



Diocese of Ely

# archdeacons' visitation news

## Dear Churchwardens

Welcome to the 2025 edition of Archdeacons' Visitation News! We hope you will find the contents interesting and supportive of your role. We also want to express our sincere gratitude to churchwardens and all who serve local churches. Thank you!

Recent national headlines about the Church of England have been grim reading. But alongside the bad news and the lessons that need to be learned, there is much to celebrate, especially at the local level, which is the heart of the Church. The latest Statistics for Mission indicate that both worshipping community and Sunday attendance are growing in the Diocese of Ely. About half of our churches reported increased attendance, nearly 6% among children and young people. We are still recovering from the pandemic – but we are recovering.

There is no 'magic formula' for church growth, but there are some common themes. Growing churches tend to set a clear intention to grow; they pray about it, talk about it, and actively consider ways for people to connect with church life. Building relationships is key, then inviting people to take the next step (e.g. from coffee morning to café church). It's important to listen to local people to find out what they want in order to design appropriate activities and services. Existing worshippers may need to adapt, though their needs matter too. A good welcome is important, as is creating a way of keeping in touch with people and keeping track of who isn't here (who may be in pastoral need). Make people feel valued (remember birthdays; offer a meal when they are ill, etc.). Evidence clearly shows that growth can happen in small, medium and large churches. Not everything will work, but keep experimenting. Have fun together!

Thank you for all you do and may God bless and strengthen you.



*Richard Harlow*

**The Ven Richard Harlow**  
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Churchwardens' Training Day 2024

### Churchwardens' Training Day 2025

**We are pleased to invite you to attend this year's Churchwardens' Training Day.**


The training day will, as ever, be open to all Churchwardens, whether you are newly elected or have been in post for some time. Please do invite others within your parish who might be thinking about serving as a churchwarden in the future, to come along too, as the day is a good overview of what to expect when in office.

**Date:** Saturday 20 September

**Time:** 9.45am to 3.30pm (tbc)

**Venue:** Etheldreda House,  
206 Lancaster Way Business Park,  
Witchford, Ely CB6 3NX

Email invitations are being circulated.  
More information and how to register is available on the Diocesan website:

 [elydiocese.org/church-roles/churchwardens/  
churchwarden-training-day.php](http://elydiocese.org/church-roles/churchwardens/churchwarden-training-day.php)

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# The Net Zero Carbon

## Sacha Watson, Net Zero Carbon Officer

In January 2025, we learnt that 2024 was the first calendar year to pass the symbolic 1.5°C threshold set by the landmark 2015 Paris Agreement, as well as being the world's hottest year on record. CO<sub>2</sub> in the atmosphere also rose more quickly in 2024 than ever previously recorded.



It was timely that in 2020 General Synod called for the Church of England to achieve Net Zero Carbon (NZC) emissions by 2030. A few years later, in 2022, the Routemap to Net Zero set out the process by which churches could achieve Net Zero, working through the following milestones:

### By the end of 2023:

- Consider registering for Eco Church status and aim for Bronze
- Complete the Energy Footprint Tool

### By the end of 2024:

- Switch to a green energy tariff at the point of contract renewal

### By the end of 2025:

- Install energy-efficient lighting (timers, light/motion sensors)
- No new oil boilers

### By the end of 2026

- Register for Eco Church if you haven't already and aim for Silver

### By the end of 2027

- Top 20% of energy-consuming churches to develop a NZC Action Plan
  - Low carbon heating options
  - Heating resilience plans

### By the end of 2030

- Complete all NZC Action Plan actions

Each church will be making varying levels of progress, with one hurdle presenting the greatest challenge for churches, the decarbonisation of church heating systems. Heating is responsible for approximately 85% of a church's energy consumption and we believe that around 50% of the churches in the Diocese have gas or oil boilers; of these, around 50% are nearing or past their 'end of life' and are liable to fail (a boiler is usually nearing 'end of life' after 15 years, but this can vary).

A replacement gas or oil boiler now requires a faculty permission and the Faculty Jurisdiction Amendment Rules 2022 require churches to have due regard to the Church Building Council's advice on Net Zero Carbon.

