

## Travelling with peace of mind

When an individual or family goes on an overseas trip, a necessary added expense is travel insurance. This provides assurance that they are covered for any unforeseen accidents or incidents.

When a group representing a Baptist Church, which is insured with ABIS, travels on a mission or ministry trip, travel insurance is not an additional expense the church needs to worry about. As part of the ABIS standard package of insurance policies, Corporate Travel Insurance is one of the policies included in the church's annual insurance premium.

To be eligible for the travel insurance policy, a group from a Baptist Church need to be on an official ministry journey, authorised by the Church leadership. Journey is defined as meaning any authorised business travel not exceeding 180 days, provided it involves travelling 50km or more to the destination as well as travel by air, interstate and overseas travel. (Please note that everyday commuting shall not be regarded as a journey.)

What is the Church covered for under the travel insurance policy? It is a comprehensive policy and includes emergency evacuation situations, cancellation of flights and medical expenses. Please refer to the ABIS Summary of Insurance document to get an overview.

What happens if an accident or incident occurs while away on the trip? The insurer, Ace Insurance Limited, has provided ABIS with a phone number for anyone from the Church to contact them direct anywhere in the world – reverse charges are accepted.

Please ensure that you contact your state ABIS office before your trip to obtain business travel insurance details, which will include these emergency contact numbers. It is the responsibility of each individual to ensure that the church travel insurance is adequate for their trip if it applies, especially in the case of pre-existing medical conditions.

If a Baptist School would like travel insurance cover for any of their student trips, there is a separate "School Student Travel Insurance" policy available. Please note that it requires an additional premium payment and is not included in the general insurance package. For further information, please contact your state ABIS office.

### 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.**

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## Frequently asked questions.....

**A member of our church is a registered physiotherapist and has offered to provide free sessions at the Church. Does our public liability insurance cover this activity?**

Where there is a profession required to have their own professional insurance by law, they cannot come under the church's insurance. In this case, the professional would need to have their own insurance to cover any such therapy and it would need to comply with any regulations and laws.

**Our church has started a Men's Shed ministry. What activities are covered under our insurance policies?**

Men's Shed ministries have increased in popularity over the years. The type of activities also vary from church to church. To ensure coverage, it is always best to discuss with your local State ABIS office the activities your Men's Shed ministry will be involved in.

A useful website to obtain information on starting a Shed, information from other Shed groups and risk management procedures would be the Australian Men's Shed Association (<http://www.mensshed.org/page7859/Home.aspx>).

# Laptop Ergonomics

(Provided by Vero Insurance for information purposes)

Notebook computers were originally designed to be used as a **temporary** or **short-term** replacement for a desktop computer. As the years progressed, computer design companies have found ways of making them smaller and more portable than ever, with little thought about the ergonomic impact on the user.

Today, notebook computers have become primary computers for many people and thus have become a health and safety risk to them.

As wonderful as notebook computers may seem, they have some inherent design features that make them ergonomically unsafe.

Typically, the notebook computer has the monitor and keyboard attached very close together, so you can't adjust their positions independently. With a desktop computer, normally your eyes would be level with the top of the screen and your arms placed at comfortable right angles so that your elbows and hands are approximately level with the keyboard. By placing the notebook computer on a desk or lap, your arms may be at the right angle, but your head is tilting down. By placing the note

book computer at a higher level, your arms are now reaching too high!

They also generally have smaller keys, smaller keyboard, smaller screen and smaller fonts than a conventional desk top computer. The fixed mouse position is uncomfortable to use for an extended period of time.

Notebook computers notoriously get hot bases and if used on your lap, may prove to be very uncomfortable!

So what can you do to protect yourself?

- Limit yourself to 20-30 minute of use to avoid posture problems.
- Take regular breaks between keying and look at an object at least 5 metres away.
- Maintain a comfortable viewing distance from your notebook screen.
- Keep your head, neck and shoulders in a relaxed posture; avoid excessive neck flexion and rotation.
- Experiment with table and chair height as well as keyboard angle to maintain neutral wrist postures.
- Add an external desk-top keyboard and place the notebook computer on an adjustable stand. A full size

monitor may also be used by allowing the notebook computer to be plugged into a docking station.

- Attach an external mouse.
- Use a pillow to support the notebook if using on your lap.
- Do not rest your wrist or palm on a table or your lap when keying. Remember to keep your hands and wrists in a level position.
- Relax your hands and regularly shake them. Gently flex your wrists up and down, and fingers in and out.



## Public Liability Cover

Do we really need the high level of Public Liability cover we have? Yes and we constantly review this amount to determine if we need more. Public Liability covers the church against any claims arising out of a breach in your duty of care. Imagine if, through a lack of regular maintenance, the ceiling in your hall collapsed while a youth group or kids club was using it and a number of children were injured. These claims may not be brought against the church until the child reaches adulthood which could be many years into the future. Any settlement amount will be based on the cost of living at the time the settlement is made whilst the amount of insurance cover you have is what was in place at the time the incident occurred. That is why we must always look to the future for the amount we insure for.

**(NB: All incidents that may lead to a claim, must be notified to our office immediately or your claim may be jeopardised)**

## ABIS Insurance Panel

Below is a summary of your insurance providers for the period 30 September 2011 to 30 September 2012:

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

There are a number of churches that may have car park spaces that are leased to third parties during the week. There is a general exclusion under the church's liability policy to commercial car parking arrangements. Please ensure that you obtain independent legal advice on the best lease agreement to have in place to ensure that the church's interests are protected from any claims that may arise.

