Winter hints and tips

Helping you to minimise risks

Winter is on its way and the onset of the cold weather will bring the usual related problems for churches and associated properties. This risk guidance offers you practical advice for some of the most common issues. Please keep this somewhere safe so you can refer to it over the coming months.

Burst pipes

The cost and inconvenience caused by a burst pipe can be considerable. Just a small fracture can release many gallons of water, damaging masonry and plaster, carpets and other contents.

The chance of suffering these losses can be reduced by following a few simple steps:

- Ensure water pipes are well lagged
- Make sure the boiler and heating system is serviced regularly and check that the frost thermostat is working correctly
- Make sure you know where to turn off the water supply.

If you discover a frozen pipe, don't wait for it to burst. Turn off your water supply and then slowly thaw the affected pipe by introducing gentle heat to the area e.g. by using a hairdryer, space heater or hot water bottle. Do not attempt to thaw the pipe with a blow torch or other open flame.

If the worst happens and you do have a burst pipe, turn off the water supply at the stopcock and try to catch any excess water in a bucket or other container. Do not use any electrics if you believe they may have been affected by the escaping water. You will need to have these checked by a professional electrician.

Devices are available which can detect excessive water flow and either send a warning or automatically turn off the water. Leak detection systems are also available, which send a warning to a designated person enabling them to take appropriate action and hopefully mitigate any damage.

What if you are going away or the property will be unoccupied?

- Keep your property heated to reduce the chance of a pipe freezing
- If you are going away for an extended break, drain down and shut off your water system
- Ask somebody to check on your property daily. This may not prevent a loss but early identification of an escape can help reduce the ultimate cost
- Ensure you have complied with any unoccupancy conditions listed in your policy. If you need any clarification, call us on 01 619 0300.

For further advice about what do if a property is to be unoccupied, please see our 'Unoccupied buildings' feature below.

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Building maintenance

Keeping gutters, gullies and drains clear

Autumn brings with it fallen leaves which fill gutters. Those gutters have downpipes which only work if they are clear of obstruction. Inevitably if they are not maintained, blockages will occur and the accumulation of water will eventually cause damage. Additionally, if there is a blockage in a downpipe, any trapped rainwater may crack or shatter the downpipe if it freezes.

Please remember to add to your list of jobs checking your valleys, gutters, hoppers and downpipes for blockages so that they can carry water away quickly and efficiently. Signs of soil being washed away at ground level or splashes of soil at the base of walls can be an indication that water is not being caught by the gutter.

If blockages are identified, please arrange for a local contractor who is able to work safely at height to clear the problem.

Keeping an eye on your roof

Loose or missing slates and tiles may mean that water is getting into the roof space. Replacing a loose/missing slate or tile is much cheaper than repairing or replacing roof timbers.

A pair of binoculars may help you to check your gutters and roofs effectively!

These are all simple protective measures which, if undertaken regularly, can save a great deal of time and trouble later by avoiding expensive repair or replacement costs.

Keeping the pathways clear

You have a duty of care to ensure staff and visitors are safe.

Unfortunately, slips and trips can happen, particularly when there is ice and snow on the ground.

Introduce suitable procedures to make access routes which are affected by ice, frost or snow, safe. This will include identifying the outdoor areas used by pedestrians that are most likely to be affected; monitoring the temperature and weather forecasts to identify when adverse weather may affect access routes; gritting areas prone to be slippery in frosty or icy conditions; diverting pedestrians to less slippery walkways and cordoning off those that are unsafe; and keeping visitors informed of which car parks and access routes are open.

Provide adequate lighting to ensure people are able to see and avoid hazards on the ground. This is particularly important, during winter months with darker mornings and evenings.

Unoccupied buildings - what you need to know

There are wide insurance implications relating to vacant churches and it is a policy requirement that we are informed about any such properties as soon as possible. In the winter months vacant properties are particularly vulnerable.

By taking some of the actions detailed below, you can hopefully minimise potential damage and inconvenience, as you seek to take care of a vacant property pending decisions on its future, or while awaiting its disposal.