It is not easy to heat churches. We would recommend contacting the DAC ([dac@elydiocese.org](mailto:dac@elydiocese.org)) as soon as you begin to consider options for a heating solution, allowing a couple of years for the whole process and to raise the necessary funds. The DAC will provide you with guidance and support.

Understanding your church building's weekly usage is key to ensuring you choose a solution which fits your operational needs. Defining and considering the options and what that means for costs and carbon emissions takes a considerable amount of time. Your building's electricity supply may also need upgrading.

Happily, some funding opportunities are appearing through Local Authority and national grant schemes. To apply for a grant to fund your heating system, you will need to have developed your proposal up to a point, so it is important to get your proposal 'grant-application-ready'.



Air to air heat pump heaters



Electric under pew heating

Often, churches don't have the benefit of time if the heating system fails unexpectedly. We would recommend churches make a Heating Resilience Plan, ensuring there is a scheme in place to either arrange a holding repair to the existing heating system, or to arrange a temporary heating system.

For those churches that already have electric heating systems or newer boilers, there are still things that you can do. Adding a standing item on your PCC agenda to regularly review the Practical Path to Net Zero for churches and the questions raised by the Eco Church survey. Getting started, or making progress, on the Eco Church programme is the nationally recommended way of widening your church's engagement with our environmental mission.

We would also ask all churches to enter their energy consumption data into the Energy Footprint Tool. This helps us to better understand our progress towards Net Zero as an individual church and as a Diocese. *The annual deadline for submissions is the end of June in 2025, but we ask churches to submit their data no later than the end of May if possible, as this gives opportunity for us to contact and help support churches directly who have not yet managed to submit their returns.*

## Contact us

For any queries, please contact Sacha at:

✉ [sacha.watson@elydiocese.org](mailto:sacha.watson@elydiocese.org)

You can find more information on all of these items at:

🌐 [elydiocese.org/church-in-action/environment-and-sustainability](https://elydiocese.org/church-in-action/environment-and-sustainability)

Do also ask Sacha or Nigel Cooper ([nigel.cooper@elydiocese.org](mailto:nigel.cooper@elydiocese.org)), our Diocesan Environment Officer, about our regular web-meetings for those in parishes working on Eco Church.



# Support and resources for Churchwardens from Ecclesiastical

Ecclesiastical understands that volunteering for the role of Churchwarden and supporting your church can be a demanding job. Managing a treasured building and ensuring that it's a safe place for your congregation to worship, visit and enjoy can be daunting, but you don't have to do it alone.

## Ecclesiastical church support managers

At no additional cost, Church Support Managers are there for their Ecclesiastical church customers. Providing tailored help and training to support church insurance needs, they can offer guidance on risk management, health and safety legislation and direct you to online resources. They can also deliver online and in-person group training sessions around topics including the basics of insurance, fire safety, fundraising, climate change and net zero, open churches and theft of metal.



Heather Ford



Joseph Davies

**Heather Ford** – Church Support Manager for the North.

Heather has roots in the Church, having previously worked for the Diocese of Manchester, and understands the demands of church life. Heather is passionate about supporting churches to understand how insurance can help, rather than hinder, to enable people to focus on their ministry and thrive.

**Joseph Davies** – Church Support Manager for the South.

Joseph is very much part of the Church family – his father was a parish priest, his mother a hospital chaplain, his wife was recently ordained as a curate, and he spent nine years as a verger at Salisbury and Ely Cathedrals.

“ Fundraising is crucial for sustaining church activities and initiatives. I am always delighted to offer guidance on effective fundraising strategies. We have an excellent online Fundraising Hub which has lots of information about how to get started and how to keep going on your fundraising journey. ”

✉ [meetus@ecclesiastical.com](mailto:meetus@ecclesiastical.com)  
 🌐 [ecclesiastical.com/church/church-support-managers](https://ecclesiastical.com/church/church-support-managers)

## Fundraising hub

Fundraising plays a key role in boosting finances for your church. Ecclesiastical's fundraising hub offers user-friendly support guides which take you from 'where to start' through to 'key factors for successful fundraising' and everything in between.

If you have an Ecclesiastical policy, you can also contact their fundraising helpline, to arrange a call back from their expert team.

