

## Insurance Renewal-30 September

Our current Renewal period concludes on 30 September 2012. Each constituent insured by ABIS will receive documentation, including a summary of their cover, property valuation, invoice, etc. You should receive this mid September 2012. Please take the time to read through all the information so that you understand the breadth of your cover (for your convenience, we have also listed a summary on Page 3). For example, we recently heard of a church that bought separate travel insurance for a team they were sending on a mission trip, not realizing that through the ABIS Scheme the church has automatic travel insurance for church approved ministry trips.

Each year, we investigate the market to look for the most competitive insurance program for our Baptist family—not just in terms of pricing, but importantly, to ensure that you have the most comprehensive cover to protect you, your buildings and your ministries. The policies are tailored to suit and support the unique nature of churches and Christian organizations.

We have also employed Aon Valuations to conduct property valuations for all our Baptist Constituents nationally. Due to the large scale of this project, valuations will take place over a 36-month period. This program was originally commenced six years ago and ensures that all our churches are fully insured.

When you receive your renewal documentation it is important that you review your asset schedule and update your asset register of contents. If there is any personal equipment (not owned by the Church) but used for ministry purposes, please contact your State ABIS office to discuss beforehand as cover for this is not automatic. It is ultimately each constituent's responsibility to ensure that the values listed are satisfactory.

We look forward to another year serving you and aiming to make insurance simple and user-friendly.

### IMPORTANT!

**For Property Claims, please note that 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.**

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## Frequently asked questions....

**Is there a time when a church approved mission trip is not covered? Yes, if they come under any of the following areas:**

- If the place you are visiting is a "Do not Travel" or "High Caution" area under DFAT
- If the country is one of the excluded countries under the Business Travel Policy – Afghanistan, Chad, Chechnya, Cote d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan
- If a traveller is not fit and able to travel
- If a traveller has any pre-existing medical conditions that may affect their travel and/or require continued treatment whilst travelling
- If a traveller going on the trip is not a participant of the church
- There are restrictions for persons aged 75 years and over and pregnant women
- Persons 80 years and over are not covered
- Note any limits and sub-limits particularly in relation to electrical equipment or personal luggage

If in doubt, please call your local ABIS State Office.

# Hall Hirers Insurance

We have had a number of queries from churches about third party entities who do not have their own insurance and who are wanting to hire church premises. Where they are not part of your church ministry/church organised activity or are not classified as a "private family function," the third party entity must

Have their own public liability insurance.

The Hall Hirers insurance is only available for private family functions. It cannot be used for any other type of function or booking.

Please do not agree to provide any insurance cover to third party entities

without speaking to your local State ABIS office beforehand. If a claim occurs and it is determined that your actions have in anyway prejudiced the insurer's rights to recover from the third party entity, the church may become personally liable to pay the claim.



Our ABIS Website has arrived! This will enable all our clients to go direct, download forms, access information and access this resource 24/7. Go to the website: [www.abis.net.au](http://www.abis.net.au)

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## Liability Claims

Please contact your local State Office as soon as you are aware of any potential claims, ie where you:

- Receive a verbal complaint which cannot be easily solved without expense
- Receive a letter threatening legal action from an individual.
- Receive a solicitor's letter threatening legal action.
- Receive 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, as failure or delays in reporting could prejudice your claim.

## ABIS Insurance Panel

Below is a summary of your insurance providers for the period 30 September 2012 to 30 September 2013:

Property

**Allianz Insurance**

Liability and Professional Indemnity

**Vero Insurance**

Personal Accident (Volunteers and Youth)

**Accident and Health**

Personal Accident (Pastors and Spouses)

**Accident and Health**

Corporate Travel

**ACE Insurance**

Management Liability and Comprehensive Crime

**Chubb Insurance**

Motor Vehicle

**Vero Insurance** - only for those who have received a separate invoice for this

Marine (Canoes, Rafts, Kayaks, Boats)

**Vero Insurance** - only for those who have received a separate invoice for this

Contract Works (For works over \$500K)

**Vero Insurance** - only for those who have received a separate invoice for this

# What are you covered for?

(Cover subject to terms, conditions and exclusions of each policy. For further detail, please contact your local State ABIS office)

## **Industrial Special Risks** (Property Insurance)

This policy covers any claims on the buildings and assets of the constituent, including Fire, Storm & Tempest, Earthquake, Malicious Damage, Burglary, Loss of Money, Glass Breakage and the like.

## **General Liability**

Covers any claims arising out of the negligence (or breach of Duty of Care) of the constituent or its members. Includes any third party being injured on constituent's property, e.g. slips/falls on property or being harmed by a member of a constituent.

## **Professional Indemnity**

Covers the constituent against claims brought against them for failing in their professional capacity, e.g. Failure to Teach, Wrongful/misleading advice, General counselling, etc. Psychology and psychiatry are excluded from this policy.

## **Management Liability**

Covers Entity, Board Members, Officers of a constituent against any claim arising out of their failure in their professional duties. Also covers against a wrongful act in their capacity as director or officer (as defined) including defence costs.

## **Comprehensive Crime**

Provides cover against the loss of money caused by accidental loss as well as fraudulent embezzlement by staff. Also covers against loss by Computer Fraud, Counterfeit Currency, Funds Transfer Fraud, Credit Card Fraud and the like.

## **Personal Accident Volunteers and Youth**

Provides a death and weekly benefit for volunteers aged between 12 and 85 if injured whilst carrying out their volunteer duties and for youth whilst attending church youth activities. There is also limited cover for the reimbursement of **Non Medicare** benefits.

