

Baptist Insurance Services

AFSL # 514857

December 2021

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 2022

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COVER FOR COMBINED EVENTS

Over the Christmas period, your church or organisation may be involved in ecumenical events, such as Christmas Carols. This may involve shared responsibility amongst churches across different denominations. It is important that each church involved in this shared event has its own insurance coverage. This also applies to any third party organisations or providers. We encourage you to obtain copies of each organisation/company's public liability certificate to ensure that they have adequate cover.

Your insurance cover cannot extend to cover other churches or the event itself where other churches may not have insurance cover, or their insurer is unwilling to insure them. Third parties, such as companies who run donkey rides, petting zoos, miniature trains, jumping castles, etc, will also need to have their own public liability cover.

Certain activities that are considered high risk are also not covered under your liability policy (eg: pyrotechnics or fireworks of any description). In these cases, the churches involved may have to seek out a separate event insurance cover if they would still like the event to proceed. Please contact your local BIS office should you have any queries in this regard.

If your church is hosting the whole event, there may be areas where cover can be extended to other participating churches. Again, please call your local BIS office to discuss.

As these types of events invite the local community, they do fall into the 'high risk' category. For that reason, we do ask that you complete a comprehensive risk assessment for your event. BIS is more than happy to review your assessment once completed and provide any relevant feedback or advice.

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

STOP PRESS!

Cyber hackers are becoming increasingly sophisticated in their attacks. To aid churches and other organisations insured through the Baptist Insurance Services Scheme our Cyber Insurer, ProRisk, will be running an informative Webinar on:

Cyber & Privacy Liability Insurance

Date: 16 February 2022

This Webinar will cover topics such as:

1. 8 ways to protect from cyber attacks
2. Firsthand experience of a ransom attack
3. Incident response

We will provide more details closer to the date, but in the meantime please mark the date in your diaries.

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WHY ARE INCIDENT REPORTS SO IMPORTANT?

Incident Reports should be a regular part of your work practice. Many people think they should only be used for serious or major issues. That is incorrect. Incident Reports need to be completed for any injury, big or small – ranging from a paper cut, broken leg, to a fatality. Or a conflict situation with a staff member – these are commonly known as ‘file notes’. In some staff conflict meetings, it can also be advisable to include a third person to act as a witness.

Why are Incident Reports so important? Because they provide an historical record of an event which can later be relied upon if your organisation is sued. We have experienced claims where someone tripped over their own feet and lightly grazed their knee. However, one year later they are claiming costs against the church because that grazed knee has miraculously turned into a knee reconstruction due to some form of negligence on the church’s part. If the church hasn’t completed an Incident Report, then it becomes the church’s word against theirs. In many such cases, the law can fall on the side of the injured party. If an Incident Report had been completed, it would have been very hard for the claimant to prove their case.

Whilst we like to believe that people will always do the right thing, for various reasons that doesn’t always happen. People can fall on hard times, or fall out with the church, or suffer emotional or mental issues, the list goes on and all of a sudden, the church is on the receiving end of a wrongful claim or accusation.

As well as Incident Reports for bodily injuries, Reports must be completed for ANY situation in your church/organisation that may lead to a claim. For example:

- * a messy staff resignation/dismissal
- * staff/church member accusation of bullying/abuse/etc
- * inappropriate behavior from staff or lay leader to others in the church
- * reports of any level of sexual abuse
- * a parent threatening action on behalf of their child
- * stressed employee or lay leader threatening action
- * an injury of a child on your premises

As well as completing an Incident Report, you must notify your local BIS office immediately. We will forward these notifications on to our Insurer who will then keep them on file just in case a future claim arises. This Incident Report will help to ensure your future protection.

So if completing Incident Reports is not your current practice, start today and forward copies to your local BIS Office. We are here to assist and protect you. For more information, visit our website.



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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PERMISSION FORMS

Schools and organisations who run events for children have a non-delegable duty of care in relation to their students. This duty extends to off-campus activities. You cannot rely solely on a third party to provide the correct level of care. It is unlikely that the school is able to avoid liability for negligent acts; however, any attempt to do so should be clearly expressed with wording that specifically refers to excluding liability for negligence. Wording of forms should be reviewed by the school's legal advisors, particularly in respect of any exclusion or indemnity components.

Parental permission forms are intended to provide information to parents so that they can provide informed consent for their child to attend the described activity. The proposed activity should be described in full including underlying risks and proposed controls. Any proposed transport options should be described so that specific permission can be given.

The medical and dietary component of permission forms enable parents to provide information outlining any preexisting conditions that might impact a student's ability to fully take part in the activity or assist in the provision of emergency treatment options. It also captures parents' consent to obtain emergency treatment and their agreement to pay the costs of such treatment.

Permission forms should provide a full description of the activity and its associated risks and controls. Information provided should include:

- Educational purpose of the activity
- Cost of activity and any financial assistance available
- Location and/or itinerary; facilities available
- Pertinent accommodation and sleeping arrangements
- Activity schedule
- Relevant risks and safety precautions
- Specialised clothing and equipment requirements
- Number of adults who will accompany and supervise students
- Supervisory arrangements, especially for self-reliant activities and excursions for young children
- Contact person and contact details
- Contingency plans including alternate activity program



BIS Insurance Panel

Below is a summary of your insurance providers for the period 30 September 2021 to 30 September 2022:

Property	CCI
Liability and Professional Indemnity	CCI
Personal Accident (Volunteers and Youth)	AIG Australia
Personal Accident (Pastors and Spouses)	AIG Australia
Corporate Travel	AIG Australia
Management Liability	CCI
Corporate Practices Liability	SUA
Cyber Protection	ProRisk (for Churches & Campsites only)
* Motor Vehicle (Cars, Trailers, etc)	Vero Insurance
* Marine (Canoes, rafts, kayaks, boats)	Vero Insurance
# Cyber for organisations other than Churches	Emergence

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

Only available for non-Church organisations who have obtained a quote through BIS

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RISK ASSESSMENTS

Risk assessments should be a part of the ministries, activities and events you run. With OH&S legislation, they are a legal requirement. Employers are required to ensure their places of work are safe. Risk assessments can seem like hard work, but they are a great and necessary tool in identifying potential hazards and protecting your people. Here are some of the benefits:

- 1) Helping to recognise and control hazards
- 2) Create awareness among your employees and those involved in your ministries
- 3) Setting risk management standards, based on acceptable safe practices and legal requirements
- 4) Reduction of incidents
- 5) Save costs by being proactive instead of reactive
- 6) Protection of organisational reputation

	Unlikely	Plausible	Likely	Very Likely
Insignificant	Trivial	Trivial	Low	Low
Slight	Trivial	Low	Low	Medium
Moderate	Low	Low	Medium	High
Severe	Medium	Medium	High	Very High
Very Severe	Medium	High	Very High	Very High

You can find a risk assessment template on our website. You can also send through your risk assessment for BIS to check and provide feedback. BIS also has a range of risk management documents you can download, covering a large range of activities. For more information, contact your local BIS office.

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	Stefanie Binnie
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