📞 **0345 601 9959**  
 🌐 [ecclesiastical.com/church/fundraising](https://ecclesiastical.com/church/fundraising)



## Ecclesiastical's plain English guides

If you are looking for help in areas such as legal expenses, building work, or outreach, Ecclesiastical has a range of easy to understand Made Simple Guides to help, and their comprehensive document library is full of useful tools like risk assessment templates and Guidance Notes.

🌐 [ecclesiastical.com/church/#madesimple](https://ecclesiastical.com/church/#madesimple)

## Ecclesiastical church insurance team

Do you have questions about your Ecclesiastical policy?

📞 **0345 777 3322** – lines are open 8am – 6pm Monday to Friday, excluding Bank Holidays  
 ✉ [churchteam@ecclesiastical.com](mailto:churchteam@ecclesiastical.com)

## Risk Advice Helpline

Are you looking for advice on how to minimise risks as you manage your church?

📞 **0345 600 7531** – lines are open 9am – 5pm Monday to Friday, excluding Bank Holidays  
 ✉ [risk.advice@ecclesiastical.com](mailto:risk.advice@ecclesiastical.com)

## A claims team that really cares

Ecclesiastical's claims team are experts.

📞 **0345 603 8381** – 24-hour reporting service  
 🌐 [ecclesiastical.com/claims/claim-online](https://ecclesiastical.com/claims/claim-online)

## Ecclesiastical would love to hear from you

Do you have a story for Ecclesiastical? Perhaps you overcame a fundraising problem or found a way to get your local community more involved with your church. Sharing 'a day in your life' could really help other Churchwardens and members of the PCC.

✉ [meetus@ecclesiastical.com](mailto:meetus@ecclesiastical.com)

Contains promotional material

# Month-by-month support

To help you plan maintenance and manage your church and its grounds, Ecclesiastical has created a calendar to keep you organised and on track – you can download your copy using this link:

 [ecclesiastical.com/risk-calendar](https://ecclesiastical.com/risk-calendar)



# Get monthly tips straight to your inbox




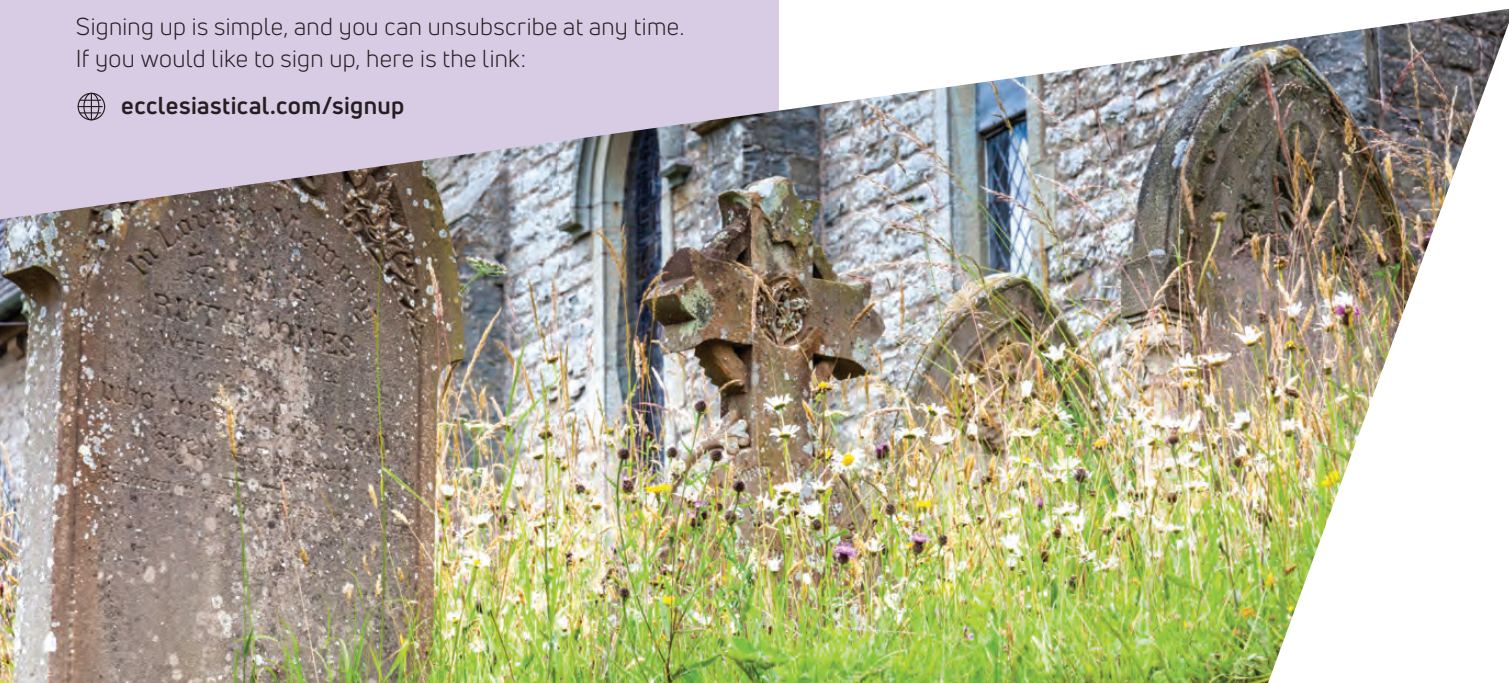
Join the community of church leaders who receive Ecclesiastical's monthly e-newsletter. It's packed with valuable advice about church security, event planning, fundraising and more.

