

A simplified Guide to St Paul's Events Insurance and when it is triggered

Factors to consider :

1. Premises : if on OUR Premises, it is never an Event. There has to be an element of it being an "Excursion" meaning a gathering away from our premises ; and
2. St Paul's "ownership" (branding, marketing) of the event : e.g. charity events run by e.g. charities are for THEM to insure, not us ;

AND importantly,

3. it is only ever St Paul's "Members" who are covered and in respect of whom payment has to be made; our policy NEVER covers guests / non-members.

Additionally, whether or not something is a "Classical worship activity" is also interesting to consider.

So to give concrete examples :

St Paul's Annual Ball

IS an Event requiring payment under the Events policy because

1. It is NOT on our premises and
 2. It IS a St Paul's branded event
- plus it is not a classical worship activity (e.g. singing, praying)

Fun Tots weekly gathering

is NOT an Event because

1. It is on our premises

St Paul's Men's Group Boating weekend (Sept 2015)

IS an Event requiring payment under the Events policy because

1. It is NOT on our premises (definitely an excursion)
 2. IS a St Paul's branded, owned, marketed event
- plus it is not a classical worship activity (e.g. singing, praying)

Church Camping Weekend

IS an Event requiring payment under the Events policy because

1. It is NOT on our premises (definitely an excursion)
 2. IS a St Paul's branded, owned, marketed event
- plus it is not classical worship activity (e.g. singing, praying)

Church Away Weekend

IS an Event requiring payment under the Events policy because

1. It is NOT on our premises (definitely an excursion)
 2. IS a St Paul's branded, owned, marketed event
- even though the majority of its activities may be considered classical worship activities (e.g. singing, praying, listening to Bible-based talks and discussions)

A coach trip proposed by St Paul's to go one Sunday to worship at e.g. Holy Trinity pro-Cathedral in Brussels

IS an Event requiring payment under the Events policy because

1. It is NOT on our premises (definitely an excursion)
2. IS a St Paul's branded, owned, marketed event even though the majority of its activities may be considered classical worship activities (e.g. singing, praying)

Adam and Ian deciding one Sunday to go worship at e.g. Holy Trinity pro-Cathedral in Brussels

is NOT an Event requiring payment under the Events policy because it is NOT a St Paul's branded, owned, marketed event even though the majority of its activities may be considered classical worship activities (e.g. singing, praying)

Important definitions for the purpose of understanding and interpretation :

Premises :

What are to be considered our Premises ?

Hornzeelstraat - always, even if the event is naked cake baking, as long as run by St Paul's

BSB - when combined with classical church activity

St Jan's - when combined with classical church activity

STPBPS Vossem - when combined with classical church activity (so the Gingerbread house making IS an Event)

Event :

A gathering, or happening (as the Belgians might say), or organised assembly of people for a purpose

Member of St Paul's :

Someone who regularly or occasionally or intermittently attends St Paul's (does not have to be on electoral roll)

Classical Church Activity :

Praying, Singing, Listening to Preaching, activities generally involved in worship and praise, Liturgical dancing.