## **Corporate Travel**

Cover under this policy applies when the constituent or their representative (up to the age of 80) is engaged in a journey undertaken on the constituent's business. A journey is any authorised business travel not exceeding 180 days provided such travel involves a destination of 50 kilometres or more from their base.

## **Comprehensive Motor Vehicle (optional policy – separate premium applies)**

Provides own damage cover and Third Party Property Damage cover on nominated vehicles of the constituent.

## **Marine Hull – cover for kayaks, canoes, rafts, etc... (optional policy – separate premium applies)**

Provides own damage cover and Third Party Property Damage cover on nominated marine hulls of the constituent.

## **Student Personal Accident (optional policy – separate premium applies)**

The Student Accident protection plan provides cover for students against bodily injury caused by an accident which occurs during the period of insurance and which results in any event specified in the policy wording.

## **Student Travel (optional policy – separate premium applies)**

The Student Travel insurance provides cover for full-time students on school organised activities and/or trips which are in excess of 50kms from the school, interstate or overseas and not more than a period of 6 months.



# Motor Vehicle Claims - third party at fault

For those who have motor vehicle insurance through ABIS, if you are involved in a third party at fault claim, please note the following to ensure the insurance excess is waived (details also provide on Vero fleet claims card):

- Obtain full name, address and contact number, registration number & driver's licence. Please note driver's licence alone is not sufficient detail.
- After lodging a claim with Vero, do not correspond with the third party insurer. Refer them to Vero with claim details.
- Only provide Vero claim details to the repairer. If the repairer is contacting the third party insurer, this can complicate the claim and prejudice your recoveries.
- If an excess invoice applies, this will come through the ABIS office and not Vero or the repairer.

If you are ever unsure of any part of the process, please contact your local ABIS office to discuss.

# Working with Volunteers

Volunteers are an integral part of the life of our churches/organisations and it is important to look after them by ensuring we are adhering to the latest legislation on their behalf. Left unprotected, their valuable work and contributions could be harmed by a well-intending volunteer who has never received the necessary duty of care and training. Churches/organisations may find themselves in legal hot water and with monetary penalties.

To assist you, we have provided a summary of the new Model Work Health and Safety Act that extends to volunteers who work in employment-like settings.

## **What does your church need to do to comply with the Model WHS Act?**

We must do what is reasonably practicable to ensure that our workers (volunteers) are healthy and safe – just as we would for our paid employees. This includes working with them to identify potential risk areas and hazards.

## **Consulting with volunteers**

There is a legal duty to consult with volunteer workers in relation to health and safety issues. Consultation is an effective way of ensuring volunteers contribute to the identification of hazards, and the assessment and control of risks they face in carrying out their work.

## **What are the risks to volunteers engaging in work?**

Volunteers, like other workers, face a wide range of possible risks and injuries from carrying out work. Risk areas can include -

## **Psychological injury and illness due to:**

- the lack of control the volunteer has over the work, workload or lack of clarity on role
- challenging client behaviour that the volunteer is confronted with
- poor management of organisational change

## **Physical injury or illness due to:**

- electrocution or electric shock, contact with moving machinery parts, or hot or cold parts
- excessive noise from machinery
- fire caused by faulty wiring
- falls from working at heights

## **Illness can also result from contact with hazardous chemicals due to:**

- lack of information and training provided about the health effects of hazardous chemicals
- incorrect labelling or unlabelled chemicals
- exposure to asbestos or other hazardous substances
- Not replacement hazardous with less hazardous chemicals

## **Injury or illness can be caused by working in unsafe or unhealthy work environments due to:**

- unsafe or unstable structures, entrances, exits, steps, stairs, ramps
- slippery and uneven floor surfaces
- cramped work spaces or non-ergonomic workstations
- poor ventilation, excessive noise, poor lighting, uncomfortable workplace temperatures
- insufficient or non-hygienic kitchen facilities, toilets and hand basins.

## **Volunteers have the same responsibility as a paid employee:**

- to take reasonable care for your own health and safety
- to take reasonable care that your conduct does not adversely affect the health and
- safety of others
- to comply with any reasonable instruction, policy and procedure that is given to you
- relating to health and safety at the workplace.

Looking after our volunteers is another way of saying, 'we value you.'

*This is an excerpt from an article written by Russell Hoath, former Board member of ABIS. The complete article can be viewed on the ABIS website:*

<http://www.abis.net.au/sites/default/files/Volunteers%20-%20Web%20site%20article.pdf>

For a more detailed and comprehensive summary, see [www.safeworkaustralia.gov.au](http://www.safeworkaustralia.gov.au).



## General Claims Guidelines

In the event of any incident that might give rise to an insurance claim, here are some general guidelines to assist you:

1. All claims must be reported to our office immediately.
2. All reasonable steps should be taken following an accident or loss to protect the property or person from any further damage or injury.
3. Any loss by theft and/or wilful or malicious damage should be immediately reported to the nearest Police station.
4. Take any photos, complete the correct claim form and keep all steps well documented.
5. Forward claim documentation including supporting papers to ABIS. If the office is closed, focus on Steps 2 to 4 and then contact/forward to the ABIS office once the office is reopened.

**For further information or assistance, the following are your ABIS State Baptist Union Office contacts:**

Queensland	Ken Conwell
NSW & ACT	Tim Williams
SA & NT	Greg Thomas
Victoria, Tasmania	Jean Lim Sue Roggero
WA	Jill Birt
National	Kym Bennetts