

A photograph of the interior of a church, showing a large, ornate stained glass window with Gothic tracery. The window depicts various scenes in blue, red, and gold. The church has a high ceiling with dark wooden beams and a blue carpeted floor. A blue semi-transparent banner is overlaid on the image, containing white text.

*Church of Ireland
Return to In-Church Worship Protocols
for ROI and NI*

Issued by the House of Bishops & the Representative Church Body



Church of Ireland – Return to in-church worship protocols for ROI and NI

Introduction

The Church of Ireland return to in-church worship protocols have been prepared to provide guidance to parishes in relation to the reopening of places of worship that have been closed due to the COVID-19 pandemic. They are not intended to replace guidelines issued by statutory authorities in both jurisdictions and should always be interpreted in the light of official government and public health advice as it currently applies.

These protocols have been prepared by representatives from the House of Bishops, the RB Executive Committee and RCB staff. We are grateful to diocesan bishops from both NI and ROI and staff who provided their resources which were used to prepare the current protocols.

The Church of Ireland return to in-church worship protocols are specifically concerned with the reopening of churches for public worship. Whilst many of the issues raised may be applicable to other purposes or to other church buildings, separate consideration should be given to such cases. Further advice will follow in relation to the reopening of churches for activities other than worship or the opening of other parish buildings.

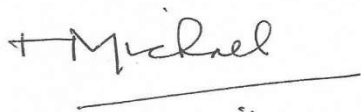
Whilst every effort has been, and will continue to be, made to keep these protocols up to date with current government and public health advice and guidelines, it remains the responsibility of the Select Vestry to check government and public health websites for the most recent advice.

In implementing these protocols, due regard must be given to local circumstances and where questions arise, these should be directed to your bishop or their nominee.

Reopening churches for public worship is only possible if it can be done safely and by minimising the risk of spreading COVID-19. We strongly commend the implementation of these protocols.



+John
Archbishop of Armagh



+Michael
Archbishop of Dublin

Date: 4 June 2020

Structure

For convenience, the guidelines are arranged chronologically. They begin with the announcement that a church is to reopen and move through how it is to be prepared for worship, managing the arrival of parishioners, the conduct of the service itself and managing departure following conclusion of the service.

Holy Communion, Baptism Confirmation and Funerals

Separate documents will be issued by the House of Bishops in relation to a return to Holy Communion, Baptism, Confirmation, Funerals and other special situations.

Responsibility

It is the responsibility of the incumbent or other officiating member of the clergy in charge¹, and the select vestry to ensure that churches are only reopened if it can be done safely. Where appropriate, advice and support may be sought from other parishioners with relevant expertise.

Timing

The government roadmaps indicate the earliest point at which it is permissible for churches to reopen, but churches are under no obligation to open on that exact date (but should not open beforehand). Churches should only reopen when the incumbent and select vestry feel they can do so safely, even if that requires taking additional time.

Fundamental principles

The document concentrates on issues that are specific to the reopening of churches for public worship. It does not therefore discuss the opening of church halls or other facilities. It is emphasised that at all times, churches must

1. Comply fully with all relevant current legislation in their respective jurisdiction, and
2. Follow the advice of health authorities, particularly in relation to:
 - Social distancing,
 - Hand hygiene, and
 - Respiratory hygiene

It cannot be stated too emphatically that anyone displaying symptoms of COVID-19, or who has reason to believe that they have been in contact with someone who has, should not attend church or volunteer in any capacity until they have received medical advice that it is safe to do so.

Employment status

Much of the published advice in relation to return to work relates to the duties of employers to employees. Those parishes who have employees must follow government and public health authority guidelines (e.g. Return to Work Protocol in ROI and Coronavirus: Executive Approach to Decision-Making in NI) in their entirety. Although volunteers and clergy are not employees it is suggested that they be afforded the same level of protection as paid staff. To avoid repetition, the term 'worker' is used to refer to employees and clergy involved in the preparation and operation of churches for services.

¹ Where the term 'incumbent' is used in this document it is taken to include the officiating member of the clergy in charge for the time being.

