

Merry Christmas!



All the staff at ABIS 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 2013.

ABIS Offices Over Christmas

If your ABIS Office is closed over the Christmas/New Year period, please follow the steps below in the event of an emergency claim:

1. All reasonable steps should be taken following an accident or loss to protect the property or person from any further damage or injury.
2. Any loss by theft and/or wilful or malicious damage should be immediately reported to the nearest Police station.
3. Take any photos, complete the correct claim form and keep all steps well documented.
4. If requiring further assistance, you can contact the Allianz Claims Line on 131000, or Crawford's Insurance Assessors on 1300 135 790, or Cunningham Lindsey Insurance Assessors on 1800 811 285.

In this edition...

Protocol on
Behaviour

2

Travel Insurance -
Car Rental

2

Playground Safety

3

Schools Workshop

3

Gutter & Roofing
Maintenance

4

FAQs

Does our Insurance cover Third Parties who want to hire our Hall?

Your insurance only covers for "Private Family Functions," eg. birthday parties, weddings, funerals. This includes members of the church and outside community families. For other groups (eg. Clubs, other Companies, etc), they will need to use their own Public Liability insurance. (Note: This is solely for the hiring of church rooms, not church equipment.) If in doubt, please contact your local ABIS office.

Does Student Personal Accident and Volunteers/Youth Personal Accident cover all medical costs?

No. If you have Private Health Care, you will need to claim through them first and then claim the gap component. It also does not cover costs that are partially covered by Medicare— only Non-Medicare costs are covered by insurance.

Are privately owned equipment/musical instruments used for ministry automatically covered?

No. You will need to contact your local ABIS office and ensure they are listed on your Asset Schedule. This may result in an extra charge to your premium.

If you are having a combined church activity with another church or group will your insurance cover them also?

Your insurance will only cover your organisation and its members/volunteers. It is therefore important to ensure that other partnering organisations have their own insurance in place.

Does Travel Insurance cover travel in any country?

There are countries that are excluded from the Travel Policy. Please take the time to read through this list as it may include countries that your church is planning to visit: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia, Sudan and countries categorised as Level 4 (Do Not Travel) by DFAT (www.smartraveller.gov.au/).

Protocol on Behaviour

In an age where there is more focus and legislation on what is acceptable and unacceptable behaviour, we need to ensure our conduct is beyond reproach wherever possible. Even the most innocent of scenarios, if handled without care or without appropriate boundaries or frameworks; can either be misinterpreted by others or even lead to unacceptable behaviour or outcomes.

For those in a leadership role, when dealing with others, it can be helpful to ask the question – ‘What are the possible consequences to this action?’

For example:

* A male Youth Pastor or Youth Leader driving a girl from the Youth Group home or to an event alone. Is there another person that can come along, or a female leader that can take them instead?

* A Pastor counselling someone of the opposite sex – is it possible to meet in a public place? Or is there another person who can sit in? Or if it needs to be in the office, can the door be left ajar?

Claims have arisen from inappropriate behaviour from these types of situations – a weak moment from the leader or emotional needs in the other person that have been rejected and led to an unjustified claim made in anger. The list goes on.

It is good risk management practice to identify areas in ministry that may need some healthy boundaries in place.

What are the potentially vulnerable areas in your ministries or organisations?



Don't forget that the ABIS Website is now up and running: www.abis.net.au

Travel Insurance

Car Rental

We have received numerous queries relating to car hire and travel insurance. If you are on approved business travel for your church or organisation, then you are covered by travel insurance. (Please note that standard exclusions apply for certain situations, eg. pre-existing medical conditions, etc.) This means that if you need to hire a car whilst travelling, you only need to purchase the ‘standard’ insurance. You don't need to pay extra to ‘reduce your excess.’

It is important to note that travel insurance does not include ‘car insurance,’ but in the event that you have an accident and have only paid for the standard excess cover, the insurance cover will provide reimbursement for the difference in excess. Under no circumstances should you forgo obtaining insurance on the vehicle you hire. If you require further clarification, please contact your local ABIS Office.

Medical Costs in Australia

Please be aware that medical and associated out of pocket costs are only covered when travelling overseas (provided they meet policy terms and conditions). Medical costs incurred whilst travelling within Australia are not claimable.

ABIS Insurance Panel

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

- | | |
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| • 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 |

Playground Safety

(Excerpt taken from PRAV)

Good position and layout – keep away from busy areas and aim for a functional relationship with other community focus points. This permits informal supervision and a feeling of being “where the action is”.

Layout should aim for prevention of conflicts between:

- Moving equipment (eg. swings) and running children
- Play traffic (eg. from a slide, out of a tunnel) into the path of other activities
- Quiet play (eg. sandpits) and boisterous games (football), little kids and active older kids

Well designed equipment - The Australian Standards for playgrounds must be consulted when buying/installing equipment. Equipment should be designed to avoid:

- Shear, pinch or crush points
- Protrusions – splinters, jagged edges, protruding bolts, which can tear skin or snag clothes
- Excessive height
- Head, neck or limb entrapment

Impact absorbing undersurfacing materials - Falls onto hard surfaces constitute the largest single cause of injury in playgrounds. Concrete, brick, stone, exposed concrete footings, timber, bare earth, and grass are not suitable surfaces within the fall zones of equipment. Impact absorbing Surfaces, eg. compacted depth of 250mm deep layer of well maintained pine mulch/pine bark appear to be the most effective – retained by a border.

