or in-person for groups of between 6 and 14 people with 2 leaders. Each session lasts around 90 minutes, and the main element is a series of 'wonderings'. These are not questions and there is no 'right' answer – instead they aim to draw out a person's experience and fire their imagination.

Discipleship and Lay Training Officer, Doug Chaplin, said: "The course is aimed at those on the fringes of our church, such as those who attend carol services, and is a different style of nurture course. It encourages people to bring their questions and then discover their own answers. The 'wonderings' part will be familiar to anyone who has been involved in Godly Play. 'Wonderings' draw out things to ponder, they help connect our story to God's story."

Andrew Sillis, Vicar of St Thomas' Church in Stourbridge, is looking to run the course after attending an induction course. He said: "I really liked the overall approach of 'Being With', starting with the idea that God is at work in everyone's lives. Rather than telling people

what we believe, 'Being With' helps participants discover God's presence – it starts with them, not the Church or the Bible. It was the way I came to faith, so I know that it can work! The format of each session is very open, with participants encouraged to contribute through reflecting on their own lives. I think it could really help people who want to explore and deepen their spirituality, but have been put off by previous experience of church, or what they've heard about church."

A diocesan 'Being With' course is being planned to bring a group together from smaller churches who may not have enough numbers to run something themselves. To get involved with the smaller churches course, contact Alison Maddocks. **To find out more about running this course in your own church, please contact Doug Chaplin.**





## Congratulations to our national winner!

Last year, we launched our 'Good News' competition – and now we're proud to announce the national winner.

We asked for stories about your church community – written in the style of a newspaper article, and accompanied by a photograph and a suitable headline. We were looking for uplifting tales – of battling to achieve something special for the parish, perhaps, or tireless volunteering, or dedication to your congregation or wider locality. And we were inundated with amazing entries.

Our judges worked hard to select five regional winners from the huge list, and we announced this at the end of last year, giving each regional winner £1,500 towards church funds as part of Ecclesiastical's aim to donate profits to transform lives and communities.

Now – with the help of the public, through a show of support for their online story – the overall winner, who will receive a further £6,000, has been chosen.

### A big congratulations to the national winner

**Penlee Cluster Churches**, down in the far west of Cornwall – St John's and St Mary's in Penzance, St Peter's in Newlyn, and St Pol de Leon in the village of Paul.

Determined to bring their community together during those difficult months, they launched a fantastic 'Never Alone' initiative. This multi-faceted campaign saw church members team up with local businesses to take pub meals, Cornish pasties, and fish and chip suppers to elderly and vulnerable people. Read their story and those of the other regional winners at:

[www.ecclesiastical.com/churchcomp](http://www.ecclesiastical.com/churchcomp)



## Meet your Church Insurance Consultants

**Our Church Insurance Consultants are a friendly and approachable team of highly knowledgeable insurance experts who are right on your doorstep and ready to offer guidance and help with any insurance or risk-related issues you might have.**

From a simple explanation of the basics of your policy, to guidance on how to combat thieves and vandals, guard against fire, and improve general health and safety, they are there for you, free of charge.



**The team** – (from top left) Chris, Rebecca, Heather, Lynne, Peter, Nicky, Kay and Derek – are all deeply passionate about customer service, and our country's amazing churches.

Amongst them are theologians, choristers, regular churchgoers, and people who have worked with Christian charities here and abroad, so they really understand your specific needs. And because they're based at regional locations all over the UK, they're also able to tailor their advice to your local requirements.

They have decades of combined industry experience – and standing behind them is Ecclesiastical's 135 years of unrivalled expertise and insight in dealing with everything life might throw at you.



Where possible, the Church Insurance Consultants love to meet customers and talk face-to-face, and are happy to host networking events where you can get to know people from other parishes and share experiences, ideas – and smiles.

If you are unable to meet them in person, they're still there, offering exactly the same services online or over the telephone.

To find out more about the team, and how they could help you and your church, please visit: [www.ecclesiastical.com/cic](http://www.ecclesiastical.com/cic) or email [meetus@ecclesiastical.com](mailto:meetus@ecclesiastical.com) (please include your contact details, the name of your church and parish, and policy number if possible), or call them on **0345 777 3322**.

Contains promotional material

## Café raises funds – and spirits

When lockdowns led to a dramatic fall in revenue, one church came up with a way to raise funds and create a much needed local community space.