Stage 1	Action	Comment
Communicating with workers and parishioners prior to opening on a specific date	1. Consult with all workers as appropriate	
	2. Complete pre-return to work protocols for workers	<p>Includes completing forms, induction training etc.</p> <p>Training to be developed as considered appropriate by individual bishops in the context of their own dioceses.</p> <p>A template for a Return to Work form, to be completed by all workers, is provided in Appendix 2.</p>
	3. Develop plan for dealing with suspected case of COVID-19	A template plan for dealing with a suspected case of COVID-19, to be adapted to suit local requirements, is provided in Appendix 3.
	4. Provide clear guidelines as to how services will be conducted and what is expected of parishioners	It should be emphasised that this is not 'business as usual' but may require changes to long-established practices.
	5. Provide clear advice as to who should not attend – e.g. those in at-risk groups or people who may have come in contact with COVID-19	A clear and unambiguous statement is required such as 'Please do not attend church if you or a member of your household is experiencing, or recovering from, symptoms of COVID-19'. Notices to this effect should also be displayed outside churches.
	6. Public Health Signage	Signage, as recommended under public health guidelines, should be displayed at entrances to churches. Signage should be displayed in such a way as to avoid creating bottlenecks.

Stage 2	Action	Comment
Preparing church for worship	1. Develop/update COVID-19 response plan	<p>a. Develop or update a COVID-19 response plan; b. Update occupational health and safety risk assessments; c. Address levels of risk; d. Take into account individual workers' risk factors; e. Include in the plan how to deal with a suspect case; f. Include controls to address identified risks; g. Include actions required in the event of identified risk incidents; h. Develop plans in consultation with workers and communicate when finalised.</p> <p>A template to develop your COVID-19 Response Plan, is provided in Appendix 4.</p>
	2. In multi-church parishes/unions, identify which churches are to reopen	Criteria for deciding which church(es) to reopen may include the availability of people (including clergy, readers and volunteers), the need for cleaning of multiple buildings, the ease of implementing social distancing in different churches, etc.
	3. Carry out/update risk assessment	<p>In determining the safe capacity of churches, it should be recognised that members of the same household may share the same pew.</p> <p>The potential risk posed by legionella which may be present in stagnant water in building that have been closed for a prolonged period should be considered.</p>
	4. Hand sanitiser to be provided at entrances and exits	Care to be taken to avoid bottlenecks on entering and leaving church. Stewarding may be required.
	5. Tissues to be provided	Where possible these should be placed in pews rather than the porch to avoid bottlenecks. People should be strongly encouraged to bring their own tissues.
	6. Closed pedal-operated bins to be provided for used face coverings, gloves etc.	Touching of surfaces should be minimised.

Stage 2	Action	Comment
	7. Routine cleaning	<p>ECDC guidelines suggest that coronavirus may survive for up to 3 days on hard surfaces. Additional cleaning may be required where churches are used for services during the week, e.g. for funerals.</p> <p>Cleaning should be carried out in accordance with guidelines issues by appropriate health authorities.</p>
	8. Develop/amend policies for prompt identification of workers with symptoms of COVID-19	For further details, see Appendix 4, Step 4(d).
	9. Number of people involved in preparing the church should be minimised	<p>Parishioners may be anxious to be involved in preparing churches for reopening. Such participation should not be unduly discouraged provided social distancing and other safe practices are observed.</p> <p>The number of parishioners involved in preparing for any particular service should be minimised through the use of rotas etc.</p>
	10. Seating to be clearly arranged/marked to preserve social distancing – this may place limits on attendance	<p>Members of the same household can share a pew, but otherwise social distancing must be observed.</p> <p>Where expected attendance may exceed safe capacity – parishes should implement a booking system or turn away people once capacity is reached?</p>
	11. Service sheets, instead of prayer books and hymn books, to be used where screens are not available.	These should be placed in the pews before the service to avoid bottlenecks in the porch. Parishioners may be encouraged to bring their own prayer books and hymn books.
	12. Prayer books, hymn books etc. to be removed from porch	Social distancing must be observed in common areas.
	13. Minimise notices etc. in porch that may delay people on entering or leaving the church	Churches must comply with public health guidelines regarding signage, but care should be taken to ensure that signage does not create bottleneck on entering or leaving churches.