Regular inspections - Equipment varies in its maintenance requirements. Some items could need daily inspection in areas of heavy use. As well as regular general checks, at least every six months all equipment should be inspected by a suitably qualified person. All damaged, missing, worn or loose components should be reported by users to the responsible authority.

Prompt repairs - Repairs should occur as soon as possible after reporting. If a hazard cannot be repaired quickly it should be secured against use until repair. Quick minor repairs can often prevent more costly major repairs later and therefore minimise any potential litigating circumstances.



Schools Workshop

Business Managers from Baptist Schools across Victoria were invited to attend a School's Workshop on 26 July. This was a great opportunity to get representatives from schools to network and talk about what good risk management looks like.

Sharing knowledge, experiences with each other as well as presentations from people specialised in risk management, they looked at future challenges and what they would do in those situations.



The full-day workshop program was tailored to focus on the specific risks facing the education sector. Topics of discussion included internet harassment, cyber bullying, child protection and business continuity management in schools. The key message of the day was that good risk management in education protects children, teachers, assets and reputation.

This Workshop was followed up with another half day on 13 November. Following on from recent media stories in Victoria on Methodist Ladies College, Acacia College and Mowbray College, the workshop focused on Directors liability, Governance/financials - control of debt, media crisis consultant and media strategies.

Due to the success of these Workshops, we will be looking to run them across Australia for Schools wanting to participate.

Gutter & Roofing Maintenance

The importance of good maintenance in and around your church/organisation cannot be over-emphasised. Regular property maintenance should help to reduce the risk of property damage as well as harm or injury occurring to church members, visitors and other members of the public. In addition, it should help to minimise costs in terms of repairs, or property or liability insurance claims and policy excesses in the process.

Roof inspections:

Part of keeping your church safe and in good repair involves having a sound maintenance plan in place, and taking steps to help make your building more resistant to disasters and wild weather events. This very often starts with the roofing system. This is due to the fact that a building's capacity to cope with wild weather such as a windstorm is largely dependent on the state of its roof.

Roof inspections should be done regularly and also following a major storm or disaster. Issues to look for in an inspection include:

- Missing or cracked roof-tiles or loose ridge-capping.
- Gaps in or dislodgement of roof-flashing.

- Stagnant or ponding water.
- Rusting of iron sheeting, gutters or nails.
- Water stains or mouldy odours inside the building which may indicate leaks.
- Leaf litter and other debris in the gutters and around downspouts
- Any damage to the roof covering such as cracks, tears or air-bubbles.



- Inadequate anchoring of roof-mounted equipment.

All roof repairs should ideally be handled by a professional roofing contractor who has the required experience, expertise, liability insurance, and safety gear and equipment.

Gutter maintenance:

Of particular concern regarding your property's roof is the guttering system. When gutters and downpipes are clogged with debris it can lead to serious drainage problems and increase the risk of the building suffering from flooding, and also make it more susceptible to fire damage during the dryer seasons. Water build-up in the gutters can eventually lead to gutter collapse; it also allows insects and other vermin to breed and weeds to grow. To help provide good drainage and to ensure your gutters last, get them cleared regularly.

In addition, complex roofs, such as those with lots of intersecting points, are often more prone to debris accumulation along ridges and intersections, increasing the risk of windborne embers occurring during a fire situation. Buildings with complex roofing systems may require extra attention when it comes to care and preventative maintenance issues.

Poor gutter maintenance may also lead to your claim being denied as maintenance related damage may not be claimable. So make gutter maintenance a part of your regular maintenance scheduling.

Post Renewal

Now that you have received your renewal documentation, it is a good time to look through and review what you are insured for.

We do rely on you to advise us of the correct value of your contents, so if it has been some time since you last took a proper inventory, we encourage you to do so to make sure you are adequately covered. Remember, equipment/musical instruments that are stored on your premises but are owned by members of the church, are not automatically covered—they must be declared with ownership details provided.

If you are planning any renovations or major construction works, or if you plan to sell or have sold a building, please let your local ABIS office know so that we have up to date records.

Please Note:

If you are running a major event during the year, please contact us so that we can assist you with providing risk management advice. It is also important to note that even though an event may be a ministry of the church, if it is deemed to be high risk, it may not be covered.

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

Queensland	Ken Conwell
New South Wales/ ACT	Tim Williams/ Judy Henderson
South Australia/ NT	Greg Thomas/ Glenn Dixon
Victoria/Tasmania	Jean Lim/ Sue Roggero
Western Australia	Jill Birt/ Priscilla Penn
National	Kym Bennetts