Christ Church in Lofthouse (near Leeds) was struggling for funding, and the village itself had been cut in half by the arrival of the M26 motorway many years ago, leaving its people without a proper place to meet. So the Reverend Mandy Rhodes and others put their heads together and decided to open the TLC Café in the basement of their church.

“Villagers still talk fondly about the old cricket club which was lost when the motorway came through,” said Mandy. “That was where people would meet up for parties and get-togethers. But since it went there hasn’t been anywhere suitable. Like most churches, we were hit really hard by the lockdowns – and we still are, with quite a few of our elderly parishioners now in the habit of joining services online. So we wondered if there was a way we could address both problems, and the café was born.”

They teamed up with CLO Coffee – a Leeds-based Christian coffee shop and roastery – to source a machine and barista training, and redecorated the basement hall, which is the former crypt. In November 2021, they opened the café – and it has gone from strength to strength.

“There’s a lovely, relaxed atmosphere,” said Mandy. “We’re seeing a real group of regulars building – people just like having somewhere to meet up again. After paying off our original outlay we’re now turning a profit, which means we can be more confident about paying our Parish Share. “We have local artists displaying their work here – our current exhibition is of art produced by a local head injury charity – and we take a small 5% cut of any sales, which helps. We have a charity shop and our food bank too. We’re running mother-and-baby drop-ins, and I’m looking at starting baby massage sessions. I’d say the future is bright!”

Especially in rural communities, church buildings are much more than just bricks and mortar. They offer vital spaces for quiet time, reflection and connection, as the TLC Café demonstrates.

From listening to customer feedback, we know that it’s not always easy to pay for the upkeep and care of rural churches, or for the ministry that happens in them.

We asked for your feedback on our printed toolkit – Fundraising in a Box – that was sent to all church customers in January 2021. You told us you liked the toolkit style, but guidance especially for rural parishes would be a helpful addition to our support. That’s why we’ve created a fundraising toolkit for rural churches, full of useful links and expert advice. **You can find it on our Church Fundraising Hub at [www.ecclesiastical.com/rural-parishes](http://www.ecclesiastical.com/rural-parishes)**

### More fundraising support

There are plenty of useful resources and handy templates for all types of churches on our Church Fundraising Hub at [www.ecclesiastical.com/churchfundraising](http://www.ecclesiastical.com/churchfundraising)

## Our Movement for Good Awards open for entry



Charitable giving is at the heart of what we do – and has been for over 135 years. For the past three years, Ecclesiastical Insurance has run the Movement for Good Awards programme, giving away £3 million to great causes.

### Did you know?

In 2021, we were delighted to award £25,000 to church-related charities. Please take a look at our winners’ map to see which charities and churches we have helped in your local area:

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

The Awards are back and this year we have over £1 million to donate, but we cannot do it without you. This year, you’ll find information on the awards on our parent company’s website.

**Visit:** [www.benefactgroup.com/movement-for-good](http://www.benefactgroup.com/movement-for-good) to find out more.





## Have you heard the e-news?

E-news is a monthly email full of tips and information and monthly risk reminders for all of our customers and anyone in your church community. To receive it is easy – **all you need to do is register on our website at: [www.ecclesiastical.com/signup](http://www.ecclesiastical.com/signup)** and if at any time you decide you no longer want to receive it, you can click the 'unsubscribe' button at the bottom of the email. Feel free to pass on the sign-up link to anyone you think might like it.

## 'Made Simple' guides



**We know that understanding the insurance responsibilities for your church can be complicated, that's why we've created our 'Made Simple' guides.**

These guides take you through potential risks and insurance implications of the day-to-day running of churches, as well as activities and projects that PCCs are often involved in.

They cover topics such as administration, events, community outreach, people on church premises, church property, building works and legal expenses. **You can find them all on our website at: [www.ecclesiastical.com/church](http://www.ecclesiastical.com/church)**

## Information at your fingertips

The Ecclesiastical website is largely an online library of guidance and support for you and your church community. You'll find information about church and home insurance, risk management, fundraising and grants and lots more. 'Church Matters' newsletter is also on the website, making it really easy to share with others.

**Visit: [www.ecclesiastical.com/church](http://www.ecclesiastical.com/church)**

## Ministry Bursary Awards

### Financial support for 2023 sabbaticals

The experience of a sabbatical can be life-changing and have a long-lasting impact on your church and community. Ecclesiastical's Ministry Bursary Awards (MBAs) provide financial support to members of the clergy planning to take extended study leave. Applications are open now until the end of September.