Stage 3	Action	Comment
Arrival at church	1. Clear advice should be given on use of face coverings to ensure consistency of approach	Current government and public health authorities advice suggests that face coverings should be used when people are in an enclosed space with others. Due regard must be paid to people for whom face coverings may be inadvisable, e.g. asthmatics. Government advice should be followed.
	2. Do not congregate in car park or at church doors	Some level of stewarding may be required to ensure people move smoothly into the church.

Stage 4	Action	Comment
Entering church	1. Single point of entrance to avoid crossing	Where the layout of the church allows, separate doors should be designated for entering and leaving the building.
	2. Where possible, consideration should be given to filling seats in order, starting from those furthest from the entrance	Stewarding may be required to assist with seating. It should be noted that it may not be practical for people to sit in their regular seats/pew if the stewards operate a first-come-first-seated system.

Stage 5	Action	Comment
Contact tracing	1. An appropriate system should be put in place to record attendance	Options could include people bringing a note with their name and address and leaving it in the church or having a space on service sheets for filling in this information with sheets to be deposited in a box on departure.

Stage 6	Action	Comment
During service	1. The officiating ministers(s) to avoid unnecessarily moving around among the congregation during the service.	Social distancing rules should apply during services.
	2. Singing may increase risk of spreading COVID	Further guidance is being sought on this matter and will be issued in due course.
	3. Instruments should not be shared during a service	Touching of surfaces by different musicians should be avoided.
	4. No physical exchange of peace	Physical contact should be avoided.
	5. Reading of lessons by members of the congregation	Readers should be careful to avoid touching the fixed mic, lectern, etc. The number of readers should be minimised whilst still allowing participation.
	6. Shorter services to be preferred	Risk of transmission of COVID-19 is related to duration of contact as well as proximity.
	7. Collections should not be taken by passing a plate although a retiring collection may be possible	See the advice on Parish Resources or from your Diocesan Finance Committee re: encouraging contactless collections or standing orders of fair share and freewill offerings.

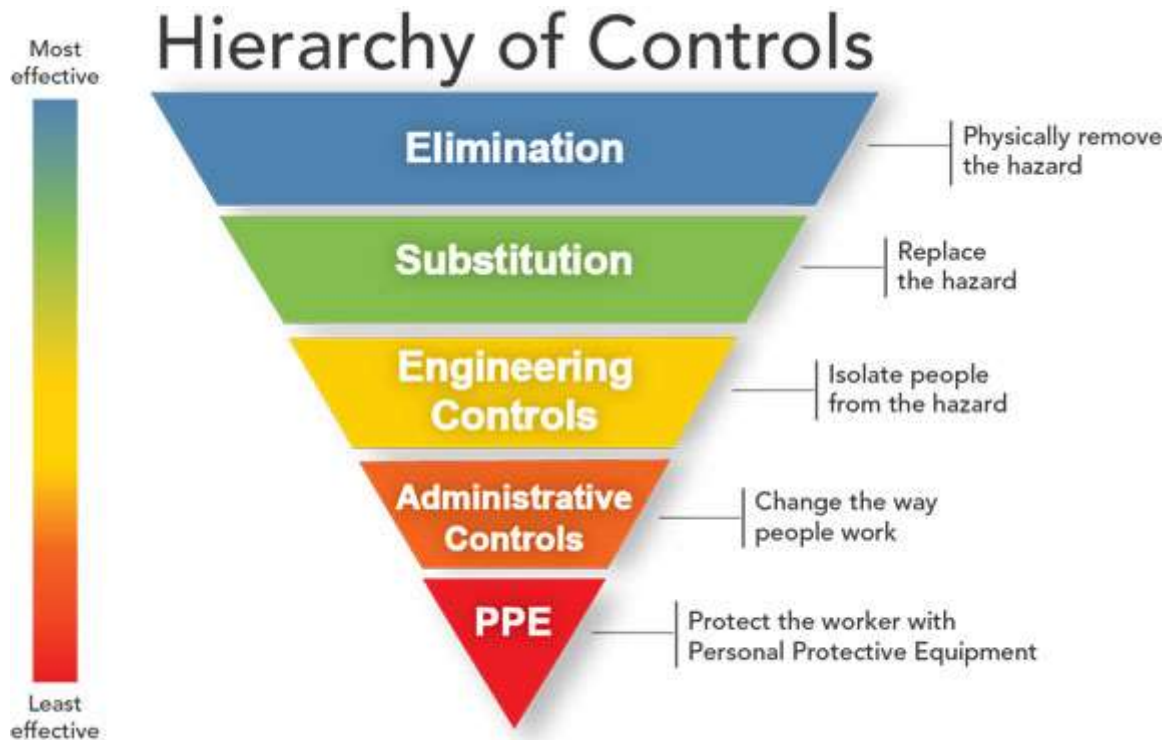
Stage 7	Action	Comment
Leaving church	1. Use a single door to preserve one-way traffic	Officiating minister/Incumbent may need to announce procedure for leaving the church at the end of service.
	2. Leave by pew, nearest exit door first	So as to avoid walking by other parishioners.
	3. Avoid bottlenecks on departure – e.g. Incumbent at door to speak to parishioners	So as to avoid clusters of people in close proximity.
	4. Closed bins to be available for disposal of face coverings, tissues etc.	Allowing parishioners to dispose of items of personal hygiene without the need to touch surfaces.