Before a building is left unoccupied, you may wish to consider the points below. This advice applies throughout the year:

Security

- Does the church have any vulnerable access points?
- Is vehicular access to the site restricted?
- Are all boundary walls and fences secure?
- Are all doors sound and locked with adequate locks?
- Are all windows in good repair?
- If applicable, are all security alarms in good working order?
- Have all keys been accounted for and recorded?
- Have the church's neighbours been informed and asked to report any suspicious activity to the Gardaí?

Housekeeping

- Have all combustibles been removed from the premises (inside and out)?
- Have the mains water, gas and electrical supplies been switched off (unless required to power alarms/heaters)
- Have all flammable liquids been removed from the site and any storage tanks emptied?
- As water tanks can easily freeze in the winter, has the central heating system been drained?
- Will the property be heated and loft hatches (if the property has a loft) be left open to reduce the chance of pipes freezing?
- Have all outbuildings been emptied of contents?
- Is the churchyard in a good state of repair?
- Are there any signs of vandalism?
- Do the premises generally look well cared for?
- Are gutters, gullies and drains clear?
- Is there adequate ventilation?
- Has the Select Vestry arranged a regular inspection programme and review of the premises?

If a building is already unoccupied

Have you informed us? If not, please let us know straightaway. Are appropriate steps being taken to secure, maintain and regularly inspect the premises? We have experienced a number of claims previously that could have been averted or minimised if adequate steps had been taken. We strongly advise that where a building is likely to be vacated and left unoccupied, whether completely or for a prolonged period of time, a programme of regular inspections, routine maintenance and risk management is followed.

In some circumstances we may apply a policy condition requiring you to undertake periodic inspections.

Did you know?

- Your cover may be restricted, special terms imposed or an additional premium charged when a building becomes unused
- There may need to be further changes to the Church policy and terms of cover depending on individual circumstances
- Ecclesiastical will arrange for a resurvey inspection following closure so that we can review the situation and provide management guidance.

Please don't wait to tell us if a building is unoccupied or is going to be in the future. Let us know today by calling our church underwriting team on 01 619 0300 as it's very important that you comply with any conditions listed in your policy. We'd also like to be informed about all incidents of building damage. Together we can take precautionary action to reduce the risk of future problems arising.

Temporary heating

Should your main church heating system fail during the winter months, we recommend that electric convector or fan-assisted heaters with thermostatic cut-outs (that operate in the event of over-heating) are used as a temporary measure.

Liquid petroleum gas (LPG) heaters give off lots of water vapour which can have an adverse effect on the building, and can lead to the onset of rot in woodwork. If they are used, gas cylinders should be kept to a minimum and preferably changed in the open air or in a well ventilated area away from any source of ignition.

Electric radiant heaters and paraffin/oil fired heaters should never be used, even as a temporary measure.

Portable heaters should be sited well clear of woodwork or other combustible materials, and where possible, protected against the possibility of being knocked over or moved accidentally by the fitting of guards.

Temporary heaters should not be left unattended for long periods or used when the building is unoccupied, and should never be moved once they have been switched on.

Candlelit services and votive candles

During the winter months, the number of candlelit services tends to increase and it's important to remember that candles can be a cause of major fires and serious injuries if not used correctly. Simple precautions should mean that they can be used safely.

For more information on suitable heating in churches see our risk management guidance on the safe use of church heating systems available on our website www.ecclesiastical.ie/risk-management.

Need more information?

For further advice and assistance specific to your church, please phone our office and talk to one of our risk experts on: 01 619 0300. Lines are open 9am – 5pm Monday to Friday (excluding bank holidays). You can also view and download our guidance notes at www.ecclesiastical.ie or call 01 619 0300 for printed copies.

If you have a query about your insurance policy, please call our church underwriting team on 01 619 0300.

To inform us about a new claim, or to enquire about an existing claim please call us on 01 619 0300.

This advice is provided to you as best practice guidance from Ecclesiastical. Please check your policy documents for details of any conditions specific to your policy.

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ROI PD3708 1 10/26