Established in 1987 to celebrate Ecclesiastical's centenary year, the Awards have supported almost 1,400 clergy members from Anglican Christian faiths. The sabbatical breaks and projects have varied greatly over the years – from traditional and modern-day pilgrimages to study visits, spiritual retreats and pursuits of lifelong dreams and hobbies.

Like Rev'd James Radcliffe from Lincoln, who worked in sports-based ministry in South Africa, or Rev'd Rachel Dale, who studied dementia and also worked with vulnerable children. One of our most recent MBA recipients, Rev'd Canon Imogen Nay, spent her sabbatical in 2021 looking at rewilding and green churches.

Ecclesiastical's Ministry Bursary Awards are open for applications until 30 September 2022. Judging of the applications will take place in November and awards will be made during December 2022.

If you would like to read more about James, Rachel or Imogen's experiences and find out more about the Awards including eligibility criteria and application details, **please visit our website: [www.ecclesiastical.com/mba](http://www.ecclesiastical.com/mba)**



## Financial services

Ecclesiastical Financial Advisory Services (EFAS) provides expert, independent financial advice including on pensions, investments, life assurance and mortgages for the clergy, church people and PCCs.

☎ **0800 107 0190**  
✉ **getadvice@ecclesiastical.com**  
🌐 **www.ecclesiastical.com/financial-advice**

**WINNERS** of the **NatWest Mortgage Awards 2022, South West and Wales** for putting the customer and local community at the heart of everything we do.



## Car insurance

Our Clergy Motor Insurance is tailored specifically for the clergy and includes benefits such as business use, no admin charges and up to £500 cover for church goods in the car.<sup>1</sup>

☎ **0345 450 9396**  
🌐 **www.ecclesiastical.com/church/car-insurance**

<sup>1</sup> Subject to terms and conditions.



# Award-winning home insurance that supports your church



As part of a financial services group that exists to give its profits to good causes, one of the ways in which we do this is through our Trust130 Home

Insurance offer. For every new direct home insurance policy taken out, Ecclesiastical offer to donate £130 to an Anglican church or cathedral of the policyholder's choice.<sup>1</sup>

Originally launched in 2017 to celebrate our 130th anniversary, we have since donated more than £460,000, helping to support over 2,500 churches. A donation of £130 may not sound much, but churches and congregations have used the donations in many creative ways to fund all sorts of things:

**St Mary and Bartholomew Solihull** are using their grant to introduce contactless donations to support the church and raise valuable funds for charitable causes.

*"This is important for both the church to enable us to continue to raise funds, for the parishioners to enable them to continue to donate in church without having to touch cash/the collection plate and finally to the local (and national) charities we support each year through our charitable giving which is only possible from the kind donations our parishioners make." **Duncan Watson**, Treasurer*

**St Albans West Leigh**, which is located in a growing community, with a new housing development opposite the church and a further development close by in the planning stages, are using the money to welcome the new residents.

*"We have decided to use the money to assist in funding welcome packs – which will be a booklet about our church and the locale along with some nice biscuits. The booklet and biscuits enable us to make personal contact with people as they move into our community, and to offer them a warm welcome." **The Rev'd Canon Karina Green**, Priest in Charge St Alban's West Leigh*

## Most trusted home insurance provider with the happiest customers

As well as supporting your church, when you take out a home insurance policy with Ecclesiastical you are joining the most trusted home insurance provider with the happiest customers. April 2022 saw Ecclesiastical top the Fairer Finance league table for home insurance for a record 15th consecutive time, retaining our gold ribbon status.<sup>2</sup>

**And don't forget, we offer a discount to members of the clergy.**

**For more information about Trust130 and Home Insurance, visit: [www.ecclesiastical.com/trust130](http://www.ecclesiastical.com/trust130)**

<sup>1</sup> Terms may apply. <sup>2</sup> [www.fairerfinance.com/ratings/customer-experience-ratings/home-insurance](http://www.fairerfinance.com/ratings/customer-experience-ratings/home-insurance)

## Worshipping God in different ways

**Across the Diocese, churches are exploring different styles of worship.**

The Gornal and Sedgley Team are among many churches running café church, offering a more relaxed approach to worship.



Team Vicar, Catherine Mitchell, said: "We launched café church to re-engage with children and their wider families. We gather at the start to talk about the theme and then have different stations – craft, prayer, someone who will talk further about the theme and a chance to learn the songs. Refreshments are available

throughout and we come together at the end for a short time of worship – it lasts about 45 minutes."

