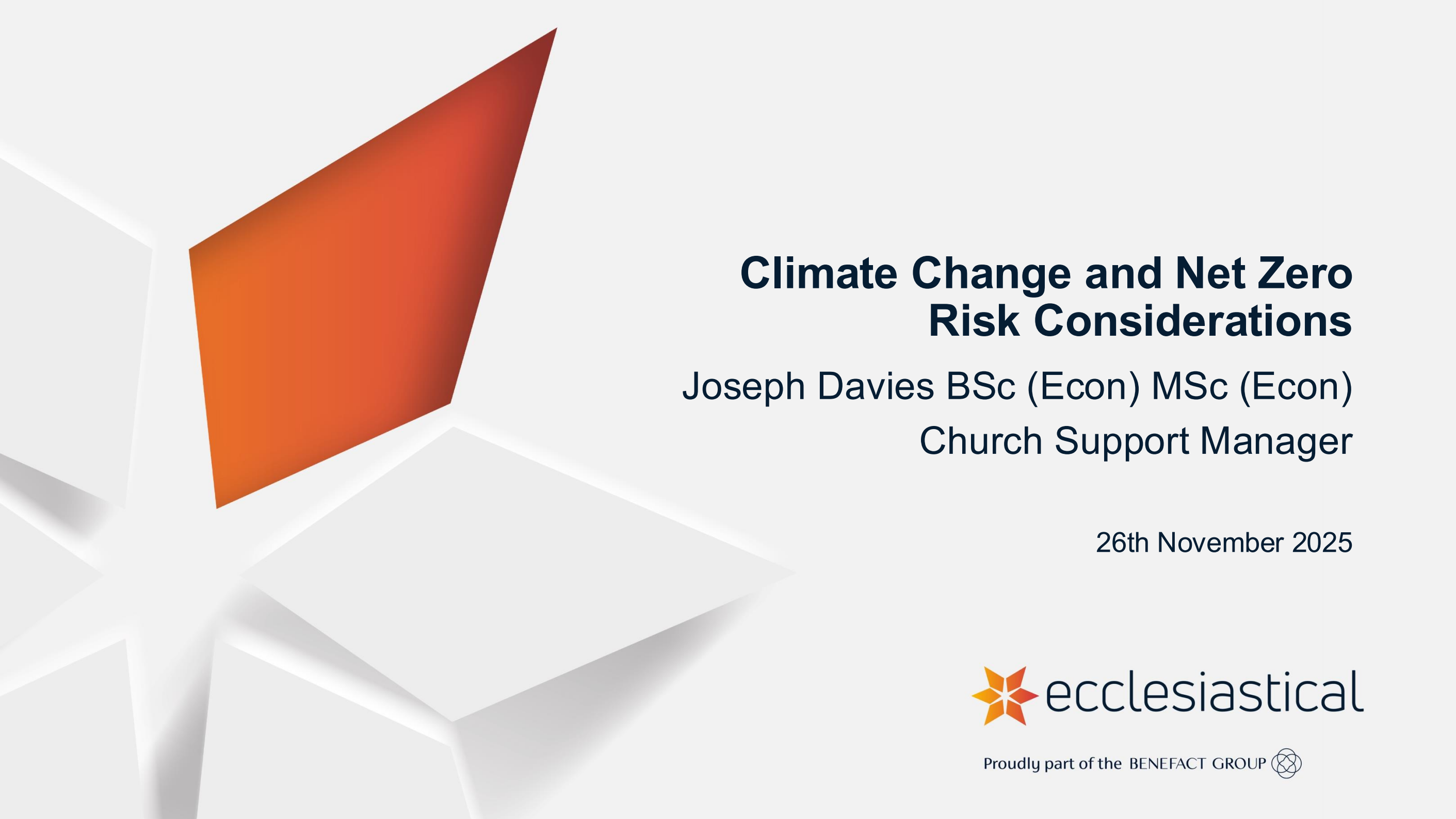




Climate Change and Net Zero Risk Considerations

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26th November 2025



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Agenda

- ▶ About us
- ▶ Climate change and net zero
- ▶ Operational risk
- ▶ The present and future
- ▶ Energy usage
- ▶ How can we support?
- ▶ Q&A



