

Personal expenditure

1. It is not always easy to separate official from private expenses and clergy will need to exercise an element of judgement in assessing what is reasonable. There will always be some personal items of expenditure which include an element that is related in some way either to the job or the official house; the two most obvious examples are 'hospitality' and 'car running'.
2. Another item which is not a 'parochial expense' but may also give cause for concern is insurance of home contents. Items owned by the PCC but situated in the home are the responsibility of the PCC to maintain and insure. Beyond that, it is generally reasonable to regard 25% of the cost of contents insurance as an expense.
3. Where clergy reside in a 'high risk' area, they may find that annual premiums are higher than they feel that they should reasonably be expected to bear personally. Under such circumstances, they should first discuss with professional insurers an adequate, but realistic, level of cover; for example, it is not usually essential to have all household items included in an 'all-risks' clause. Once the correct level of cover has been ascertained, further discussions might usefully take place with the diocesan authorities. Details of the Ecclesiastical Insurance Group's insurance schemes are included in the booklet *Your Stipend* or are available direct from the EIG, Beaufort House, Brunswick Road, Gloucester GL1 1JZ (www.ecclesiastical.co.uk).