

Baptist Insurance Services

SEPTEMBER 2018

INSURANCE RENEWAL 2018/2019

This year has seen some major changes to the way that Baptist Insurance Services (BIS) operates, some of which will have a significant impact on your organisation.

To fully explain these changes, it is necessary to understand the basis on which BIS was established. The key criteria was to create an organisation that, on behalf of the State Associations, could provide an insurance scheme to their authorised churches and organisations that obtained the broadest insurance covers available, negotiated the most competitive premiums possible, and provided a commission to the State Associations to help fund the cost of their ministries providing services and support to you. It is important to note that even allowing for the collection of this commission, the premiums passed on to you have always been well below those available in the insurance market through other sources.

Following a review of our legal structure, BIS has made the following changes.

Over a number of years, your premium has included an amount allowing us to build up reserves for the protection of our insured Baptist churches and organisations against unforeseen events. A prime example of this is the amounts that may be required to meet claims arising out of the Royal Commission into Institutional Responses to Child Sexual Abuse.

As a result of our legal review, BIS will no longer hold these reserves. Accumulated reserves will now be returned to constituents. Details of these refunds will be provided to each State Office who will contact each of their constituents. Whilst BIS can no longer hold these funds we believe it is imperative that as a denomination, a centralised pool of funds is available to meet claims as they arise. BIS would urge you to consider leaving these funds in trust with your State Office so there are funds available to meet the claims that will come out of the Commission.

For this year's renewal, State Associations will not be able to include an administration fee, or commission. This will cause an obvious shortfall in most budgets and put pressure onto the services provided by them for you. Each State Office will deal with this in their own way and will communicate with you on this.

To overcome these issues, BIS is applying to ASIC for an Australian Financial Services License. This will then allow us to provide an even broader range of products and services through the State Associations.



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Do we now need to let BIS know whenever we have a person or a group travelling on behalf of our church? Yes, as soon as you are aware that your organisation is planning travel, please contact your local BIS office who will advise what information they require.

Are there countries that are excluded from cover with our Travel Insurance Policy? The following countries are excluded from cover: Iran, Niger, Afghanistan, Mali, Yemen, Chad, Sudan, Somali, Libya, Burundi, Syria and North Korea. Also cover is not extended to any countries where DFAT categorises as "Do Not Travel". We recommend checking the DFAT website on a regular basis prior to travel to obtain up to date information on the region you are travelling to.

One of our volunteers tripped and broke their ankle while helping out in a church working bee. Can our insurance cover help them out? If the injured person was volunteering for the church, then the Volunteer Personal Accident Cover can assist them subject to policy terms and conditions. This policy covers 85% of non-Medicare costs with a \$50 excess. Please contact your BIS office for further information. It is also important not to offer cover for medical and related expenses to the injured party until this is confirmed by our office.

Does our Directors & Officers cover only extend to employees? No, the D&O cover extends to both employees and volunteers. It covers all those in a leadership/management/governance role, making decisions on behalf of the church/organisation.

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INSURER CHANGES

As always BIS works hard with our Broker to source the broadest cover tailored to our Baptist Constituents for the best price. For the 2018/2019 renewal, this has meant some major changes to our insurance program.

Following the Royal Commission into Institutional Responses to Child Sexual Abuse, a number of major insurance companies reviewed their willingness to provide sexual molestation cover under their policies. Regrettably, our current insurance company is among those. Accordingly, we have made the decision to place our General Liability and Professional Indemnity policies with CCI Ltd who will continue to provide sexual molestation cover for our constituents and have extensive experience in this area.

We have also changed our Corporate Travel policy to TravelCard who have provided a much more comprehensive policy that is now available to you. Further details on this policy can be found in this Newsletter.

For those who insure their organisation's motor vehicles through our scheme, we have changed our Motor Vehicle policy to Zurich Insurance. You should have already received information on this in the mail. Please note that should you be involved in a motor vehicle accident from 4pm, 30 September, any claims must be lodged direct with Zurich. All motor vehicle accidents prior to this date/time, will be lodged with Vero, our previous insurer.

Please contact your local BIS office should you require further information.

SLIPS, TRIPS, FALLS

The majority of incidents occurring in our churches can be categorised as Slips, Trips & Falls. In most cases, these incidents could have been avoided by the adoption of more rigorous practices to identify and eliminate causes.

Slips happen when a person's foot loses traction with the ground surface. Trips occur when a person unexpectedly catches their foot on an object or surface. Falls can be the result of a slip or trip but can also happen due to falls from low objects such as stairs, curbs, holes or depressions.