Ecclesiastical Insurance

– ~~Benefact Group~~

- ▶ Founded 1887 - 130 years insuring churches
- ▶ Leading UK insurer of churches and heritage buildings
- ▶ Owned by a charitable trust – Benefact Trust
- ▶ Specialist Church team
- ▶ Helping your church to **thrive**

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Joseph Davies - Church Support Manager

- ▶ Started with Ecclesiastical – August 2024
- ▶ From a church background, two generations of family members have been clergy and married to a curate
- ▶ Worked as a Verger at Salisbury and Ely Cathedrals between 2015 and 2024

Centred on:

Understanding church structures and church people

Enabling parishes to do God's work



Climate change and net zero



Climate change and net zero

- ▶ We all recognise and appreciate the challenges and complexities that such a range of properties present in respect of climate adaptation
- ▶ Collectively identify opportunities and new approaches
- ▶ Support in understanding risks
- ▶ We're seeing great examples of positive change, investment, and commitment to net zero
- ▶ Need to contrast the benefits with potential risks
- ▶ **We invite early conversation regarding climate adaptation proposals**



Operational risk – some key drivers

- ▶ Changes in precipitation – increased rainfall and extreme conditions
- ▶ Freeze thaw conditions leading to spalling masonry
- ▶ Warmer climate – warmer and wetter winters, hotter summers
- ▶ Wildfire risk
- ▶ Severe storms – damage to infrastructure, buildings, crops, natural landscape
- ▶ Increased flooding – river, surface, coastal

With all of these there is a potential impact on nature, environment, property, and lives



Consider ‘what could go wrong?’

Questions such as:

- ▶ What are the lifecycle / maintenance implications?
- ▶ Are there any increased fire risks?
- ▶ Is there an increased potential for burst pipes and escape of water claims?
- ▶ Could surface water flooding affect the church / property?
- ▶ Are there any increased security risks?
- ▶ Has the ‘technology’ been proven?



Maintaining the present



Looking to the future is essential in combatting climate change



We must also maintain a focus on the impact climate change is having now



Is there a need to revise maintenance programmes – both short, medium and long term?



Consider the risk of surface water flooding – lower floor levels, sloping sites, hard landscaping etc



Appropriate maintenance of gutters, rainwater pipes, gargoyles, parapets and valleys



Consider thermal stresses on leadwork and other roof coverings



Severe wind and storm conditions can impact on the building, also on trees within surrounding grounds

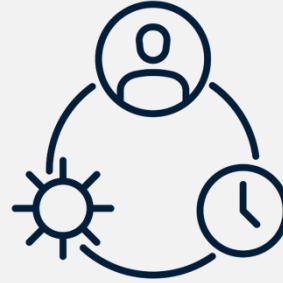


Gullies and watercourses may require additional monitoring and maintenance

Looking to the future



Absolute need for a forward-looking approach



Significant focus on energy performance, consumption and source



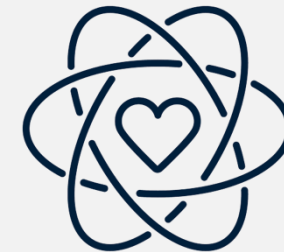
Look at how and when the building is used



Energy efficiency is an essential aspect that forms part of the route to net zero



Alternative and renewable energy approaches can often longer-term solutions



With all such measures there remains the need for a holistic approach

Looking to the future

- ▶ Draft proofing of windows and doors
- ▶ Secondary glazing – where suitable
- ▶ Thermally efficient external doors
- ▶ Door curtains
- ▶ Thermostatic controls
- ▶ Active monitoring of energy with smart technology
- ▶ Upgraded insulation
- ▶ Lagging of pipes