Many of Ecclesiastical's customers already benefit from this e-newsletter, and we hope you'll join them.

Feel free to share the sign-up link with others in your church community who might be interested.

Signing up is simple, and you can unsubscribe at any time. If you would like to sign up, here is the link:

 [ecclesiastical.com/signup](https://ecclesiastical.com/signup)



# Why should net zero be a focus for churches?

## A Q&A with the Church of England



# BENEFACT TRUST



Julian Atkins

In 2024, our Group's charitable owner, Benefact Trust, pledged £1.5m towards the Church of England's ambitious goal of reaching net zero by 2030. Benefact Trust's funding is focused on equipping and inspiring churches across the UK to start their journey to net zero and reduce their impact on the environment.

Benefact Trust sat down with Julian Atkins, Net Zero Programme Director for the Church of England, to talk through some of the most commonly asked questions about the Church's net zero goal.

Whilst many of us want to play an active role in tackling climate change, the prospect can seem overwhelming due to the scale of the issue, the urgency to take

action and the abundance of complicated information. In Benefact Trust's short Q&A with Julian, he emphasises how important it is to keep things simple and start small.

Julian discusses what net zero actually means, why the Church has a responsibility to reduce its impact on the climate and low-cost ways to get started. Watch 'Net Zero and the Church' on Benefact Trust's YouTube channel:

 [youtube.com/@benefacttrust](https://youtube.com/@benefacttrust)

Here you'll find a host of helpful videos, including a full podcast with Julian Atkins.



# Ecclesiastical supports sabbaticals

Ecclesiastical aims to support Anglican clergy by offering financial assistance for life-affirming sabbaticals through their **Ministry Bursary Awards (MBAs)**.

Established in 1987, these awards have distributed over £1.4 million, benefiting more than 1,500 clergy members. An MBA can rejuvenate and enhance the ministerial development of clergy, offering them opportunities to engage in extended study, travel, or other enriching activities that can have a lasting impact on their personal growth and to the ministering of their congregations.



St. Paul's Anglican Cathedral in Kolkata, West Bengal, India

The **Revd Adam Dickens** is a recent recipient of such an MBA and he told Ecclesiastical:

“ I was very grateful for the MBA grant as it facilitated my sabbatical visit to Kolkata and wider West Bengal where I spent a month engaging with projects run by the Cathedral Relief Service of Kolkata Cathedral, as well as visiting various establishments that came under the ambit of the Diocese of Calcutta; these included churches, schools, colleges, a TB clinic, an AIDs hospice and a residential home.

