

RSCM

COVID-19: Guidance for Safe Group Music-making in Church

UPDATE 27.6.21: Insurance. Q. Can we think of putting on a concert? Would our insurance cover us for this?

DCMS (The Department for Culture, Media and Sport) have issued this response regarding amateur singing, as part of ongoing communications: 'Whilst it is for organisers and venues to determine how to operate in accordance with the relevant guidance and regulations, we would remind you that **the limits do not apply to activity taking place for work or commercial activity.**'

The RSCM is aware that some insurers have now confirmed that '**in their opinion a commercial activity would include ventures that involve ticket sales and where it is customary for fees to be charged for attending events and include rehearsals before said event(s).**'

Ecclesiastical Insurance have helpfully supplied the following information in response to this, edited slightly for clarity:

In general, it is up to the insured and the choirs to determine the legality or not of the events and if these are fine in line with Government and National Church policy then we would naturally insure them as normal. However, any deliberate disregard of rules and requirements could lead to cover being prejudiced. As this is a contract of insurance any fines and penalties incurred would not be covered.

However, equally there would need to be an insured event, loss or damage occurring for our cover to respond. In laypersons' terms, something would need to happen. It is advised that all appropriate risk assessments are undertaken by the church/ organisation and these are documented along with any rationale, which will assist in the defence of any claim. What is a "commercial activity" is subjective; this is really for each organisation to determine as above.

We hope this is a helpful clarification