Installation of
solar panels



Battery storage



LED lighting



Ground source
heat pumps



Air source
heat pumps



Energy efficient
white goods

Energy usage

To move towards a net zero target, reducing the amount of energy used is key

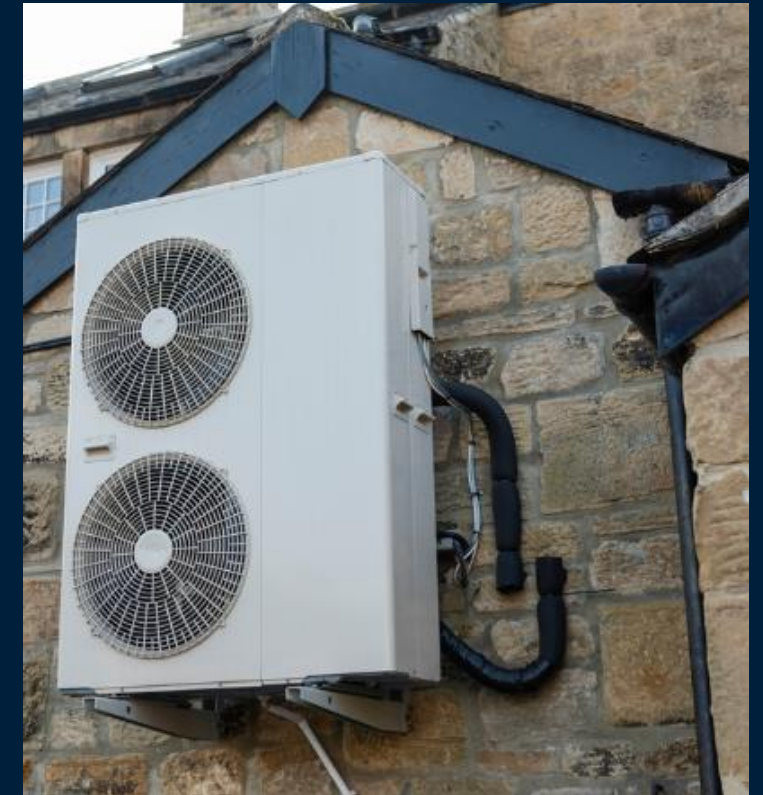
- ▶ One of the first steps is to understand how and when a building is used, to inform a heating plan that will lead to more efficient energy usage
- ▶ It may be possible to change how parts of a building are used, by whom and when, so heating systems can be fine-tuned to match
- ▶ Possible considerations:
 - Does the whole building need to be heated?
 - Does the building have thermostatic valves?
 - Can heating be put on frost settings?
 - Would it be appropriate to reduce the background temperature?
 - Would it be safe to use localised or short-term heating?
 - Is the heating switched off / turned down after the church has been used, or slightly before?
 - Are the pipes protected to stop them freezing and avoid any potential bursts?



Alternative heating

It may be possible to change how a church is heated and look at lower carbon options

- ▶ Alternative heating solutions could include:
 - Air source heat pumps
 - Ground source heat pumps
 - Localised electric heaters
 - Infrared heaters
 - Heated seat cushions
 - Biomass boilers
- ▶ Consideration should be given to any risks from such perspectives as:
 - Fire
 - Theft
 - Weather extremes
 - Accidental and malicious damage
 - Maintenance
- ▶ Appropriate and proportional controls should be identified, introduced, and maintained reflective of the potential risks.



Simple maintenance considerations

The changing and developing risk profile as a result of climate change may introduce the need for lifecycle changes – both from lifespan and routine maintenance perspectives.

- ▶ Maintaining the fabric of the building aids resilience of the:
 - Roof
 - Gutters, parapets and rainwater pipes
 - Walls and other masonry features
 - Building services
 - Associated building elements
 - New technologies

- ▶ There is also a need to think beyond the building:
 - Trees
 - Vegetation
 - Gullies and drains
 - Hard landscaping



How can we support you?

