Climate Change and Net Zero Risk Considerations

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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

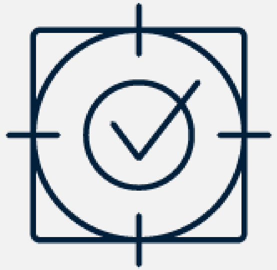
Looking to the future

Absolute need for a forward-looking approach

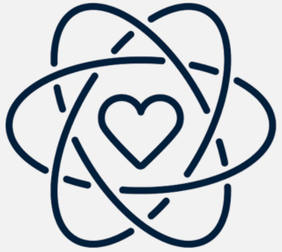
Significant focus on energy performance, consumption and source

Look at how and when the building is used

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



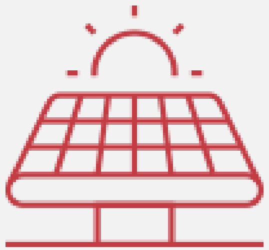
Alternative and renewable energy approaches can often longer-term solutions



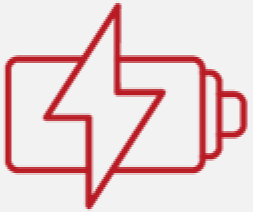
With all such measures there remains the need for a holistic approach

Looking to the future

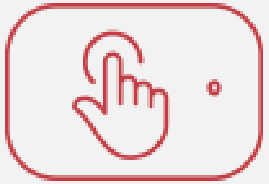
- Draft proofing of windows and doors
- Secondary glazing – where suitable
- Thermally efficient external doors
- Door curtains
- Thermostatic controls
- Active monitoring of energy with smart technology
- Upgraded insulation
- Lagging of pipes



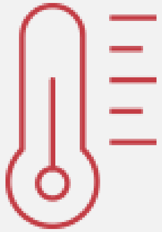
Installation of solar panels



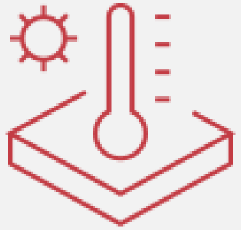
Battery storage



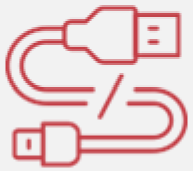
LED lighting



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

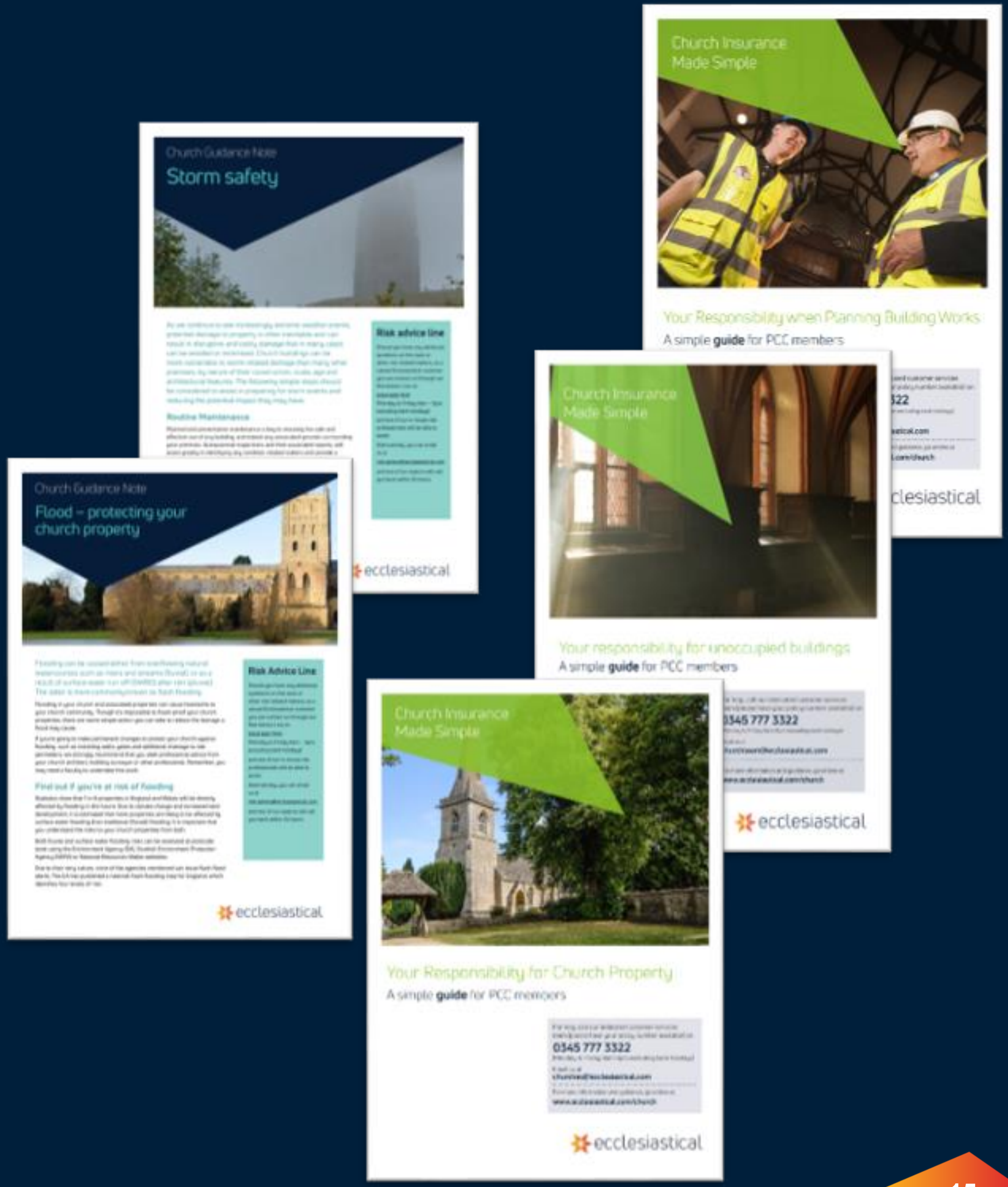
The changing and developing risk profile as a result of climate change may introduce the need for lifecycle changes – both from lifespan and routine maintenance perspectives.

