

Baptist Insurance Services

AFSL # 514857

April 2021

In this edition

FAILURE TO MAINTAIN YOUR PROPERTY

Over the past few years, we have seen an escalation in more severe weather patterns. Flood, hail, and storm damage claims are increasing each year with damage to both internal and external property. This can be in the form of trees falling on properties, damage to shade sails, damage to ceilings, walls, carpets and furniture.

One of the challenges with our churches can be ongoing and regular checks and maintenance on the church property. Many churches rely on volunteers to help out when they can. We are increasingly finding insurance claims sent through to us stem from a lack of property maintenance rather than an insured peril.

For example, the following causes were discovered following investigation into lodged claims:

- *Gaps in or dislodgement of roof flashing
- *Stagnant or pooling of water
- *Rusting of iron sheeting, gutters or nails
- *Water stains or mould 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
- *Inadequate guttering installed



All of the above issues can pave the way for water to enter your property and cause major damage. It is important to note that, like a standard home and contents policy, cover cannot be provided where lack of maintenance is found or wear and tear has occurred over time.

Due to this oversight in attending to property maintenance, claims are on the increase and the Insurer is requesting that more time is invested into each claim to ascertain any maintenance issues. This may be in the form of assessors being sent out to look at a particular church property.

In the event of a water damage claim, we will require photos of your roof and gutters as well as a report from a qualified contractor to advise the cause. If the cause is due to poor maintenance, we may be obliged to deny the claim.

We would ask that this information is passed on to church leadership and those involved in property maintenance and that any gaps in maintenance are addressed. Once damage has occurred through a weather peril, it can be far more expensive for the church, than the cost of regular, ongoing maintenance.

**Jumping
Castles**
2

Playgroups
3

**Shade
Sails**
4



Can I fire a staff member or pastor if they disagree with church leadership or behave in a way that we don't consider biblical?

The short answer is no, unless there is serious misconduct (see Fairwork Act 2009 for more information). Once you employ someone you must adhere to employment law that requires the employer to go through certain processes that are considered fair and reasonable, preventing employment terminations based on any grounds of discrimination - even if you believe the person is the wrong fit, or you are concerned about potential moral issues. Failure to follow these legislated processes could see a claim arise with potential damage to reputation and major conflict in the church. For any employment related issues, we ask that you contact our office and we can provide advice and assistance before any action is taken. The Poor Performance Management process must

be employed in these cases. Further information on employment issues can be found using the following link: <https://www.baptistinsurance.com.au/downloadable-document/appointment-guide>

Is the church covered if we are not at the church property? Yes. As long as the activity away from the premises is an authorised ministry of your church, the Public Liability policy will respond if a claim occurs through a breach of your duty of care. We would expect that reasonable care and any regulations are followed. Certain high risk activities may not be covered by your policy, for example fire works, motor bike riding, etc. We recommend you contact your local BIS representative well before your event to discuss any areas of uncertainty.

Do we have any cover if one of our volunteers injures themselves whilst working at the church? Yes, you do subject to policy terms and conditions. As part of the standard core of policies issued to every church, there is a Voluntary Workers Personal Accident cover. The volunteer age range would be from 12 years (high school age) to 90 years. It is important to note that the term 'volunteer' implies they are not merely participating in an activity, but are serving, organising or leading the activity. Those 90 years and over are confined to reading only activities. Due to legislation, our insurer can't make any payments for Medicare expenses. However, the volunteer may be able to claim for a percentage of other non-Medicare out of pocket expenses, as well as receiving a weekly benefit if time was taken off work. Nevertheless, every claim and situation can vary, it would be best to speak to your local BIS representative should there be an incident or circumstances that could give rise to a claim.

Baptist Insurance Services

JUMPING CASTLES

Jumping castles are used by many churches and organisations. 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?
- *Collision can be a major risk. 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.

If you lend your jumping castle to other individuals, churches or companies, you need to ensure that you provide adequate documentation and training in setup, use and packup.

If you hire out the jumping castle and receive a fee for its use, we will be unable to provide cover.