Stage 8	Action	Comment
After service	1. Post-service tea & coffee provide an additional risk of infection	This should not be offered under current circumstances.

Stage 9	Action	Comment
Cleaning of churches	1. Requirements for cleaning of churches, particularly 'deep cleaning'	<p>It is important to clearly distinguish between 'routine cleaning' and 'COVID Cleaning'.</p> <p>Consideration should be given to how routine cleaning can be carried out in individual churches in accordance with government and public health advice.</p> <p>The European Centre for Disease Prevention and Control have produced guidelines on cleaning of premises in the event of COVID contamination. In the event of a case of COVID being detected, cleaning requirements may be beyond scope of volunteer church cleaners.</p> <p>The limited lifespan of the coronavirus, combined with the interval between church services, may make deep cleaning/decontamination unnecessary.</p> <p>Where less than 72 hours elapses between services, for example to hold a funeral, additional cleaning may be required.</p> <p>Where churches have been closed for significant period deep-cleaning should be unnecessary prior to reopening.</p>
Remote services	2. Services and other 'remote' spiritual supports should continue to be provided for parishioners who cannot attend church in person	<p>There are many ways in which remote support can be given to parishioners including leaflet drops, phone calls etc. that do not rely on the use of technology.</p> <p>It must be appreciated that the accessibility of remote services depends on access to adequate broadband and appropriate hardware.</p>

Appendix 1 Hierarchy of Controls

In evaluating the steps that can be taken to make a return to public worship within church buildings as safely as possible, the widely used National Institute for Occupational Safety and Health (NIOSH) 'Hierarchy of Controls' model may provide a useful framework.



The hierarchy of controls concept was not developed specifically for the COVID-19 epidemic but is applied more generally to the mitigation of health and safety risks in the workplace. The controls that are considered to be most effective are placed at the top of the hierarchy and proceed downwards towards the least effective.

Appendix 2

COVID-19 Return to Work Form

To help prevent the spread of COVID-19 in the workplace, all employees, officiating clergy and readers must complete and sign this form before returning to work. Following submission of the form, you may be contacted and asked not to return to work immediately and a suitable future date for your return would then be discussed with you.

N.B. Every question **must** be answered.

Name:	Role:
Church & Parish:	
Question	Yes / No
1. Do you have symptoms of COVID-19 either now or in the past 14 days? Current guidelines suggest these symptoms include cough, fever, high temperature, sore throat, runny nose, breathlessness or flu like symptoms.	
2. Have you been diagnosed with confirmed or suspected COVID-19 infection in the last 14 days?	
3. Are you aware that you have been in close contact of a person who is a confirmed or suspected case of COVID-19 in the past 14 days (i.e. less than 2 metres for more than 15 minutes accumulative in 1 day)?	
4. Have you been advised by a doctor to self-isolate at this time?	
5. Have you been advised by a doctor to cocoon/shield at this time?	
6. Please provide details below of any other circumstances relating to COVID-19, not included in the above, which may need to be considered to allow your safe return to work. Further information on people at higher risk from Coronavirus can be accessed here .	

