

COVID-19 – Frequently Asked Questions

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 notifies 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 the premises are in full and effective operation at all times
- the gas, electricity (other than power required for the intruder or fire alarm system) and water supplies are turned off at the mains and all water pipes, apparatus and tanks are 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 activities with volunteers from our church. Are volunteers covered if they injure themselves during this activities?

This is one of the most difficult questions to answer. Personal Accident cover is still in effect for volunteers as long as they are acting in accordance with their local state/territory restrictions. In most regions that means no more than five people together in any one place at any one time. Bodily injury sustained as a result of an accident should still fall within the scope of cover provided. It must be remembered that the Volunteers Personal Accident policy does not provide any cover for illness at any time, so COVID-19 doesn't restrict the cover in any meaningful way. This is always on the proviso that the group is meeting state/territory meeting limits and conforming to social distancing rules. As organisers of any gathering you need to ensure that you have completed a full risk management appraisal of the activity to ensure that you are providing utmost safety to your volunteers and/or employees or you may be exposing yourselves to a breach in your duty of care

Our church of around 150 people still want to meet together 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 adhere to 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 your State Government requirements.

Travel

For more information of 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.

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. So no discount would apply in this situation.

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

Insurance cover for travel is a set cost for the whole renewal period and part of the 'standard package' of policies we provide. We pay the travel insurer upfront for the premium for the full renewal year and we don't receive a refund. Accordingly there is no refund/discount 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. 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>

Please contact your local BIS office should you have further questions.