

Baptist Insurance Services

DECEMBER 2018

All the staff at BIS would like to take this opportunity to wish you a **Merry Christmas & Happy New Year!** We look forward to continuing to serve you in 2019.



In this edition

Insurer Molestation Requirements
2

Slip, Trips & Falls
2

Jumping Castles
3

Avoiding Hurt in the Workplace
4

PROPERTY CLAIMS

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
- 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 and brush and mow grass areas to keep snakes away



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 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 is property secure, eg replacing windows/external doors/boarding up a section of your property. Please take photos of any damage.



We have a first aid roster of volunteers who are on duty for each Sunday service. Are they covered? Yes they are. This also includes nurses and doctors who may be on your roster, as long as they are volunteering for the church and not receiving a fee. They are fully covered under the church's Professional Indemnity and Public Liability policies.

Who is covered by our Volunteer/Youth Personal Accident Insurance? There are two groups of people covered. The first group are youth (12-21years of age) as long as they are involved in a church organised youth activity. The second group are those who are volunteering on behalf of the church. They can be lay leaders or people working or serving on behalf of the church - for example those helping out in a church working bee. This policy covers up to 85% of Non-Medicare medical expenses. Staff do not qualify under this policy as they are covered under Work Cover. It is a legal requirement that each church/organisation has registered with the relevant Work Cover body in their State to ensure their employees are adequately covered and protected.

We received an email from a company we deal with on a regular basis advising they have changed bank accounts and requesting we update our records. Is that normal? Many companies do notify their customers in this way. However, social engineering is an ever-increasing concern allowing hackers to divert funds. Always ensure that you follow up these types of emails with a phone call to the Company to verify the email was sent by them.

We are travelling overseas. Should we log our details with the Australian Government? Yes you should. Each traveller, no matter what part of the world they are visiting, needs to register their travel plans on the DFAT website. This allows the Australian government to contact you in the event of an emergency. We also ask that you regularly check the DFAT website to obtain travel advice for the country you are travelling to. Should their advice change to "Do Not Travel", cover may not extend to that area. Make sure you call your local BIS office to check.

My child is travelling with a Baptist school that has Student Travel Cover? If my child is sick in hospital, am I covered to fly to their location to be with my child? Cover is only extended to the parent/guardian if they call the Insurer direct to *obtain permission*. The child must also be in hospital overnight (24 hours). If these 2 conditions are not met, cover will not be granted.

Baptist Insurance Services

INSURER MOLESTATION REQUIREMENTS

The Royal Commission into Institutional Responses to Child Sexual Abuse has seen some major changes within the insurance industry. A number of insurance companies have now decided to restrict or exclude molestation cover under their policies.

You may have noticed from your insurance renewal that Baptist Insurance Services has changed the insurance company providing our molestation cover. Regrettably, our former insurance company had restrictions placed on them by their Head Office meaning they could no longer offer it.

Accordingly, we had to find an insurance company who understands the risks of providing this type of insurance, who understands church in general and who is financially strong enough to continue to provide this cover. Following an exhaustive review of the insurance market, we chose to insure our General Liability policy, which includes Sexual Molestation cover, with Catholic Church Insurance who meet all of these requirements.

CCI are prepared to provide cover for sexual abuse claims on the understanding that cover in the future will be limited as outlined below:

1. Molestation cover from renewal in September 2020 for Churches/congregations and schools will be limited to those Churches/congregations and schools that have implemented approved child protection policies and procedures.
2. There must be a review process in place so that it can clearly be determined whether or not a Church/congregation or school has acceptable policies and procedures in place. It is envisaged that this process will be monitored by each of the State Baptist Offices/Unions.
3. The Church/congregations and schools agree to address any gaps in the policies and procedures so that as a minimum they have the policies/procedures for Churches/congregations and schools as set out below:
 - A policy committing the organisation to providing a safe environment for children and vulnerable adults,
 - A Code of Practice covering clergy, employees and volunteers who may come into contact with children and vulnerable adults,
 - A process for screening applicants for ministry, employment and volunteering, including referee checks and working with children/criminal record checks,
 - A process for handling allegations of sexual abuse,
 - A process for complying with mandatory reporting obligations,
 - Training for clergy, employees and volunteers in the above policies/procedures.

Effectively, this means that each constituent must have good processes in place to help ensure the safety of vulnerable children. Many of you already have these processes in place and little further action will be required. Others may need to work with their State Professional Standards officer and put these processes in place. In many cases these processes will help you meet changes to Civil Litigation Legislation and other legislative requirements.

We are still working with CCI and the State Professional Standards officers to determine exactly what this might mean to each of our constituents and will advise you further in early 2019.

SLIP, TRIPS AND FALLS

The majority of liability claims made against Baptist churches can be categorised as Slips, Trips and Falls. Regular inspections of buildings, carparks and grounds should be undertaken to identify and eliminate potential causes in these areas.

Controls to minimize slips, trips and falls include:

- Change of floor design
- Upgrade/replacement of stairs including use of landings, handrails and uniform risers and treads
- Better lighting solutions to illuminate stairways, walkways, passages and similar
- Improved drainage to minimize water on walking surfaces; slip resistance flooring surfaces
- Provision of adequate storage
- Regular rubbish removal, including sweeping of paths
- Training staff to recognize hazards
- Encourage staff to wear slip resistant footwear



Further guidance can be obtained from the Safe Work Australia Fact Sheet, "Slips and Trips in the Workplace".

Baptist Insurance Services

JUMPING CASTLES

Jumping castles are used by many churches and organisations - whether they are hired, owned or borrowed. 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 are 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>



BIS Insurance Panel

Below is a summary of your insurance providers for the period 30 September 2017 to 30 September 2018:

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

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

Baptist Insurance Services

AVOIDING HURT IN THE WORKPLACE

The employment process, starting with recruitment of the right staff, effective people management, through to exiting staff for various reasons, can be fraught with challenges. As Christian organisations, it is important that we understand appropriate employment practices and legislation, as well as how to effectively and lovingly manage the people in our organisations.



Many unnecessary conflict situations have arisen due to the Christian organisations being limited in their understanding and/or practice in these areas. People trust that employment in churches or Christian organisations will be a positive experience. However, we are facing an increased number of employment practice claims. The ramifications of these claims can have far reaching effects. Not only is it costly for the organisation, but more importantly, lives are affected, people are hurt and some can even make the decision to walk away from "the church". It is important for employers to walk in love, but also to ensure they are educated in current employment legislation. No matter how strongly we may believe someone should not remain in our employ, it is imperative that we work within the parameters of employment legislation and seek HR advice.

We encourage you to download the Appointment Guide on our website. If you have any concerns in dealing with an employment matter, your State Baptist Office is only a phone call away. It is far preferable to be proactive in avoiding an issue before it becomes a problem, than to resolve a dispute that has already arisen.

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 Zurich direct to lodge your claim and quote the motor vehicle policy number. The Zurich claims consultant will assist you with the claims process. Zurich will direct you to use their own Repair Centres. If the Insurer or 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	Alison Ellem
New South Wales/ ACT	Tim Williams
South Australia/ NT	Glenn Dixon
Western Australia	Natalie Coulson
Tasmania	Rodney Marshall
National/Victoria	Kym Bennetts Chris Mackenzie Sue Roggero Erica Purcell