*if you are unsure whether or not you are in an at-risk category, please check the information at the link in Question 6.

Print Name:.....

Signature.....Date:.....

Your personal data will be processed fairly, transparently and lawfully in accordance with data protection legislation. Your personal data will only be used for the reasons outlined above and will be kept confidential, safe and secure. Should your information change after you complete and submit this form, please inform the incumbent, employer, bishop or diocesan secretary as appropriate

Appendix 3

Dealing with a Suspected Case of Covid-19

This checklist has been prepared to help incumbents and select vestries reopen their church(es) in a way that will help prevent the spread of COVID-19. Further information can be found on government and health authority websites.

No	Control	Yes/No	Action needed
Procedures and Information			
1.	Have you a system in place to identify and isolate workers or others who start to display symptoms of COVID-19 in the workplace?		
2.	Have you a COVID-19 contact / group work log in place to facilitate contact tracing?		
3.	Have you informed workers of the purpose of the log?		
4.	Have you consulted with workers on the purpose of the isolation procedure and when it should be used?		
5.	Have you displayed COVID-19 posters in suitable locations highlighting the signs and symptoms of COVID-19 ?		
Instructions if a person(s) develops signs and symptoms of COVID-19 at work			
6.	Have you instructed your workers about what they need to do if they develop signs and symptoms at work?		
7.	Have you provided your workers with up to date public health information on COVID-19 issued by government and health authorities?		
Reporting			
8.	Have you made your workers aware of reporting procedures if they develop signs and symptoms at work for COVID-19?		
Response team			
9.	Have you appointed a specified person to deal with any suspected case of COVID-19?		
10.	Have you allocated workers to support a response team(s) to deal with a suspected case of COVID-19 in the workplace and trained this team in what actions to take?		
Isolation area(s)			
11.	Have you identified a place that can be used as an isolation area, preferably with a door that can be closed, in the event of a suspected case of COVID-19?		
12.	Is this isolation area accessible, including to workers with disabilities?		
13.	Is the route to the isolation area accessible?		
14.	Have you a contingency plan for dealing with more than one suspected COVID-19 case? e.g. If more than one person is displaying signs and symptoms of COVID-19, are there additional isolation areas?		

15.	Are the following available in the isolation area(s)? <ul style="list-style-type: none"> • ventilation, e.g. fresh air ventilation/ability to open a window • tissues • hand sanitiser • disinfectant and/or wipes • gloves, masks • waste bags • pedal-operated, closed bin 		
Isolating a person(s) displaying COVID-19 symptoms			
16.	Are procedures in place for the incumbent or a member of the isolation team to accompany the affected person to the isolation area, along the isolation route, while maintaining physical distancing (2 metres) from them?		
17.	Is the incumbent and response team familiar with this procedure?		
18.	Have others been advised to maintain a distance of at least 2 metres from the affected person at all times?		
19.	Is there a disposable mask available for the affected person to wear while in a common area and when exiting the building?		
Arranging for the person to leave workplace/Exit Strategy			
20.	Have you established, by asking them, if the affected person feels well enough to travel home?		
21.	If the affected person considers themselves able to travel home, have you directed them to do so and to call their GP and self-isolate at home?		
22.	If the affected person feels unable to go home, has the incumbent/isolation team let them remain in isolation, and enabled them to call their GP?		
23.	Has the affected person been advised to avoid touching other people, surfaces and objects?		
24.	Has the affected person been advised to cover their mouth and nose with the disposable tissue(s) provided when they cough or sneeze, and to put the tissue in the waste bag provided?		
25.	Has transport home or to an assessment centre been arranged if the affected person has been directed to go there by their GP?		
26.	Has the affected person been advised not to go to their GP's surgery or any pharmacy or hospital?		
27.	Has the affected person been advised they must not use public transport?		
28.	Has the affected person been advised to continue wearing the face mask until they reach home?		
Follow-up			
29.	Have you carried out an assessment of the incident to identify any follow-up actions needed?		
30.	Are you available to provide advice and assistance if contacted by the Health Service Executive (ROI) / Health and Safety Executive (NI)?		
Disinfection			
31.	Have you taken the isolation area and any work areas where the person was involved out-of-use until cleaned and disinfected?		