We encourage churches to establish regular patterns of inspection of church premises to identify hazards and establishment of appropriate risk management controls

Don't forget to check out the BIS website for more information on:
www.baptistinsurance.com.au

New BIS Staff

Melbourne office: Stephen Lockrey has been the Risk Management Adviser and Accountant in our Melbourne office since 2013. He has now transitioned to a part time role as Accountant with BIS two days per week. This has led to a reshuffle in the Melbourne office. Chris Mackenzie, Manager Insurance Operations, will now also oversee the risk management area. So please redirect all such enquiries to him. We also welcome Erica Purcell as Claims Admin Officer, three days per week. We would like to take this opportunity to thank Stephen for his contribution in risk management.

Queensland office: Ken Conwell, whilst remaining on the BIS Board, has finished his role with BIS in the Queensland office. He is replaced by Alison Ellem, State Insurance Manager. Alison has had over 20 years experience in the insurance industry and we know she will provide valuable service to our Queensland constituents. We would also like to thank Ken for his many years of service and contribution to BIS.

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TRAVEL INSURANCE

We are pleased to advise that effective 30th September 2018, TCA Insurance Services Pty Ltd (TravelCard) will be the Corporate Travel insurance provider for the Group. The BIS Board decided to move to TravelCard based on a few key differentiating factors. With the research we have undertaken, the insurance benefits provided by TravelCard are market-leading. Included in the decision to move was their nil excess on claims and 90% of claims are settled whilst our people are travelling.

What we now need from you prior to travel

You will need to advise your local BIS office of your organisation’s travel plans. If you are travelling overseas, at least one month prior to travel, you will need to complete a TravelCard Australia Listing form (this can be obtained from your local BIS office) with names and contact details of those travelling on behalf of the organisation/church. This form will then be sent to the Insurer who will provide you with a TravelCard to take with you on your trip.

What is a TravelCard?

This is a prepaid debit card with an initial nil value. The TravelCard is one of the ways that the Insurer may pay certain approved claims - Medical & Medical Evacuation Expenses / Luggage, Personal Effects, Travel Documents for Delayed or Mislaid Luggage / Money claims when you are on your journey and have the Travel Card with you. If you do have an incident, money can be transferred onto the Card for you to access at the time you need it. The Card also contains the contact details of TravelCard should you need advice in relation to medical treatment services whilst you are travelling or assistance with flight cancellations for example.

If an amount is paid in relation to a claim and loaded onto the TravelCard, it can be used to pay certain service providers or to withdraw the amount from an ATM, subject to terms agreed at the time of the claim.

What if you travel without a TravelCard?

If you are unable to notify our office in time to receive a TravelCard prior to travel, and encounter a medical emergency whilst travelling, you can call TravelCard reverse charges who will provide assistance. You will simply need to quote the policy number.

If you do not receive a TravelCard or do not wish to use a TravelCard, claims can be made through your local State BIS office upon return by completing a claim form.

Please contact your local BIS office for further information.



BIS Insurance Panel

Below is a summary of your insurance providers for the period 30 September 2018 to 30 September 2019:

Property	Allianz Insurance
Liability and Professional Indemnity	CCI Ltd
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

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TERMINATING EMPLOYMENT

We are seeing an increasing number of claims under our employment practices liability class. Numerous churches and organisations are terminating employment or contributing to conflict departures that give rise to claims. Whilst we may believe some of the reasons we terminate an employee are just and in line with our values, we are still bound by employment law. If we don't work within this framework, constituents can find themselves being sued. This is not only very costly to you financially, it can cause significant reputational damage. It is important to note that claims that arise under this policy are subject to higher excesses. Schools, colleges and aged care organisations have an excess of \$10,000 and churches, \$5,000. This means any costs of the claim under or up to the excess are borne by the constituent.



It is vital that each constituent understands employment legislation. If in doubt, before taking any action, contact your State Union office for advice. If there is an employee that you feel is not working out, you will need to ascertain that the reason for concluding their employment falls within the employment practices guidelines. There are limited reasons to end someone's employment. The values that christian organisations adhere to are often not the values upheld by the courts. Unfair or wrongful dismissals are painful for both parties. If there are performance issues, then you must adhere to the Poor Performance Policy, providing three warnings, keeping written file notes on record and showing that you have given them adequate time and assistance to improve in the areas of concern.

If you are aware of a disgruntled employee, seek human resources advice. If you have recently ended an employment in a conflict situation, please notify BIS immediately so that we can advise our Insurer on your behalf of any potential claim that may arise.

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

Important: Effective 1 October, Zurich is our new Motor Vehicle Insurer. From this date all claims must be lodged with Zurich.

(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, your organisation and State. The Zurich claims consultant will assist you with the claims process. You will be required to use a Zurich-approved Repairer for repairs. Please note that all excess invoices are issued from our office, so please do not pay Zurich or the Repairer direct.

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
NSW/ACT	Tim Williams
SA/NT	Glenn Dixon
WA	Natalie Coulson
Tasmania	Rodney Marshall
National/Victoria	Kym Bennetts Chris Mackenzie Sue Roggero Erica Purcell