If your church is leasing out car park spaces, please contact your local State ABIS Office to discuss and provide the following information:

- Is there a contract in place between the church and the car park user?
- Is the car park user responsible to take out a liability insurance policy?
- How many car park spaces are leased?
- Does the church receive a reward in leasing out the parking spaces?
- If so, how much does the church receive in reward (amount per car park space)?
- Are car park spaces being used for trucks, buses or commercial tool of trade vehicles?

Vero have also provided a risk management information sheet on wheel stops and protective barriers in car parks that is attached to this newsletter.



**STOP PRESS.....**  
**Coming soon! An ABIS Website will be up and running. This will enable all our clients to go direct, download forms, access information and be a resource 24/7. The estimated launch date will be around the end of March. Stay tuned.**



## Risk Management of Trees

Many Baptist constituents have large trees on their properties that need to be managed on an ongoing basis. This is very important as trees can present an unacceptable risk to public safety.

The issue of trees can be further complicated by local council regulations that prohibit the removal of significant trees. The following list is an example of the type of constraints that local councils often impose on property owners to prevent the removal of significant trees.

- A tree with a trunk circumference of greater than 2 metres is generally regarded as a significant tree.

- Does the tree make an important contribution to the character or amenity of the local area?
- Is the tree indigenous to the local area and is the species listed as rare or endangered?

- Does the tree represent an important habitat for native fauna?
- Is the tree part of a wildlife corridor of native vegetation?
- Is the tree important to the maintenance of biodiversity in the local environment?
- Does the tree form a notable visual element to the landscape of the local area?

If your property does have old large trees, it is essential to conduct an arborist survey. The type of information that will be provided will include the following for each tree:

- tree species
- trunk circumference
- age
- tree height
- health and vigour – ranging from excellent to poor and including dead.
- useful life expectancy
- tree structure – ranging from good to poor
- maintenance requirements
- maintenance priority

The survey will enable the ongoing management of trees in an urban environment that will provide for the safety of the public and prolong the useful life expectancy of the tree or trees.

# Property Risk Improvement Areas

Allianz Insurance, our Industrial Special Risks insurer, undertook risk surveys of some of our properties across Australia in 2010-2011. These were some of the common risk areas identified.

## Thermal Imaging

Faulty electrical wiring has been the cause of many major fire losses in the past. Thermal imaging is an efficient method for identifying faulty wiring or 'hot spots' in electrical wiring. It is recommended that thermal imaging of electrical switchboards and sub-boards be carried out on an annual basis. Any faults that are discovered during the scanning process should be repaired or rectified without delay. A licensed electrical contractor specialising in providing thermal scanning services should be consulted.

## Fire Detection / Fire Protection Systems

It is highly recommended to have fire detection systems throughout all main buildings on site and formalised procedures for when fire protection equipment is out of service.

Fire Protection impairment procedures should be established and formalised to ensure proper handling of impairments to any fire protection related system. Important elements of an impairment program are as follows:

- Designate senior employee to monitor all impairments
- Notification of relevant parties, incl. fire safety officer, onsite fire team, fire brigade, insurance company, etc
- Planning of work to minimise duration of the impairment
- Review risk factors of impairments such as hazardous operations, hot work and

other available protection

- Regular fire watch tours of impaired area
- Follow up, notification of restoration

It is accepted that fire protection equipment (automatic fire detection systems and hydrants) and alarms, may sometimes be out of service, but must be understood that the premises is in jeopardy at this time. Written procedures will help ensure that the impairment is managed properly and the risk is minimised. Reference is also made to Australian Standard AS 1851 series "Maintenance of fire protection equipment", which outlines basic precautions to be taken when fire protection systems are rendered inoperative.

## Hot Work Permit System (if applicable)

Statistics reveal that welding, grinding, cutting, etc., caused a large number of major fires. Therefore, it is recommended that any hot work conducted particularly by outside contractors be performed strictly in accordance with Australian Standard AS1674.1 - "Safety in welding and allied processes - Fire precautions". Part of which requires the use of a Hot Work Permit system before either employees or contractors allow any hot works outside of the designated welding area. Hot work permits should only be issued by a Senior Manager or equivalent and should also apply to any hot works undertaken by contractors. A sample hot work permit will be attached to this newsletter.

## Kitchen Facilities (if applicable)

Where properties may have kitchen/

cooking facilities, it is recommended that ductwork above cooking appliances are cleaned every six months and fire blankets are situated close by. Any fire occurring within the cooking area could be assisted to spread throughout the ductwork by deposits of fat and other waste materials.

## Contractor's Insurance

Any 3rd parties working for your organisation must have appropriate insurance coverage or liability for any negligence of these parties may fall upon your organisation. We would recommend (where applicable) a record of the Public Liability and Workers Compensation insurances of all contractors and 3rd parties be maintained. Contractors include your security company, caterers, contract maintenance or cleaning staff and any other 3rd party who has reason to perform duties within your grounds. These documents must be requested each year to ensure contractors do not allow their cover to lapse. Any work (such as electrical work, plumbing or working from heights) that are required by law to be performed by licensed and insured tradesmen must only be performed by such tradesmen. Your organisation's insurances will not cover these works whether performed by external contractors, members or volunteers of your organisation.

Each constituent has a duty to control losses from fire, liability or similar exposures. For discussions on risk management or general property maintenance, please refer to your local State ABIS office.

## 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