The first sessions have seen around 40 people attending and feedback has been positive. "As we come out of the pandemic, we wanted to try something new, learn from it and grow it further. It's been really exciting so far with new people attending from different parts of our parish."

Other churches in the Diocese have been exploring Forest Church – taking worship out into God's creation, regardless of the weather! Curate in the Southeast Worcester Team, Robin Parry has been running monthly sessions with his wife Carol at Whittington Church on a Saturday morning. He said:

"We started because it was safer to meet with families outside during the pandemic, but it's worked so well that we continued. It is a service of worship aimed at age 0 – 11, which is only cancelled if there are safety concerns – rain is a part of God's creation!"

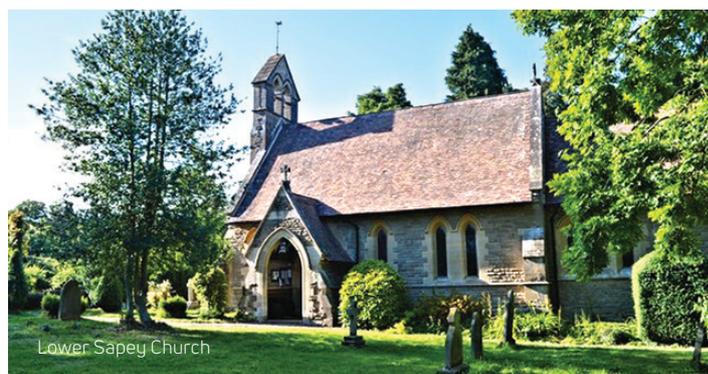
Forest Church at Whittington follows a traditional service structure with a greeting, psalm, collect, bible reading, short talk, activity, intercessions and then a blessing. Each element is short and interactive, involving items in the churchyard.

Robin continued: "We move around and use what we find, eg sticks to beat out rhythms while shouting out things we are thankful for. Even young children can be involved – we've done bug hunts, made seed bombs, raked leaves and made 'leaf kebabs'! Both parents and children are enthusiastic about coming and, best of all, most of the children are engaged all the way through."

In Malvern Link with Cowleigh, a brand-new service was launched a month before lockdown in February 2020 at St Peter's Church in Cowleigh. After stopping and starting during the pandemic, it was relaunched in September 2021 with around 25 – 30 people, all new to the parish.

Vicar Phillip Johnson explained: "It is a real mix of styles. It is non-Eucharistic with a worship band but uses formal Anglican liturgy and the sermon slot is interactive with a short presentation followed by discussion. Tea and coffee are available throughout. It is our fastest growing service with new people joining most weeks. We have also continued to live-stream with others joining us online. Members of the congregation are now on the PCC and are giving regularly. It's been a real lesson in sticking with an idea and being faithful."

**For support with setting up new types of worship, do contact your Archdeacon or the diocesan office.**



## Sharing hope in smaller churches

**Churches with 20 or fewer active members make up 45% of the churches our diocese. Smaller churches have a real role to play in bringing their community together and sharing hope.**



Three churches in rural Worcestershire have been reaching out to their communities to find out what they want from their local church.

The Old Hills Caterpillars group was set up to look at every aspect of the churches of Powick, Guarlford & Madresfield with Newland. Representatives from each church as well as non-church members visited

each of the churches, looking around and writing down what they liked and what they didn't.

ALM Vicky Whitehouse from St James, Callow End, said: "We wanted to gather first impressions of each church. It was important that everyone felt they could be honest so we could explore why people might not want to come into our church buildings and what we could change to make a difference." The reflections were compiled into a report and as a result the group is now planning a series of community events.

Cotheridge Community Group also involves people from both inside and outside the church. The Friends of St Leonard's Church advertised for new trustees locally and a number of people came forward. The group are now planning a community arts project, which was suggested by local children. Elizabeth Winscom is the organist at a number of churches in the Lower Teme Valley and responded to the advert. She said: "We are also thinking about how we might change the building to make it more suitable for community use. We want to ensure Cotheridge Church is being used and kept for future generations."

In Lower Sapey, Churchwarden Candy Connolly and the Revd Jen Denniston spent some time during the pandemic visiting all the houses in their parish to understand how the church could best support people. "It was very clear that people felt very isolated and wanted opportunities to meet together," said Candy. "St Bartholomew's Church is the only communal building in our parish and we have a vision to be a community hub. People may not come to services, but we can get around 100 people to one of our community events."

Dean of Smaller Churches, Alison Maddocks, said: "When a church talks to its community and finds out what that community cares about, they will find what God wants to do and it can bring new energy. Bringing hope to the community will also bring hope to the church – these are not different things, but belong together."