32.	Have you arranged for cleaning and disinfection of the isolation area and any works areas involved, at least one hour after the affected person has left the building?		
33.	Have the cleaners been trained in dealing with contaminated areas and supplied with the appropriate PPE?		
Additional Information			

Name.....**signature**.....
Date.....

Appendix 4

[Insert Parish Name]

COVID-19 Response Plan Template

Introduction

The COVID-19 Response Plan details the policies and practices necessary for the incumbent and select vestry to safely reopen our church(es) for public worship and to prevent the spread of COVID-19 in the workplace².

The plan will give an overview of key areas that the incumbent and select vestry must assess to ensure compliance with health and safety protocols and to minimise the risk to workers³ and others.

A plan must be developed in respect of every church prior to its reopening for public worship. The plan needs strong commitment from the incumbent, select vestry and workers and should be developed and put in place in consultation with workers. Consultation with workers, supervision, clear direction and information for parishioners are key in ensuring the success of your COVID-19 Response Plan.

Note: The plan is a live working document and it should be reviewed on an ongoing basis and amended to take into account new guidance from government and public health authorities.

How to use this plan

Your COVID-19 Response Plan must detail how you will put in place control measures to reduce the risk of spread of COVID-19.

The response plan is set out as a 4 step process (Fig.1) overleaf.

N.B. It is important to keep the plan under review to ensure it is kept up to date with public advice and to follow up on all actions identified on each checklist to make sure that they are completed as soon as possible.

² For the purposes of this document only, churches are considered to be 'workplaces' as well as places of worship

³ For the purpose of this document only, the term 'workers' is used to include clergy and volunteers involved in the preparation and operation of churches for public worship. Parishes may have additional statutory duties in relation to employees.



Figure 1 – COVID-19 Response Plan 4 Step Process

Duties of Employers

Parishes may have additional statutory duties in relation to workers who are also employees and separate advice may be required to ensure compliance with applicable legislation

Response Plan Template

Step 1 Parish COVID-19 Policy

This COVID-19 policy outlines our commitment as an employer to implement the plan and help prevent the spread of the virus. The policy will be signed and dated by the incumbent and secretary of the select vestry and brought to the attention of workers and parishioners.

COVID 19 Policy Statement

[Parish name] is committed to providing a safe and healthy workplace for all our workers and parishioners. To ensure that, we have developed the following COVID-19 Response Plan. All workers are responsible for the implementation of this plan and a combined effort will help contain the spread of the virus. We will:

- continue to monitor our COVID-19 response and amend this plan in consultation with our workers
- provide up to date information to our workers on the Public Health advice issued by the relevant authorities
- display information on the signs and symptoms of COVID-19 and correct hand-washing techniques
- inform all workers of essential hygiene and respiratory etiquette and physical distancing requirements
- adapt the workplace to facilitate physical distancing
- keep a log of contact / group work to help with contact tracing
- have all workers attend an induction / familiarisation / briefing
- develop a procedure to be followed in the event of someone showing symptoms of COVID-19 while at work or in the workplace
- provide instructions for workers to follow if they develop signs and symptoms of COVID-19 during work
- intensify cleaning in line with government advice

All workers will be consulted on an ongoing basis and feedback is encouraged on any concerns, issues or suggestions.

Signed: _____
Incumbent

Date: _____

Signed: _____
Secretary of Select Vestry

Date: _____

Step 2 - Responsible Persons for Performing Tasks

We have identified suitably trained person(s) to help with ensuring that the plan is implemented and checklists are completed.

