



WATCH TOWER

BIBLE AND TRACT SOCIETY OF BRITAIN

THE RIDGEWAY LONDON NW7 1RN

TELEPHONE 020 8906 2211

TK:TSC January 3, 2007

TO ALL BODIES OF ELDERS

Dear Brothers:

Re: Commercial Insurance

We would like to comment on the matter of commercial insurance for aspects of congregation activity.

You will recently have received a copy of the *Kingdom Hall Manual* for January 2007. On page 16, you will find a description of the Kingdom Hall Assistance Arrangement. The explanation provided here is carefully worded so that it is complete and clear.

Congregations have a legal right and duty, as registered charities, to decide what insurance is appropriate for their activities and the body of elders, as trustees, bears the responsibility for this. However, the Governing Body and the branch office have put in place the Kingdom Hall Assistance Arrangement. Whilst the Kingdom Hall Assistance Arrangement is not formal insurance, it would not be prudent for congregations to spend money on insurance that effectively does no more than duplicate the provisions of the Kingdom Hall Assistance Arrangement as they are set out in the *Kingdom Hall Manual*.

The branch office does not recommend the purchase of any commercial insurance policy for congregations. Accordingly, we recommend that elders should examine any insurance policies they may hold for personal accidents or general liability to see whether they are really necessary. For example, some congregations have continued to renew a “Group Personal Accident (etc.) Policy” arranged prior to the establishment of the Kingdom Hall Assistance Arrangement and currently provided by Towergate Risk Solutions (soon to become Moffatt Saunders). Our understanding is that this policy provides very limited cover. If, after reviewing the *Kingdom Hall Manual*, the elders decide that the Kingdom Hall Assistance Arrangement is sufficient, then they can allow any commercial policy to expire.

The foregoing does not apply to the unusual situation of a handful of congregations that are obliged to carry commercial property insurance as a stipulation of their Kingdom Hall lease and in such circumstances the Risk Management Desk at the branch office provides advice and assistance. Another exception is the provision of insurance for hired plant and equipment as part of the hire arrangements and this should also be discussed with the Risk Management Desk.

We trust that this letter clarifies the matter of commercial insurance for all bodies of elders. Please accept our warm Christian love and greetings.

Your brothers,

Watch Tower B. & J. Society
OF BRITAIN