# Transforming Communities...

## The Community Link in Cradley Heath

*The Community Link is run from two empty shops on Cradley Heath High Street. Initially set up in partnership with St John's Church in Dudley Wood, it is now developing into a deanery project, led by Paul Latham, a member of Christ Church in Quarry Bank. Along with supporting people from the local community, Paul is hoping that they can help other churches access funding and establish their own community projects.*



Each Wednesday morning, a group gathers together in The Link for a time of informal worship. "We can be interrupted by people popping in for coffee, or collecting school uniform, but it's a chance for us to come together in prayer and Bible study," says Paul. The group started with four people but has steadily grown. "We've attracted people from different churches and denominations and some for whom this is now their church. After we finish, there is more coffee, tea and biscuits with a chance to chat about issues affecting people at the moment." This is then followed by a 'Men's Afternoon', offering an opportunity for men to share in a time of open fellowship, sharing their thoughts and encouraging each other.

The centre is very overt about its Christian background but welcomes anyone who needs support and help. It is open as a mini café on Mondays and Thursdays, with a foodbank also open every Thursday.

The Community Link has established strong links with Sandwell Council, through which it has been possible to run a successful school uniform bank and also give out winter coats to children whose families are unable to afford these. Paul is also hoping to offer suits for young people going to job interviews thanks to donations from Oldswinford Hospital School.

Networking is one of Paul's strengths. Through the council and a local drug and alcohol rehabilitation charity, he has arranged to take people who are overcoming their addictions. They work in the café for a couple of months and are provided with training in the kitchen, at the

front of house or as a barista, enabling them to gain qualifications and confidence. Through another link with the owner of Damascus coffee shops in Birmingham, it is also hoped that long-term employment will be able to be offered.

"Our café is so important to so many people. They just wander in, are often lonely, have mental health and/or drug and alcohol problems. We try to just sit, listen and chat to them, find out what their needs are and signpost them to help if they want it," says Paul.

"One of the moans that we sometimes hear, is about young people hanging around on the streets. When I left school, I was able to do half a day each week on a car mechanics course, this got me thinking about whether we could do something similar. I reached out on LinkedIn and Halfords responded. They are now helping by providing bikes and other equipment, so we can enable young people to learn how they work and safely fix them when things go wrong!"

Through this latest project, Paul also hopes to repair children's bikes which will then go into primary schools, as well as adult bikes to give to families so they can go cycling together. The aim is to bring local people in to work with the youngsters so that they begin to get to know each other in a friendly and co-operative atmosphere.

Paul is keen to use his skills to help other churches look at the resources The Link has, so that they might consider establishing their own community projects and has already actively supported the Brierley Hill team in running their own school uniform bank.

"It makes sense for us to work together," he says. "The funding that we've been able to access is there for other churches to apply for. The same funding streams in Sandwell Council are also available in Dudley and other places. I can help with making applications along with sharing other contacts that could be helpful when setting up projects."

The area that Paul finds hardest is having enough volunteers to do everything he'd like to! "It would be great if others in our churches would like to come and support what we're doing at The Community Link. It's so important for us to keep our Christian focus, so I'd love all our volunteers to come from our church communities; however, we do welcome everyone. Please do get in touch if you'd like to help!"

Kath Davis is a member of St Andrew's Wollescote and helps at Community Link. She said: "I initially came into The Link to support Paul after he completed the Bishop's Certificate Course which I led. I have ended up volunteering on a regular basis and giving so much more than I originally envisaged – it is a joy to share with those who come through the doors. We offer a safe place to share some of their fears and concerns. People are often desperate for help and just want someone to sit and listen to them. We always appreciate it when people just drop in and let us know they've been praying for us! We have a permanent prayer wall, it is encouraging to see that this is regularly used by both volunteers and visitors."

### For more information

**Call:** 0345 777 3322 **Email:** churches@ecclesiastical.com

**Facebook:** Ecclesiastical **Twitter:** @churchmatters

Whilst Ecclesiastical has used reasonable endeavours to ensure that the information in this newsletter is correct at the time of publication, please note: (a) the information is not intended to constitute a definitive or complete statement of the law on any subject, (b) the information may over the course of time become incorrect or out of date; and (c) neither Ecclesiastical Insurance Office plc, nor its subsidiaries or parent company can accept any responsibility or liability for action taken or losses suffered as a result of reliance placed on the information provided in this newsletter.

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