- 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?

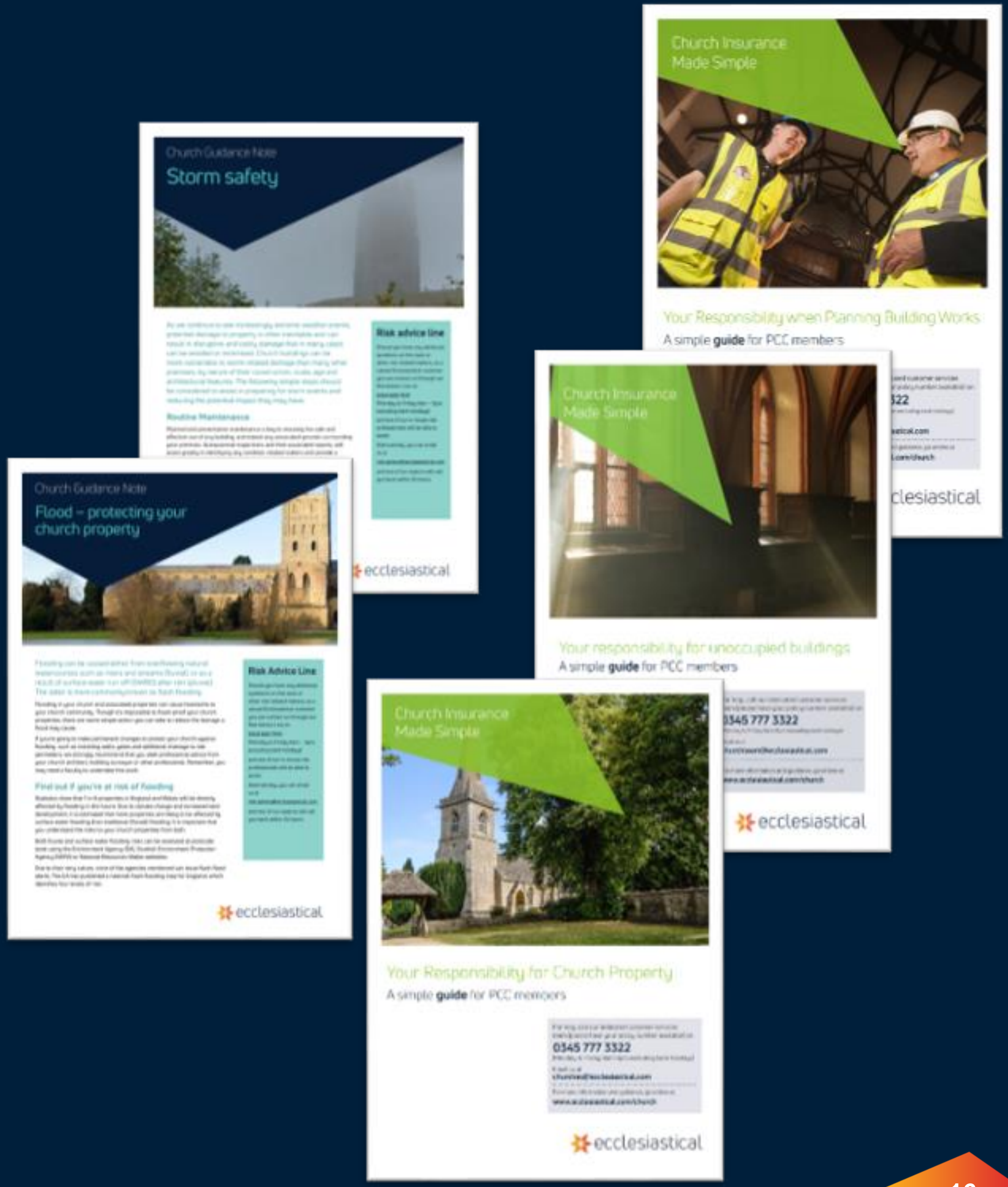
Welcome and encourage early discussions regarding climate adaptation when looking at proposals such as:



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



Questions?

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