

# Baptist Insurance Services

DECEMBER 2016



All the staff at BIS would like to take this opportunity to wish you a Merry Christmas and a Happy New Year! We look forward to continuing to serve you in 2017.

## JUMPING CASTLES

Jumping castles are used by many churches and organisations. It is important to complete a specific risk assessment to highlight, assess, control and monitor hazards applicable to your location/situation. Areas for consideration in your Risk Assessment can be:

- Adequate training provided to all persons responsible for setting up, deflating, monitoring and maintaining the Jumping Castle.
- Ascertaining the most suitable area for the Jumping Castle, noting specific hazards such as; falling tree branches, overhead electrical/telephone cables, high wind areas, etc.
- Ensure the area is free from debris, rocks, potholes and other hazards.
- Is first aid equipment available, well maintained and are people trained in first aid on hand?
- Consider traffic management and children leaving and entering the Jumping Castle. Safety mats and padding is appropriate for exit and entrance.
- Consider the number and age of participants on the jumping castle, minimum, maximum.
- What signage will be erected at the entrance to the Jumping Castle to convey rules and safety precautions? For example, no eating, drinking, no gum or any other choking hazards, removal of jewellery etc.
- How will you ensure the Jumping Castle is supervised at all times?
- Tripping over anchorage ropes – are they fitted with fluorescent or brightly coloured flags to highlight their presence? Are there enough anchors?
- How will children with special needs be supported to utilise the activity?
- In the event the unit collapses have you considered entrapment and suffocation?
- If a contractor is conducting the activity, ensure they have their own insurance and have Health, Safety and Environment Guidelines.

For a more comprehensive listing, see <http://www.baptistinsurance.com.au/Risk-Management-General>

### In this edition

**Personal  
Accident  
Cover**  
2

**Hazardous  
Chemical  
Label Changes**  
2

**Building  
Maintenance**  
3

**Permission  
Forms**  
4



#### **Do I need to let BIS know if we have someone travelling with us who has a pre-existing medical condition?**

Yes it is important to check with our office to determine if cover extends to them. The Insurer will request that a certificate is obtained from their GP stating they are fit to travel. The insurer will not be liable for any expenses that are incurred where a journey is undertaken against the advice of a Doctor or when the Covered Person is unfit to travel or if the purpose of the Journey is for the Covered Person to seek medical attention for a pre-existing medical condition.

Generally, cover will also not extend if medical assistance is sought for the pre-existing condition.

**We would like to set up a Counselling ministry. Is that covered?** In order to be covered under the church's cover, there are a few boxes to be ticked. It must be a fully endorsed ministry of the church and accountable to the church leadership. The Counsellors must not be paid directly or charge a fee for service. If they do receive a fee, then they would be required to use their own professional indemnity cover. We would ask that you contact your local BIS office for more information.

**Are we covered if we lease out our car park to a third party?** If you receive financial compensation/lease your car park, there is a general exclusion under the the liability policy for commercial car parking arrangements. Independent legal advice needs to be sought for any lease agreement to ensure your interests are protected from any claims that may arise. However, if the third party is not charged for the space/s, then you would be covered for any damage to the third party due to proven negligence on your organisation's part. For all other damage, the third party's own motor vehicle insurance would come into play.

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## STUDENT/VOLUNTEER & YOUTH PERSONAL ACCIDENT COVER

All organisations in our scheme have Volunteer/Youth Personal Accident Cover and Schools who have paid an extra premium also have Student Personal Accident Cover. These schemes provide applicable reimbursements for Non-Medicare costs when a volunteer is injured whilst serving in a ministry of the church, a youth is injured during a youth ministry activity, or a school student is injured.

We receive numerous questions from organisations or claimants regarding how this cover works. As a result, we do ask that when you are aware of an insured person sustaining an injury in one of the above categories, you contact your local BIS office immediately. Personal injuries can be an emotional time for all parties involved, so we do like to provide as much information upfront to alleviate any confusion or angst at the outset. Once we receive the relevant details, we will then send a letter and claim form out to the injured party either directly or via their relevant church/organisation, with information on what is required and the process involved.