Welcome and encourage early discussions regarding climate adaptation when looking at proposals such as:



Church Insurance Made Simple



Climate change and your church

A simple guide for PCC members

Welcome to our short guide on how climate change might affect your church and what you can do to cut your church's carbon footprint. We'll also cover what climate change might mean for your insurance.

Climate change is already affecting churches and buildings. So while it's important to take steps to reduce your carbon footprint, it's also worth thinking about how you can reduce any risks that the changing climate might introduce.

By reading this guide, you'll get an idea of some of the changes to think about. You'll also find links to more detailed guidance on our website. When you start planning any project, it's a good idea to get in touch with us here at Ecclesiastical as soon as you can. Our dedicated risk management and customer services teams can help you on the way to net zero carbon and make sure you start off on the right foot.

For help and support, call our dedicated customer services team. Please have your policy number to hand on:

0345 777 3322

Our lines are open Monday to Friday, 9am-5pm, excluding bank holidays. Monday to Friday, 9am-5pm excluding bank holidays. We may monitor or record calls to improve our service.

Or you can email us at: churchteam@ecclesiastical.com

You can find more information at: www.ecclesiastical.com/church



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Church Guidance Note

Flood - protecting your church property

Flooding can be caused either from overflowing natural watercourses such as rivers and streams (fluvial), or as a result of surface water run off (pluvial) after rain. The latter is more common and can be flood.

Flooding is a significant and potentially costly risk to your church property. It is important to take steps to protect your church property from flooding. This guidance note provides advice on how to do this.

If you are going to make any changes to your church property, such as installing new glass or additional windows, you should consider the risk of flooding. You should also consider the risk of flooding to your church's contents, including any equipment or other items. You should also consider the risk of flooding to your church's reputation.

Find out if you're at risk of flooding

Before doing any work on your church property, you should first find out if you are at risk of flooding. You can do this by checking the Flood Risk Atlas for England and Wales, which is available online at www.floodriskatlas.gov.uk. You can also contact your local authority for more information.

Both fluvial and pluvial flooding risks can be reduced by taking steps to improve your church's drainage system. This can include installing new drains, or improving existing ones. You can also consider installing flood barriers or other measures to protect your church property from flooding.

Due to the high costs of flood damage, it is important to have adequate insurance cover in place. You should check your policy to see if it covers flood damage to your church property.

Risk Advice Line

For more information on flood risk, or to discuss your church's flood risk, please call our Risk Advice Line on 0345 777 3322. Our Risk Advice Line is open Monday to Friday, 9am-5pm, excluding bank holidays. We may monitor or record calls to improve our service.

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Church Guidance Note

Storm safety

As we continue to see increasingly severe weather events, protection of your church property is more important than ever. Storms can cause significant damage to your church property, including structural damage, damage to contents, and damage to your church's reputation.

This guidance note provides advice on how to protect your church property from storms. It covers the risks of storms, how to assess your church's vulnerability, and how to take steps to reduce the risk of storm damage.

Routine Maintenance

Regular maintenance is key to protecting your church property from storms. This includes checking the roof, gutters, and drainage system, and ensuring that all windows and doors are properly sealed.

