



## Insurance and Vaccinations

Numerous churches have contacted us to query how insurance coverage works around the COVID-19 vaccinations, predominantly looking at individuals who work, volunteer or attend their church who refuse to be vaccinated. What happens if someone who is unvaccinated goes against local government regulations and attends a meeting/service and as a result someone else contracts the virus and sues the church?

This is not a black and white answer as government advice and directives are in a state of constant change depending on what State you are in or what is happening with the virus. However, churches/organisations need to understand that they have a duty of care to their members, employees and visitors. Using 'best practices' means that everybody who comes on to the property should be vaccinated.

Our most current advice from our public liability insurer, CCI, is that provided the Church follows relevant government directives and has a COVID-19 plan in place and follows the plan, they would cover any claim against the Church. If, however, the Church deliberately fails to follow government directives and/or fails to have a COVID-19 plan in place, it is unlikely they would provide indemnity as a subsequent COVID-19 claim could not be said to be "neither expected nor intended from the standpoint of the insured".

So at a minimum, churches/organisations need to follow government directives and communicate that to their congregations and follow their COVID-19 plan at all times.

We will continue to provide any further updates on our website, [www.baptistinsurance.com.au](http://www.baptistinsurance.com.au), under 'News'.