

Insurance Renewal

Our current Renewal period concludes on 30 September 2013. Please take the time to read through all the information that will be sent to you from your Baptist Churches State office and advise of any changes or queries you may have.

For your information, covers included in the Standard Insurance Package are:

- * Industrial Special Risks (Property & Contents Insurance)
- * General Liability
- * Professional Indemnity
- * Management Liability
- * Comprehensive Crime
- * Personal Accident Volunteers and Youth
- * Corporate Travel

For more information on these covers, please visit our website, www.abis.net.au

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.

Just a reminder, during the year, if there are any changes to your address, assets, or you have sold a building or are planning a building renovation, etc, please make sure you contact your local State office to advise.



ABIS....Who are we?

The Australian Baptist Insurance Scheme (ABIS) is a ministry of the Baptist Union of Australia and operates as a “delegated body” of the National Council. It commenced in 1984 initially in Victoria and then progressively to all other states and territories. It is now a national insurance scheme insuring property and other assets in excess of \$3.4 billion and on behalf of over 1200 constituents.

Our Vision/Mission

- To protect the Baptist Church in Australia and its constituents by arranging a program of comprehensive insurance policies in the most cost effective manner.
- To enable the Baptist Union of Australia and its constituents in their ministries by developing and providing a comprehensive range of insurance and risk management programs.

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Frequently Asked Questions

Who can come under the Church's Hall Hirer Insurance? Hall Hirer's insurance is only for private family functions (eg wedding receptions, birthdays, baby-showers, funeral receptions, private family gatherings). It covers both church members and those in the community. There is no insurance cover for any other third party events— third parties will be required to seek their own event insurance. Under no circumstances should any insurance premium be charged by any church for hall hirers insurance to a third party.

Is water craft covered under your Property Insurance? No, your organisation's property policy excludes any water craft (ie boats, rafts, canoes, etc). If you require cover for any of your organisation's water craft, please contact your local ABIS contact for more information.

Does our travel insurance cover us for church trips to Israel? Israel was previously excluded in the travel policy. However, we have negotiated with our Insurer to include trips to Israel in the next renewal period (30 September 2013 to 30 September 2014). Please note that it excludes the Gaza Strip and Westbank.

I need a plumber to fix a leaking pipe. Is that covered? Your insurance covers sudden, unforeseen circumstances that lead to damage. In most cases a leaking pipe is seen as a maintenance issue. However insurance would generally look to cover the “resultant” damage, which would be damage to property from water leakage from the pipe. Contact your local ABIS office for more info.

Maintenance in Rainy Months

Rainy conditions can take place any time of the year. It is a good idea to perform a risk assessment of your organisation's property on a regular basis. In particular the stairs and frequent walkways (for gutters, you can refer to previous newsletters). We have seen quite a number of slip and trip incidents in organisations over these last few months. There are useful guidelines on your respective state government's websites that can provide checklists to assist you with this assessment which can include the following:



- Condition of steps and stairs (steep/slippery)
- Design of steps and stairs (inadequate foot space)

- Lighting
- Landings (small or missing landings where doors open directly into stairs)
- Isolated low steps (particularly at doorways)

- Hand or guard rails (sturdy rails on steps/stairs/ramps)
- Floor surfaces – which areas are slippery when wet
- Housekeeping and cleanliness
- Cleaning and maintenance methods – monitoring of potential “hot spots” (particularly church entranceways, exits, toilet areas, kitchen and food preparation areas)
- Ramps (steep and slippery)
- Cluttered storage areas
- Traffic management and access of areas
- Working from heights (regulations to be followed, only those fit and able and younger volunteers to be involved in these tasks)

The Importance of Incident Reports

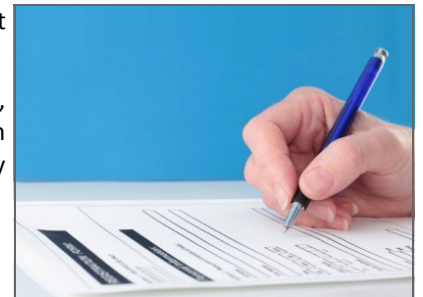
When should you complete an Incident Report? Anytime there is any injury, no matter how small! Here is a scenario that highlights the Report's importance.

A boy attends a campsite and while there he slips and grazes his knee. The graze seems so slight that whilst basic first aid is applied in the form of washing the knee and applying a bandaid, it seems too minor to bother documenting. The boy leaves the camp and everything seems fine.

Six months later, the campsite receives a letter from a solicitor representing the boy's family, claiming negligence on the part of the campsite and suing for medical costs which includes an operation. The camp personnel can vaguely recall the incident but can't be sure what exactly happened - too much time has elapsed.

Had they completed an Incident Report, they could have produced it to prove the incident was simply a grazed knee, noting the exact details of when, how and what actually happened. The family would have had trouble proving their case. But without an Incident Report they have nothing to stand on, only a few 'maybes.' They are left vulnerable.

If your organisation doesn't have an Incident Report, please follow this link to the ABIS Website and download an example Incident Report template: <http://www.abis.net.au/Download-Insurance-Documents>.



