

# Baptist Insurance Services

AFSL # 514857

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## COVID-19 FREQUENTLY ASKED QUESTIONS

The first two pages of this newsletter are dedicated to a number of questions we are frequently asked in this current environment.

### **Are unoccupied buildings still covered?**

With the COVID-19 Pandemic there are many buildings that are no longer able to be used for their designed purposes and as a result remain unoccupied. If a building remains unoccupied for 90 days or longer, there are restrictions around cover for damage to property and certain actions must be taken to ensure that cover is in place:

- The Insured must notify Baptist Insurance Services of an unoccupied property.
- Where allowed by the current government directives, be it local, state or federal you (or a responsible person) will inspect the premises at least once a week. All necessary precautions will be taken so as to give an appearance of full occupancy, for example weekly visits to collect mail, clear waste materials, mow lawns, etc.
- All devices for preventing access to premises must be in full operation at all times.
- The gas, electricity (other than power required for the intruder or fire alarm system) and water supplies must be turned off at the mains and all water pipes, apparatus and tanks drained down

### **Can we claim for loss of income or business interruption?**

What if I lose income as a result of COVID-19, eg a group can no longer hire the property due to a government order to cancel large group events? Unfortunately, pandemics and epidemics are not covered in the ISR (Property) policy in terms of business interruption. This is standard across the insurance industry. There is no cover for loss of income relating to a pandemic.

### **We are still doing outreach activities with a group of volunteers (around 15) from our church. Are volunteers covered if they injure themselves during this activity?**

As there has been a Government directive that all such activities be cancelled/postponed, our advice is that all churches cancel such activities in line with this directive. We are accordingly unable to confirm cover.

### **Our church of around 150 people still want to meet during this period. Are we covered?**

Our advice is to conform and adhere to Government instructions. At the time of preparing this FAQ sheet that means there are to be no large group gatherings. People should only meet in groups of 5 people or less for essential work purposes only as long as they follow advised hygiene and social distancing requirements. This includes the organisation of online streaming services instead of meeting together. The fact that COVID-19 is now a 'known event' in insurance terms means that your other insurance policy covers may be impacted as well. Insurance policies such as Public Liability, Directors & Officers Liability, and most others, provide cover for *unknown* or *unforeseen* events. As COVID-19 is now a 'known event' it means that should somebody be injured or a fatality occur as a result of you allowing a gathering to proceed, there will be no cover. Liability may rest with you for organising or allowing the event to proceed. In worst case scenarios a charge of corporate manslaughter may be considered if someone contracted COVID-19 as a result of attending such a service or gathering during a government ban and died. We advise that all churches are required to follow their State and Federal Government requirements.

### **Travel**

For more information on cover for travel as it relates to COVID-19, please see the update on 'Important Travel Insurance Advice on the Coronavirus' under the News section of our website.

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**LIVE  
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# Baptist Insurance Services

## COVID-19 FREQUENTLY ASKED QUESTIONS cont.....

### **Can we get a discount on our Insurance because the buildings aren't being used at the moment?**

Even though your buildings are not being used, they still require to be fully insured. They are still subject to, for example, weather perils and vandalism, etc. Accordingly, no discount would apply in this situation.

### **Can we get a discount on our insurance because we can't travel any more?**

Travel insurance is part of our 'standard package' of insurance policies that we provide. We do not provide separate/individual covers. In addition, insurance cover for travel is a set cost for the whole renewal period (30 September 2019 to 30 September 2020). We pay the travel insurer upfront for the premium for the full renewal year with no provision for refunds. Accordingly there is no refund/diskont to pass on.



### **If we only use the buildings to record a live stream of church services, are the people involved still covered if someone gets Covid-19?**

There is no cover for someone who contracts COVID-19. There is cover if the people involved accidentally injure themselves. This would come under the Volunteer Personal Accident policy. However, there is no cover for sickness as it relates to a pandemic under our policies.

### **Are we still covered for using the church offices, or are all activities on church property banned?**

We advise people to follow government directives. If it is essential for people to travel and use the church office for their work, as long as they are following strict hygiene and social distancing requirements, then our understanding is that this activity is allowed. We would refer any such enquiries to your local State & Federal authorities. For further information, you can also contact your local State Union office.

### **Can we be held responsible if kids/other people gather in our carpark/gardens while we aren't there?**

If people are gathering there without your consent and you are unaware they are there, it is unlikely that anyone would find you have breached your duty of care. It would be advisable to place a sign on your property stating that the premises are private property and should not be used for group meetings while the Government restrictions are in place.

