

Baptist Insurance Services

AFSL # 514857

December 2020

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 2021

Well, what a year 2020 has been! We started off with catastrophic bushfires and then transitioned to COVID-19. We then encountered social distancing and isolation and witnessed and experienced the flow-on effects, not just nationally, but globally.

It has been tough and we cannot take that fact away.

But it has also been a time where we have seen people come together in different ways - online communities, streets and neighbourhoods coming together on platforms such as WhatsApp and Facebook, neighbours leaving bags of goodies in their driveways for passers-by or people in need. It has been wonderful to see so many people shine in the darkest of times. God has certainly been at work.

Among so many industries, the Insurance industry has also been hit hard. We think in particular of the travel insurance companies. Many have had to downsize, some haven't made it through. We are pleased to say that our Insurers have continued to support our churches and constituents throughout.

Throughout Australia since March this year, our Baptist Insurance Services staff have been working from home. Like many of you this has not been an overnight transition, but we have endeavoured to provide a continued high standard of support and service.

As you meet together for church services or serve on local missions, please ensure that you are up to date and adhere to the various State COVID-19 restrictions. Your local Baptist Union office can provide this information to you. Whilst there is cover under our liability policy, the Insurer would want to see that all our constituents have COVID-19 plans in place.

Our Staff will be taking the Christmas/New Year week off. If you need emergency property assistance over this period and are unable to contact your local BIS representative, you can call our Assessor, Sedgwick on their Customer Service Centre Hotline, 1800 811 285 and quote policy number 16ISR163512. They can provide assistance to you. Go ahead and make all necessary repairs to ensure your property is secure and fit, eg cleaning/drying carpets, replacing windows/external doors/boarding up a section of your property. Take photos of any damage and forward all information to your local BIS office. Claim forms can be found on our website, www.baptistinsurance.com.au

As we head into the December/January period, for many, it will be an opportunity to take some leave, visit loved ones, travel in Australia. Can we take this opportunity to wish you all a blessed Christmas and safe travels.

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What is the age limit on the Volunteers/Youth Personal Accident Policy? This policy now extends to those up to the age of 90. However, those 85 to 90 are only able to volunteer for light duties. For example, reading or computer work. The minimum age is 12 years. Those under 12 are considered by the Insurer to be a child, not youth.

How should you date your documents in 2020? There has been talk in the media about the potential risks arising from the format of the new year: '2020'. The risk is that formatting the date as DD/MM/YY leaves the year column able to be altered by the adding of two digits after the '20' to post or pre-date the document. So as to avoid exposure to fraud, we recommend always writing '2020' in full when dating documents. Doing so means the date cannot be altered or manipulated in the future.

I insure my vehicle through Baptist Insurance Services. Can I use whatever repairer I want? Vero is our Motor Vehicle Insurer. When a claim is lodged with them, they will ascertain the extent of your vehicle damage. If it is drivable and damage sustained is 3 panels or less, they will direct you to one of their SMART Repair Centres. This is part of our policy agreement terms. For the Insurer, it means they can control costs, ensure all work is guaranteed and to a high standard. SMART Centres also provide a turn-around time of 1 to 3 days for repairs and have numerous locations throughout Australia. The only reason they will consider another repairer is if the distance to travel to a SMART Centre is too great.

Does our church have Molestation Cover? Our standard suite of policies does include cover for Molestation. However, the Insurer will only extend cover to those churches who have sent in a Declaration form to their local BIS office, stating that they have the required Molestation policies and processes in place. In the event of a claim, the Insurer will request copies of these policies to confirm cover. If you have not already sent in a Declaration form, please contact your local BIS office.

What should I do if someone gets injured during a working bee? If anyone sustains an injury while participating in a church ministry or event, complete an Incident Report as soon as possible and email that through to your local BIS office. There may be cases where the injured party will claim medical costs from the church. An Incident Report should be kept on file as a record of the situation and used by the Insurer in the event that a claim arises.

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VANDALISM & BURGLARIES

During the COVID-19 pandemic we have seen an increased number of burglary or vandalism claims. Many properties have not been occupied and staff not permitted to work in the office.