“ It was an extremely rich time as I was offered a window into the joy and despair of life for people living in the city (as well as some of the rural areas in the state of West Bengal) and the creative ways in which church communities were responding. It provided interaction with a very different culture to the one I'm used to inhabiting, with all the challenges and growth that comes with it. ”

The application window for the 2026 MBA programme opens in spring 2025 and closes in September 2025. In 2026, we are particularly keen to see more sabbaticals which aim to support the drive for carbon net zero.

If you would like to find out more about the Awards, including eligibility criteria and application details, please visit:

 [ecclesiastical.com/mba](https://ecclesiastical.com/mba)



## Give yourself a financial health check

In today's world, with the high cost of living and rising taxation, it's more important than ever to ensure your finances are in top shape.

### Expert advice for clergy



Ben Dabbs




Ben Dabbs, an independent financial adviser with Ecclesiastical Financial Advisory Service (EFAS), emphasises the importance of financial planning for clergy. “With little time available for clergy in their busy lives to focus on themselves, it's important for them to seek expert advice to manage their finances effectively and ensure their personal well-being and that of their

dependants is planned and catered for,” he explains. “Too often, clergy members will delay financial planning until the twilight of their ministry, which can lead to unnecessary hardship.”

### Plan ahead with confidence

To help you review your financial arrangements, such as life assurance, pension savings, investments, mortgage options<sup>1</sup> and retirement planning, it's worthwhile seeking expert advice from an independent financial adviser who understands your circumstances and can put in place a plan to help give you peace of mind for the future.

If you would like to arrange a financial health check or receive a brochure providing information about the advice and services available, please contact EFAS at:

 **0800 107 0190**  
 **[getadvice@ecclesiastical.com](mailto:getadvice@ecclesiastical.com)**  
 **[ecclesiastical.com/financial-advice](https://ecclesiastical.com/financial-advice)**

<sup>1</sup>Your home may be repossessed if you do not keep up repayments on a mortgage. The value of your investments including pension investments can fluctuate, and you may not get back the amount you invested. Your capital is at risk.



## Join the Movement for Good



Ecclesiastical is part of the Benefact Group and we do financial services differently – we give all available profits to charity and good causes. It's thanks to our customers that we can make this happen.

The Movement for Good Awards is our annual giving programme and anyone can get involved. The Awards give you the opportunity to nominate the charitable causes that matter most to you.

We're proud to have supported churches, Scouts groups, food banks, hospices, heritage charities and more, all nominated by their supporters.

### How to nominate a charity or church to win £1,000

1. Visit [movementforgood.com/ecclesiastical](https://movementforgood.com/ecclesiastical)
2. Nominate before 15 December 2025. Your nomination will be included in all the remaining £1,000 draws in 2025, so the earlier you nominate, the more chances you have. It's one nomination per charity, per person, so you can get as many as you like in the mix.
3. Further down the page, there are resources you can personalise and share with your colleagues and congregation to encourage more nominations.
4. Keep scrolling to sign up for notifications, including special £5,000 draws and larger awards through partnership funding.

You'll also find more information about the Awards, including the terms and conditions at:

 [movementforgood.com/tc](https://movementforgood.com/tc)

**Best of luck!**

## Trust Ecclesiastical to insure your home and give back to your church!

As a church official, your home could serve as both a living space and a place for your ministry. You might host prayer meetings and counselling sessions from your home, or even help parishioners plan weddings and funerals. You will be supporting your parishioners throughout the years, and Ecclesiastical Insurance is there to support you, with their tailored home insurance policies.

A home insurance policy from Ecclesiastical Insurance can be adapted to suit the needs of the clergy in your work on behalf of the Church, or the general needs of your congregation and community.

### Ecclesiastical Home Insurance

Ecclesiastical Home Insurance provides up to £750,000 for buildings and £75,000 for contents as standard. This cover includes protection for your home, personal belongings and even contents away from home up to £3,500. Additionally, 24-hour home emergency assistance and legal expenses are included, helping to ensure you are covered in unexpected situations.

### But there is more!

When you take out a new home insurance policy with Ecclesiastical, they will donate £130 to an Anglican church or cathedral of your choice<sup>1</sup> – this programme has already contributed over £500,000, to churches across the country.