For a more comprehensive listing, see <http://www.baptistinsurance.com.au/Risk-Management-General>



www.baptistinsurance.com.au

Don't forget to check out our website. We have extensive information on risk management including downloadable documents, a list of FAQs, claims information and current updates on News. Or you can just type in what you are looking for in our search bar.



Baptist Insurance Services

PLAYGROUPS

Many of our churches run playgroups. They can be a great opportunity for parents to develop relationships as well as providing a great environment for children to learn and develop. As with any activity involving children, we have a duty to keep children safe while they are participating in a playgroup.

This checklist includes some potential risks that might compromise child safety associated with playgroups held in church owned premises:

- *Make sure the venue is cleaned and checked for hazards (including choking hazards)
- *Does the venue have adequate heating and cooling?
- *Confirm there is sufficient space for the number of people attending.
- *Secure chemicals in locked containers.
- *Are toys and activities appropriate to the ages of children present?
- *Tag and test all electrical equipment at the correct test intervals and insert protective plugs into power points to protect curious young fingers.
- *If pets/animals are brought, ensure no adverse impacts, eg. allergic reaction.
- *Check outside play areas daily for hazards.
- *Clean play equipment at the end of each day.
- *Ensure pathways are clear of any slip or trip hazards.
- *Establish SunSmart guidelines (hats, sunscreen etc.).
- *Make sure outside play areas are fenced to prevent children from straying or unauthorised people from entering.
- *Prior to any off-site visits, undertake detailed Activity Risk Assessments with parental permissions.
- *Establish protocols to ensure all persons entering the premises are identified and accompanied, where appropriate (eg. contractors).
- *Provide guidelines about the types of food appropriate for the group, including catering for allergies.
- *Is there a formal application process for the playgroup that includes provision of contact details and information about medical conditions that might need to be catered for?
- *Do you have established communications protocols for contacting parents routinely or in the event of an emergency?
- *Record details of all incidents or injuries, while still fresh in the minds of those involved (this may help determine the outcome of later insurance claims).
- *Develop an emergency and evacuation action plan (include emergency phone numbers).
- *Develop protocols on how to deal with infections, including guidelines on the periods of exclusion for persons with specific infections (for example, for a child with measles, when can they return to the playgroup).
- *Do you have a first aid kit and adults who are trained in the application of first aid, including responding to allergic reactions?



Further information can be found on our website - <https://www.baptistinsurance.com.au/Risk-Management>

BIS Insurance Panel

Below is a summary of your insurance providers for the period 30 September 2020 to 30 September 2021:

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	CCI
Corporate Practices Liability	SUA
Cyber Protection	CGU
* Motor Vehicle (Cars, Trailers, etc)	Vero Insurance
* Marine (Canoes, rafts, kayaks, boats)	Vero Insurance

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

Baptist Insurance Services

SHADE SAILS

Shade Sails are used by many churches and organisations and insured through our scheme. Due to an increase over the last few years in extreme weather events, we are seeing a growing number of shade sail claims. This can mean that whereas in the past your shade sail withstood strong storms, now they are struggling. The winter months can see damage across the country. During winter storms this could mean significant damage to or destruction of your shade sails.

Sails need to be well tensioned and in many cases, secured with safety straps. Sail posts must be at a depth in line with current engineering specifications related to the size **and location** of the sail. If you own a shade sail, we ask that you review and ensure that the sail installation and setup is adequate and able to withstand more regular high winds in your location. Unfortunately the Insurer will be unable to replace your shade sail each year. So it is important to ensure that your particular sail is suitable for your particular location/State. This may mean implementing stronger rigging, readjusting tension, replacing the sail with a more durable cloth or even recognising that a shade sail is no longer suited to your particular location. If there are trees nearby, look at pruning to mitigate damage due to fallen branches.



In order to gain an extended life expectancy of your shade sail and protect it from repair requirements, we do recommend removing your sail from its fixings during the Winter period. If you require its use during Winter, we ask that you take the sail down during strong wind and storm conditions and keep in a dry safe place.

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, 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	TBA
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 Tamzin Fry