### **As employers, now that our staff are working from home, is there anything we need to be aware of?**

Under the Work Health & Safety legislation, employers do have a responsibility to ensure their staff are working in a safe environment. Things to assess include: trip, slip and fall hazards / data security / electrical safety/ carrying loads / incident reporting / ergonomic setup / issues pertaining to mental health / emergency exit or access. Please refer also to the Working From Home article on page 3 of this Newsletter. We encourage you to discuss working from home risk assessments with your staff. More information can be found on our website: <https://baptistinsurance.com.au/Risk-Management-For-Churches/working-home>

## **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.**

# Baptist Insurance Services

## WORKING FROM HOME - CYBER PROTECTION

It's evident that working from home has become a new reality for many, as more and more companies request that their staff work remotely. In fact recent events have accelerated this WFH trend or workforce transformation process, with companies restricting employee travel and many allocating more resources to enable virtual work.

### Increase Security Risk

While there is a huge increase in the number of personal devices connecting online and while working from home offers benefits to employees, this upswing in personal devices connecting to enterprises can actually expose organisations and employees to security risk, such as malware attacks, identity theft and ransomware.

### Working from home securely

Employers must not only educate their employees on digital security best practices but also give them the tools to combat online threats that may stem from remote work. With many of us relying on emails and the web to work remotely, we need to be aware of the key giveaway signs that indicate threat.

### Tips to protect both personal and corporate data

Want to ensure you work from home in a safe and secure way? Here are five quick tips and tools you can use to protect both personal and corporate data:

- 1) Utilise a VPN (virtual private network) - Be sure you use a VPN (virtual private network) which is extremely important for establishing a secured connection to work files and other data saved in the cloud.
- 2) Be aware of phishing emails - We've seen hackers attempt to take advantage of people's fears by pretending to sell face masks online to trick unsuspecting people into giving away their credit card details. Do not open any email attachments or click on any links that seems suspicious.
- 3) Regularly change cloud passwords with two-factor authentication - Two-factor authentication is a more secure way to access work applications. Getting access to something supposedly confidential isn't hard for hackers nowadays, however a second form of identification makes it so hackers are limited in what they can pull off.
- 4) Use strong, unique passwords - Make sure you use complex passwords for each of your accounts and never reuse your credentials across different platforms. You can use a password manager, or a security solution that includes a password manager, to keep track of all your unique passwords.
- 5) Browse with security protection - Ensure that you continue to update your security solutions across all devices. This will help protect devices against malware, phishing attacks and other threats, as well as identifying malicious websites while browsing.

## BIS Insurance Panel

Below is a summary of your insurance providers for the period 30 September 2019 to 30 September 2020:

Property	CCI
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)	Vero 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

## MOLESTATION COVER REQUIREMENTS

### Action Required

Following on from the Royal Commission in to the Institutional Response to Child Sexual Abuse, requirements from Insurers providing cover against liability arising out of child sexual abuse/molestation have tightened considerably. In order to ensure that your church/organisation has continued molestation cover, our Liability Insurer, CCI, requires the church/organisation to agree to address any gaps in their policies and procedures so that as a minimum you have the policies/procedures as set out below.

1. A policy committing the organisation to providing a safe environment for children and vulnerable adults.
2. A Code of Practice covering pastors, employees and volunteers who may come into contact with children and vulnerable adults.
3. A process for screening applicants for ministry, employment and volunteering, including referee checks and working with children/criminal record checks.
4. A process for handling allegations of sexual abuse.
5. A process for complying with mandatory reporting obligations for suspected sexual abuse.
6. Training for pastors, employees and volunteers in the above policies/procedures.

Each State Union Office will have template policies for the above. You will then need to tailor them to your organisation, communicate them to your staff and volunteers, leaders in ministries and members, so appropriate education across the board is implemented on an ongoing basis.

**Please note that the Questionnaire confirming these policies and procedures are in place must be returned to your local BIS office by 30 May.**

It is important to note that if the church cannot prove they have the above policies and processes in place by 30 September 2020 (commencement of the following renewal), the Insurer will not be able to offer you molestation cover. This means that should a claim arise against the church, **there will be no cover.**

Please contact your local BIS office should you have any questions. Further information can be found on our website: <https://baptistinsurance.com.au/news/molestation-cover-insurer-requirements>

### 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, contact Vero direct to lodge your claim and quote the policy number. The Vero claims consultant will assist you with the claims process and direct you to use their own Repair Centres. Please note that all excess invoices will come through our office. Do not pay any excess you receive directly from 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	Contact National Office
New South Wales/ACT	Tim Williams
South Australia/NT	Glen Thornley
Western Australia	Natalie Coulson
Tasmania	Rodney Marshall
National/ Victoria	Kym Bennetts Chris Mackenzie Sue Roggero Erica Purcell