You can trust Ecclesiastical. They regularly win coveted awards for their home insurance products. In November last year, they retained their top spot in the Fairer Finance Home Insurance league table for a record twentieth time and remain the UK's most trusted home insurance provider!<sup>2</sup> Importantly, in today's online world, they also have an 'Excellent' score on Trustpilot too.<sup>3</sup>



When you talk to the friendly experts at Ecclesiastical's UK-based Head Office, they will work with you to make sure that your home and its contents are well-protected against a variety of risks. By choosing Ecclesiastical, you're not just insuring your home; you could also be helping your church. Call us today!

 **0345 777 3322** and quote **CHOPS25**  
 **[ecclesiastical.com/homeinsurance](https://ecclesiastical.com/homeinsurance)**

<sup>1</sup>Terms and conditions apply. Visit [ecclesiastical.com/trust130-terms](https://ecclesiastical.com/trust130-terms). <sup>2</sup>Fairer Finance Home Insurance customer experience rating, spring and autumn 2015 – 2024. <sup>3</sup>Trustpilot reviews – 419 between 1 February 2023 – 14 April 2025. Correct at time of going to print.



# The Online Faculty System (OFS)

**Sam Reeder, DAC Administrator**

Significant research has been completed by Church House on the current Online Faculty System (OFS). 18,000 responses were received, and following feedback the new system has been made more user-friendly and intuitive. It will be rolled-out to the Church Buildings team in April, allowing us to familiarise ourselves with the changes, the full roll-out to parishes is planned for October.

Parish training will be offered through webinars. The Church Buildings team will also work on some supporting presentations and offer parish tutorials. More on this will follow.

The new OFS will offer video guidance during the application process, with system prompts to 'remind' users if there is an area that has not been completed – saving time sending emails back and forth.

Cases will switch from the old system to the new, potentially causing some minor delays. Those cases prior to 2015 will be deleted from the system, but the good news is we have no active cases prior to 2017. There are cases that are waiting on a 'Practical Completion Report', so we would be grateful if parishes could add these where required.

Please remember, we are here to help. Email the Team at:

✉ [DAC@elydiocese.org](mailto:DAC@elydiocese.org)

## Launchpad

**Mike Kelly, Development Officer for Youth and Families**

Launchpad is a new programme within the Diocese to help churches grow younger. Launchpad is for clergy and church leaders who have little or no youth ministry in their churches. It consists of five two-hour sessions covering topics including understanding youth culture, exploring some of the key challenges young people face, and building volunteer teams. Participant exercises culminate in a concrete strategy tailored to their church's context. Launchpad starts with a parish visit from a facilitator, with regular coaching conversations as part of the overall programme as well.

Through the programme, participants explore three models of youth ministry and identify which would be most suitable for their context and work to develop an action plan, including who else needs to be involved and what resources are available.

Launchpad is running in over 12 Dioceses with 85% of people who have completed it either reviving or developing new youth ministry, and over 97% rating the programme 8+ out of 10 for quality and engagement.

Similar results in our Diocese are also starting to show, having had our first cohort of seven clergy complete the programme in late 2024, with another group starting in summer 2025.

The biggest impact so far is in churches having a better understanding of where to begin and what model would work best for them, but we have also seen a significant increase in



the confidence of ministry with young people and a greater understanding and commitment to youth ministry.

Those who have taken part said they valued being with other clergy who were facing similar challenges and opportunities. We have also seen some early signs of developing youth ministry which has included regularly praying for young people in services and intercessions, ensuring that children and young people are a standing item on Parochial Church Council (PCC) agendas as well as creating more intentional discipleship spaces for young people that churches had contact with.

For more information about Launchpad, please contact our Development Officer for Youth and Families, Mike Kelly, at:

✉ [mike.kelly@elydiocese.org](mailto:mike.kelly@elydiocese.org)



## Changes to the Listed Places of Worship Grant Scheme (LPWGS)

**Holly Robinson, Historic Church Buildings Support Officer**

The Listed Places of Worship Grant Scheme (LPWGS), the scheme where VAT on church repairs and other capital works can be reclaimed, has been extended until 31 March 2026. This is good news; however, there is now a cap on how much can be claimed, with the total amount available reduced to £23m.