ABIS Insurance Panel

Below is a summary of your insurance providers for the period 30 September 2013 to 30 September 2014:

- | | |
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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 |

ABIS Risk Management

Risk Management is the process by which risks are identified, evaluated and controlled so that our churches and other agencies are safer places to work and visit. Risk Management also helps to protect our assets and our reputation and to meet our legal requirements (including Duty of Care, OH&S, Employment Law and Child Protection requirements).

Baptist Camping Risk Management Workshop

ABIS convened the first Baptist Camping Risk Management workshop in May 2013. Hosted by Camp Wilkin, representatives from around Australia met to discuss specific risk management issues impacting the camping sector. The opportunity was taken to observe risk management practices in operation at Camp Wilkin. Topics discussed included: risk management templates, camp accreditation, incident reporting and trends, case studies and child protection. Following positive participant feedback, ABIS hopes to see this workshop become a permanent feature of its annual timetable.



Victorian Schools Risk Management Workshop

The third Victorian Schools Risk Management Workshop was held at Kilvington Grammar School in June 2013. We are thankful that our insurers, Vero, led us in considering risks involved in contractor management and yard supervision. The open forum shared matters of common concern and raised topics for consideration at the next workshop.

WA Schools Risk Management Workshop

In July 2013, the first WA Schools Risk Management Workshop was held at the Union office in Rivervale. Representatives from 12 schools attended presentations on risk management fundamentals and management of external contractors (led by Vero). The final open forum segment suggested many topics for consideration at future workshops, the next of which is to be held in November 2013.

WA Youth Leaders

Following the WA Schools Risk Management Workshop, ABIS hosted a meeting of Youth Group leaders to consider risks inherent in youth activities. Following positive feedback we hope to repeat this forum in the future.

ABIS Risk Management Advisor

Stephen Lockrey commenced as Risk Management Advisor with ABIS in May 2013. His role is to help Baptist constituents establish effective risk management regimes, by developing on-line resources and by consulting directly with members of the Baptist family.

Stephen was previously Operations Director with CBM Australia, a Christian NGO assisting persons with disabilities. In his time working in the not-for-profit, banking and public accounting sectors, he has gained a wide understanding of risk management from a business perspective.



Downloadable Resources

The following risk management resources will be available shortly to download from the ABIS website (<http://www.abis.net.au/content/risk-management>):

Risk Checklists – Churches

- Youth Activities
- Community Meals
- Church Cafes
- Worship Services

Risk Information – Schools

- Yard Supervision
- First Aid

Risk Information – Churches

- Church risk management
- Church Risk Assessment (Register) tool
- Activity Risk Assessment tool

Potential Claims

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

- Receive a verbal complaint which cannot be easily solved and 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.

Motor Vehicle Accident Assessment/Repair Methods

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

For those who have their motor vehicle insurance through ABIS, the next time your vehicle is involved in a claim, we would highly encourage you to ask the Vero claims consultant about utilising a SMART centre, if your claim falls within the criteria for using SMART, as it is cost effective, convenient and generally a faster turnaround time.

SMART Centre Criteria

- The vehicle is driveable and in a road-worthy and driveable condition.
- No airbags have been deployed.
- No suspension damage.
- No fluid is leaking from the vehicle.
- Low to medium range panel damage (only 3-4 panels). Hail damage excluded.
- The vehicle is not a grey import (eg Nissan Skyline/Silvias), truck, motorcycle, trailer, caravan or boat.

There are 4 methods Vero can employ to Assess/Repair damage to your vehicle:

1) SMART (Small to Medium Accident Repair Technology). A repair method for small to medium sized damage with the least amount of time off road and lowest rectification rate.

- The convenience of having a taxi provided to and from the SMART repair centre.
- Repairs are usually completed within 1-3 working days.
- Lifetime warranty on repairs.

For larger damage or where there is no SMART Centre in your area, Vero offers the service of their Repairlink:

2) Repairlink Valet assessment

- The driver need not obtain a quote. The customer will drop their vehicle at a Repairlink centre.
- The centre will then offer a taxi voucher to the driver to return to their home or work.
- The Repairlink will allocate a repairer, arrange the repairs and notify the driver accordingly.
- When the vehicle is ready to be collected, a taxi voucher is offered to the driver to get back to the Repairlink or Repairer and collect their vehicle.

3) Repairlink Driveaway assessment

- A driveway assessment is when the customer chooses to use their own repairer.
- The driver obtains their own quote, contacts their Claims Specialist and books a driveaway assessment at Repairlink.
- The driver will maintain possession of the vehicle after the assessment is complete and contact their repairer to arrange a booking for repairs.

4) Regional assessments

- Where the above assessments are not applicable, the customer will need to arrange their own quote and the repairer will need to provide colour photographs to assist with an assessment.



General Property 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 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. Any urgent repairs (cleaning, drying carpets, replacing master locks, broken windows) to be done first, keeping copies of invoices. For all other repairs/replacements, please obtain two quotes first.
5. Forward claim documentation including any supporting papers to ABIS. You can contact your nearest ABIS state office at the start, however, if the office is closed, focus on Steps 1 to 4 and then forward to the ABIS office once the office is re-open.

ABIS State Baptist Union Office Contacts:

Queensland	Ken Conwell
New South Wales/ ACT	Tim Williams Judy Henderson
South Australia/NT	Glenn Dixon
Victoria/ Tasmania	Jean Lim Sue Roggero
Western Australia	Terry Hicks Jill Birt
National	Kym Bennetts Stephen Lockrey