*One of the most common questions is, "why does the Insurer only reimburse costs that are not covered by Medicare?" All Insurers are bound by Government legislation that prohibits the reimbursement of any costs that are subject to a Medicare rebate or have received a partial Medicare rebate. So we are unable to include these costs in any claims that we submit to the Insurer.*

From time to time we also receive copies of "unpaid" medical expenses that the claimant wants to the Insurer to pay. However, as with all Personal Accident Insurers, all costs must be paid upfront by the claimant. The Insurer will not pay a third party direct. And all costs must be submitted to your Private Health Fund, if applicable, prior to submitting a claim.

When the claim form requires an "Attending Physicians" report, it must be completed by a qualified *medical practitioner*, for example your GP. The Insurer is unable to accept reports from Physiotherapists, Osteopaths, Chiropractors, etc. It must be completed by the referring physician. There are some GPs that may charge you a fee for completing the report and unfortunately this is not covered by this policy. There are many GPs that do not charge such a fee.

At times there can be out-of-pocket expenses that are not covered, and we understand that on occasions, churches/schools/organisations may want to assist the injured party financially. We do ask however, that you contact your local BIS office for advice before committing to provide assistance. If the correct procedure is not followed in providing monetary assistance, there can be legal ramifications involved that can affect your organisation or jeopardise the Insurers rights and your ability to claim, should the claimant wish to pursue further costs in the future.

Our BIS staff are always here to assist you. No questions are too big or too small. So please feel free to contact us!



## HAZARDOUS CHEMICALS LABEL CHANGES

We would like to remind you, following on from our last Newsletter, that the standards used to classify and label hazardous chemicals have changed. ***Workplaces have until 31 December 2016 to comply with the new standards.***

What does this mean for your organisation, church or ministry? Labelling of chemicals should be reviewed. Labels should reflect the new standards by the end of 2016. Any Safety Data Sheets for hazardous chemicals should reflect the new standards by the end of 2016.

For more detail, refer to the following Safe Work Australia publications:

- *Preparation of Safety Data Sheets for Hazardous Chemicals, Code of Practice, February 2016*
- *Labelling of Workplace Hazardous Chemicals, Code of Practice, September 2016*

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## BUILDING MAINTENANCE OVER THE HOLIDAY PERIOD

For many, the January period can be a time to plan for the year ahead. Over the last few years, we have seen some interesting weather patterns nation-wide and we would encourage you to take some time to carry out maintenance checks on your properties, to ensure they are in the best possible state to mitigate weather related damaged. This might include:

- Clean out your gutters
- Identify and repair any loose or broken roof, ridge and valley tiles and keep away those possums, birds and water leaks
- Ensure proper flashing is in place
- Check the condition of playground equipment and structures for safety and soundness; repair or remove as necessary
- Check any water stains on walls or ceilings
- Check for any pot holes around the property
- Call in an arborist to check any trees of concern
- Cut back overhanging branches
- Cut back brush and mow grass areas to keep snakes away in the hot season

Whilst our cover is broad, the Insurer will not cover damage as a result of wear and tear or lack of maintenance.



If you need emergency property assistance, out of hours over the Christmas/ New Year period, you can call our Allianz Assist Hotline on 131000 and quote policy # 1310097964IAR. Alternatively, you can contact an Allianz Assessor: Cunningham Lindsay, 1800 811 285 or Crawford & Company, 1300 135 790. Please go ahead and make all necessary repairs to ensure your property is secure, eg replacing windows/external doors/boarding up a section of your property. Follow this link for further info: <http://www.baptistinsurance.com.au/Baptist-Insurance-Claims-Information>. Remember to take photos of any damage.