Between 1 April 2025 and 31 March 2026, the **maximum amount that can be claimed per building is £25,000**. There is currently no information on what might happen if the total pot is over-subscribed, or what will happen beyond 2026.

The National Lottery Heritage Fund has therefore advised applicants NOT to include the LPWGS as a source of income, unless you are 100% sure it will all be claimed before 31 March 2026.

# Vocations in the Diocese

## Rev'd Peter Leech, Director of Mission and Ministry

Against a challenging national backdrop, church vocations in the Diocese of Ely remain buoyant. We have 17 candidates who are looking towards Ordination going to national panels this season. The Lay Selection Day was in March, with 9 people coming forward to offer themselves for Licensed Lay Ministry (LLM).

For both Authorised Lay Ministry (ALM) and Licensed Lay Ministries (LLM), we held three Zoom 'Explorer Evenings' between February and April 2025. Already from these we have four candidates for next year's Selection. There is also a lay ministry in-person Vocation Explorer Fair at the Diocesan Offices in early June.

On 11 May, we celebrated Vocations Sunday. Members of the Mission and Ministry Team offered to visit and preach in parishes across the Diocese to promote vocations. There were also Sunday Morning Resources prepared around Vocations. More information about the popular Sunday Morning Resources can be found here:

 [elydiocese.org/church-in-action/sunday-morning-resources](https://elydiocese.org/church-in-action/sunday-morning-resources)

Discerning vocation to church ministry always begins locally, with an individual wondering if God is calling them, and those around spotting, gifting, and discerning a potential call and asking a question to encourage exploration.

Information for explorers, and those who might help them take the first steps (which includes all of us), is available on the Diocesan website.

We continue to look to widen access to all church vocations. For those whose ethnic heritage, socio-economic background, or educational background is currently under-represented in ministerial roles, information about The Peter Stream and Mentoring can be found on the Diocesan website. Educational needs and corresponding reasonable adjustments are now a priority for all our training partners and lay training courses.

For those discerning a call to Ordination, the Diocesan Director of Ordinands (DDO) is leading a national project to develop a podcast to benefit those who prefer to engage through this medium. The Lay Development Officer is also available to support those looking to lay ministries.

To contact a member of the Vocations team, please visit the Diocesan website:

 [elydiocese.org/growing-in-faith/vocations](https://elydiocese.org/growing-in-faith/vocations)

# Leading your Church into Growth (LyCiG) Conference

## Rev'd Peter Leech, Director of Mission and Ministry


2025's Leading your Church into Growth (LyCiG) Conference was held over the weekend of 15/16 March. Representatives from 20 parishes and benefices from across the Diocese came to be encouraged and equipped to reflect on what mission and ministry looks like and could become in their contexts.

The Conference included teaching on the importance of prayer, worship and evangelism, as well as the journey to becoming a disciple. LyCiG poses helpful questions, using scripture to inspire and provide thoughtful exercises for consideration, offering a series of tools which can be used in churches across the worship and theology spectrum. The Conference is rather like loading these tools into a backpack, carried by those ministering as they continue or embark on a hopeful adventure of not just church growth but kingdom growth.

Many of those that attended will be journeying with a 'Growth Partner' over the next 12 months. This is someone from a different ministry context who has experience of church growth. They will hold a regular space for reflection where there is time to think through how the teaching and strategies LyCiG promotes can be implemented. Growth Partners are there to accompany, listen and support as the theoretical becomes practical. Others who attended were there for a preview of the materials ahead of the Conference being run locally in their areas.


Peter Leech writes: *"It has been both a delight and a privilege to be able to journey with these parishes and benefices as they begin to put their learning into practice. LyCiG is a great tool which is flexible and adaptable and seeks to help us grow God's Church in terms of numbers but also depth of discipleship."*

If you think 'LyCiG' could be something you would like to explore, or for details of the next Conference, or to discuss local training options, please get in touch with Peter:

 [peter.leech@elydiocese.org](mailto:peter.leech@elydiocese.org)

## For more information

**Call:** 0345 777 3322 **Email:** [churchteam@ecclesiastical.com](mailto:churchteam@ecclesiastical.com)

 **Facebook:** Ecclesiastical

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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