As burglary is usually a crime of opportunity, it is important to reduce your odds of being affected by crime by taking some preventative steps. Make sure that you regularly check your levels of risk management for both your property and contents.

Some areas to reflect on are:

- * Always draw curtains/blinds when staff are not onsite so that people are unable to see what is worth stealing from the outside.
- * Ensure windows are not the type that are easily jemmied open. Lock windows so that they can't be opened from the outside. If they can't be locked, you can pin them by drilling a hole through both window frames and inserting a bolt or metal pin. The pin must be easily removable in emergency situations.
- * Security surveillance is a relatively inexpensive option and can be an added deterrent. Install them at strategic entry points and instal signs advising that your property is under surveillance.
- * For high theft areas, install alarms along with surveillance devices.
- * Add sensor lighting and illuminate as much of your property as possible.
- * If your church office or other buildings are on the same site as the church, ensure you lock it throughout the service. Many people will wait until the service starts and take advantage of an open door.
- * Exterior doors should be solid, not hollow. Metal doors provide the best protection against forced entry.
- * Door hinges that are on the outside should have a non-removable centre pin that can't be tampered with.
- * Install deadbolt locks.
- * Ensure you have an appropriate procedure on the use of keys and master keys.
- * Ensure that a burglar cannot access the roof from high trees or a ladder left outside.
- * Use a fencing style that won't conceal a burglar's activities. Remember, if you can't see out, others can't see in.
- * Ensure sheds and garages are locked with appropriate locks. It is important to note that if an organisation/church has repeated problems with theft, the Insurer will request increased security measures are installed.



For further information or assistance in risk management, please contact your local BIS office.

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.



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CYBER FRAUD ATTACKS

We are seeing a growing number of organisations vulnerable to fraud. For various reasons, churches can be seen as prime targets in this area.

Now that many bills are sent and paid online it is important to be vigilant in checking banking details before payments are made. If you are dealing with a new supplier or an invoice from an existing supplier has new banking details, then be safe - call them to ensure the banking details are correct.

The sophistication of cyber attacks continues to increase. In many cases, hackers can sit and watch your actions online, become familiar with your habits and suppliers, and wait for the opportune time to send an email pretending to be a regular supplier and using their own bank details.

Recently in the news, someone lost \$50,000. They made a payment to a regular contact. They hadn't used the contractor for six months and noticed that the invoice had a different account. They simply thought that over that period of time, the contractor had changed their account. The email that had the invoice attached used the same wording and job details. They updated the account details on their system and transferred the money. A week later, they got a call from their contractor asking where the money was.

The hacker had gained remote access by hacking the contractor's website and redirected clients to another site which installed malicious software. This enabled them to have direct access to their clients' computers to monitor, keeping an eye on them for a while and getting a feel for the kind of invoices that are being sent. They then manipulated and modified emails between the two parties. The hackers may have had access to the computer for months or longer and a late-afternoon invoice was a prime target.



So when paying anything online, even payroll, if there is any change in details, call the supplier or employee direct to make sure the changes are legitimate.

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*

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PROPERTY MAINTENANCE & SECURITY

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 damage. This might include:

- Clean out your gutters
- Repair any loose/broken roof, ridge and valley tiles and ensure proper flashing is in place (water damage will not be claimable due to lack of maintenance in these areas)
- Check and attend to ceiling water stains
- Check for potholes on property
- Call an arborist to check any trees of concern
- Check the condition of playground equipment and structures for safety and soundness; repair or remove as necessary
- Cut back overhanging branches and brush and mow grass areas to keep snakes away
- If you are in a fire prone area, clear away the surrounding area. Cut long grass, clear leaves from your gutter. Try and ensure there is some form of fire break if possible

If your property is in an area vulnerable to theft and vandalism, instal security cameras. These can be obtained at a reasonable cost. Put up signage around your property alerting people that your property is under constant video surveillance. Whilst the Insurer is here to assist with costs associated with these types of claims, your responsibility is to mitigate the risk of this occurring as far as it is possible.

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 Erica Purcell