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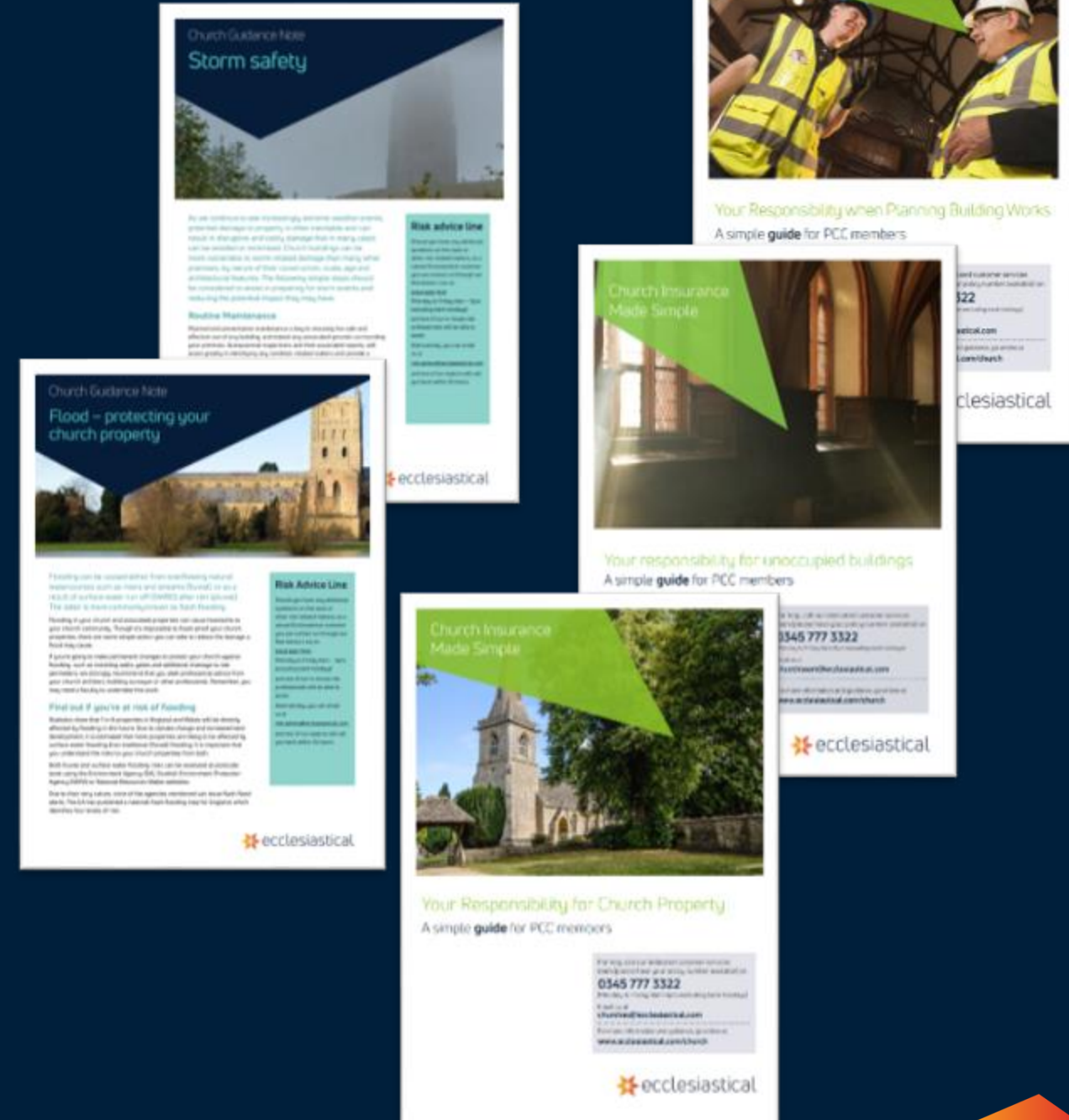
You can find more information at: www.ecclesiastical.com/church



How can we support you?

We have a range of guidance documents freely available to assist you, including the following examples?

- ▶ Alternative heating technologies
- ▶ Church Made Simple Guides
- ▶ Simple Maintenance Guidance
- ▶ Solar Panels
- ▶ Battery storage
- ▶ Electric Vehicle charging
- ▶ Flood resilience and protection measures
- ▶ Emerging technologies



The background features a series of overlapping, three-dimensional geometric shapes. On the left, there are several white, angular planes that create a sense of depth through soft shadows. A prominent orange-red quadrilateral shape is positioned in the lower-left quadrant, also appearing to float or project from the background. The overall aesthetic is clean, modern, and minimalist.

Questions?

Disclaimer

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