Persons have been identified who have agreed to take responsibility for carrying out tasks such as:

- use of checklists to identify any areas for improvement
- regular checks to ensure the plan is being implemented
- review of risk assessments and the safety statement
- renewal of statutory certification where needed
- training
- reviewing emergency procedures and first aid

We have consulted with the persons responsible for these tasks and have:

- briefed them on the tasks and their responsibilities
- entered their name against the relevant task(s) in the Responsible Persons table (see below) and asked each responsible person to sign to indicate their agreement with carrying out the task.

Responsible Persons Task Register (Non-Exhaustive)			
NO	TASKS (non-exhaustive list)	RESPONSIBLE PERSON(S)	SIGNATURE
1	Person responsible for overall implementation of the plan		
3	Planning and Preparing to Return to Work		
4	Control Measures		
5	COVID-19 Induction		
6	Dealing with a Suspected Case of COVID-19		
7	Cleaning and Disinfection		

Step 3 - Parish Information

Parish Name:	
Church Address:	
Incumbent	
Secretary of Select Vestry	
Number of Workers:	
Number of Workers who Deal Directly with Parishioners:	
Phone:	
Email:	

Step 4 – Checklists

a) Return to Work – Planning and Preparing

The planning and preparing phase is critical to ensure a safe return to work and covers such items as information and guidance, return-to-work forms, revising our induction briefing, identifying and putting in place control measures and updating our safety statements, risk assessments and emergency plans.

Workers have been told to self-monitor for signs and symptoms of COVID-19, which have been explained to them, and the return-to-work form will be used to assess workers' health before they enter the workplace.

b) Control Measures

This section deals with the measures we are implementing to prevent or minimise the spread of COVID-19 in the workplace and in our communities.

Measures which must be complied with include:

- Hand hygiene/Hand sanitising
- Respiratory hygiene
- Physical distancing
- Minimising contact
- Considering At-risk workers
- Visiting Contractors / Others

c) COVID-19 Induction / Familiarisation

Workers need to be told about changes in the workplace and updated on new ways of working. Our usual induction, or workplace familiarisation, for new workers has been revised to include measures to help prevent the spread of the virus. All workers will be brought through this induction before starting back to work. The induction will be carried out in a safe manner with physical distancing measures in place.

The following range of items will be discussed and brought to the attention of workers:

- Communication system
- Return-to work form
- Signs and symptoms of COVID-19 (at home and in the workplace)
- Information on how the virus is spread
- Control measures to help prevent infection
- COVID-19 contact log
- Changes to risk assessments and safety statement
- Changes to emergency plans and first aid procedures
- Minimising contact
- Reporting procedures
- Attendance at a COVID-19 induction will be recorded and records kept.

d) Dealing with a Suspected Case of COVID-19

This details our procedure to be followed in the event of someone developing the signs and symptoms of COVID-19 while at work or while in the workplace.

We have assigned a responsible person to manage this situation and provided them with information on how to do this safely. We have also identified and marked an isolation area(s) to be used to isolate the affected person and procedures to be followed to enable them to safely leave the premises.

e) Cleaning and Disinfection in the Workplace

We have put in place an effective cleaning and disinfection system as regular cleaning and disinfection will help reduce the spread of the virus.

If disinfection of contaminated surfaces is needed, this will be done in addition to cleaning. Volunteer cleaners will be given information and instruction in relation to the new procedures.

f) Workers' Responsibilities in the Workplace

Aside from the usual day to day responsibilities that workers must comply with, the introduction of COVID-19 into society brings new challenges that workers need to be aware of so that Churches may be safely reopened for public worship.

Workers must keep themselves updated on the latest advice from Government and public health authorities. They must also co-operate in maintaining the control measures put in place to help prevent the spread of the virus and report any issues or concerns they may have.

The information contained in this guidance is for educational purposes only and is non-exhaustive. It is not intended to provide legal advice to you, and you should not rely upon the information to provide any such advice. Whilst every effort is made to keep the guidance up to date users are reminded to refer at all times to information provided by relevant government and public health agencies. We do not provide any warranty, express or implied, of its accuracy or completeness. The Representative Church Body shall not be liable in any manner or to any extent for any direct, indirect, special, incidental or consequential damages, losses or expenses arising out of the use of this template.