**Don't forget to check out the BIS website for more information on:  
[www.baptistinsurance.com.au](http://www.baptistinsurance.com.au)**

## RISK MANAGEMENT GUIDE FOR CHURCHES

Don't forget our Risk Management Guides. They are a great tool to assist with providing effective risk management tools for your organisations. For additional hard copies, PDF forms and templates, contact your local BIS office.

### BIS Insurance Panel

Below is a summary of your insurance providers for the period 30 September 2016 to 30 September 2017:

Property	<b>Allianz Insurance</b>
Liability and Professional Indemnity	<b>Vero Insurance</b>
Personal Accident (Volunteers and Youth)	<b>Accident and Health</b>
Personal Accident (Pastors and Spouses)	<b>Accident and Health</b>
Corporate Travel	<b>Chubb/ACE Insurance</b>
Management Liability and Comprehensive Crime	<b>Chubb Insurance</b>
Cyber Protection	<b>CGU Professional Risks Insurance</b>
* Motor Vehicle (Cars, Trailers, etc)	<b>Vero Insurance</b>
* Marine (Canoes, rafts, kayaks, boats)	<b>Vero Insurance</b>
* Contract Works (for works over \$500K)	<b>Vero Insurance</b>

*\* This is only available for those who have paid an extra premium for this cover*



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## PERMISSION FORMS

Parental permission forms are intended to provide information to parents so that they can provide informed consent for their child to attend the described activity. It also provides activity organisers and leaders with relevant information so that appropriate care can be provided to the participants.

Examples of information required are as follows:

- The proposed activity should be described in full, including underlying risks and proposed controls.
- Any proposed transport options should be described so that specific permission can be given.
- The medical and dietary component of permission forms enable parents to advise of any pre-existing conditions that might impact a participant's ability to fully take part in the activity or assist in the provision of emergency treatment options. It also captures parents' consent to obtain emergency treatment and their agreement to pay the costs of such treatment.
- Skill level information pertaining to certain activities, e.g. swimming proficiency.
- Parent and emergency contact information. Increasingly, parents of children live apart and custodial and/or contact restrictions may be in place. It is important that activity supervisors understand those arrangements.
- Specific permission is required to take photos of participants and/or use their images in any public manner.

For a more comprehensive listing, see <http://www.baptistinsurance.com.au/Risk-Management-For-Churches>



## IMPORTANT!

**Please note that Property Claims need to be notified as soon as possible, ie within 14 days. If claims are not reported in a timely manner after the date of loss/damage and/or the insurer's rights have been prejudiced, your claim may not be accepted. Unless there are extenuating circumstances, claim notification outside 6 months will not be accepted.**

## Motor Vehicle Insurance

(This relates only to those who have paid an extra premium for Motor Vehicle Insurance)

For those who have their motor vehicle insurance through BIS, if you do have a motor vehicle accident, please contact Vero direct to lodge your claim and quote the motor vehicle policy number. The Vero claims consultant will assist you with the claims process. If your vehicle falls under Vero's "SMART repair" criteria, you must use the "SMART" Centre for repairs. If a repairer asks you to pay the excess directly, please do not pay, but contact the BIS office as all excess invoices come through our office, and not through the repairer or insurer.

## Potential Claims

Please contact your local State BIS office as soon as you are aware of any potential claims, ie where you receive/have:

- A verbal complaint which cannot be easily solved and without expense
- A letter threatening legal action from an individual
- A solicitor's letter threatening legal action
- A writ/summons/subpoena/legal court document
- Have a contentious employee termination

If you have any potential claims that have not yet been reported to us, please advise us immediately.

## BAPTIST INSURANCE SERVICES CONTACTS:

Queensland	Ken Conwell
New South Wales/ ACT	Tim Williams
South Australia/ NT	Glenn Dixon
Western Australia	Natalie Coulson
Tasmania	Rodney Marshall
National/Victoria	Kym Bennetts Stephen Lockrey Chris Mackenzie Sue Roggero