

Baptist Insurance Services

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In this edition

A FOND FAREWELL

It is with sadness we advise that Kym Bennetts, CEO of Baptist Insurance Services (BIS) is retiring. He will be staying on until September of this year to provide a thorough handover to his replacement – enough time to give those of you who have been personally impacted by him or the ministry of BIS, to send your best wishes.



Kym started with BIS in 2008 and has successfully built BIS into a ministry that provides comprehensive insurance protection for our churches and other Baptist constituents as well as providing a comprehensive range of risk management resources to help reduce claims while protecting the Baptist family.

In a tough insurance market, where many insurers have walked away from insuring Christian churches and organisations, through Kym's leadership we have continued to see not only a comprehensive range of insurance covers, but ones that are tailored to churches and ministry organisations.

Kym has said, 'It has not been easy to make this retirement decision as I have made so many great friends throughout my journey. My close relationships with National Council members, State Administrators, fellow CEOs and our constituents are treasured and will stay with me forever and I thank everybody for their invaluable support over many years. That being said, after a lot of reflection and prayer, I believe the time is right for me to hand the reins to another that God will call.'

The BIS staff and Board would like to take this opportunity to thank Kym for his wonderful service and leadership. He will be truly missed, but leaves BIS well-placed for its next chapter.

Kym will be replaced by Mark Dal-Corobbo who commences with us on 16 May. Due to the significant role that insurance plays in the life of our constituents, the Board has been committed to a seamless transition and a thorough and lengthy handover. During this time Mark will take the opportunity to meet our various constituents and State Offices Australia-wide.

Mark comes to us with 28 years' experience in senior operations, business development and relationship management roles and has worked closely with BIS in the past with one of our major insurers. He brings a wealth of knowledge gained after 18 years in the insurance industry and has a real passion to serve churches and Christian organisations. We look forward to welcoming him aboard.

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Am I covered under our travel insurance policy for medical costs when I travel within Australia? Limited medical cover is in place for domestic travel. Should a person sustain an injury while travelling within Australia, cover is triggered when the injury requires them to be 'admitted' to hospital and requires a minimum overnight stay. This means they become an inpatient as opposed to an outpatient.

Someone from our community wants to hire our hall for their child's birthday party. Do they need to get their own insurance cover? No they don't. The Insurer has agreed to extend the church's cover to all 'private family functions'.

This includes people from your local community as well as people in your congregation. Private family functions include birthdays, weddings, funerals, anniversaries and the like. There are also no restrictions around serving alcohol at these events as long as they don't 'sell' alcohol.

I have motor vehicle insurance through BIS and recently had a laptop stolen from my car. Is that covered? Motor vehicle cover is as it is called, cover for motor vehicles. This means that cover is triggered when the vehicle itself sustains damage as a result of an accident or vandalism/theft. If this first part is triggered, then cover may extend to any property that is damaged or stolen as long as there is no cover for the item under another policy, eg, 'personal effects away from the home' under their Home and Contents Insurance, or their business/church's ISR cover.

A car in front of me suddenly braked for no reason which caused me to run into the back of them. Why do I have to pay an excess when it was their fault? Even if the behaviour of the car in front is erratic and unsafe, the law requires that at all times there must be a safe distance behind vehicles. A driver must drive a sufficient distance behind a vehicle travelling in front of the driver so the driver can, if necessary, stop safely to avoid a collision with the vehicle.

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AFTER THE FLOOD

With flooding becoming a more regular feature throughout Australia, the Insurance Council of Australia has provided a checklist that addresses what to do when you return to your property after a flood.

When to return and what to do first:

1. Safety is the priority - don't do anything that puts anyone at risk.
2. Only return to your property when emergency services give the go ahead.
3. If water has entered the property, don't turn on your electricity until it has been inspected by an electrician.
4. Contact your insurance company as soon as possible to lodge a claim and seek guidance on the claims process.
5. Don't worry if you can't find your insurance papers. Insurers have electronic records and need only your name and address.
6. Property owners who have sustained roof damage should advise their insurer, your insurer will provide advice on emergency works to minimise any hazards and prevent further damage. This can include isolating damaged solar panels or electrical circuits and installing a roof tarp.

Starting the clean-up:

1. You can start cleaning up but first take pictures or videos of damage to the property and possessions as evidence for your claim.
2. Keep samples of materials and fabrics to show your insurance assessor.
3. Remove water or mud-damaged materials from your property that might pose a health risk, such as saturated carpets and soft furnishings.
4. Make a list of each item damaged and include a detailed description, such as brand, model and serial number if possible.
5. Store damaged or destroyed items somewhere safe where they do not pose a health risk.
6. Speak to your insurer before you attempt or authorise any building work, including emergency repairs, and ask for the insurer's permission in writing. Unauthorised work may not be covered by your policy.
7. Do not throw away goods that could be salvaged or repaired (unless they pose a health risk).



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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COPE SURVEYS

In the next few weeks, each constituent insured through us that owns a property, will receive a 'COPE Survey' to complete. This will be in the form of a spreadsheet that will require answers to a range of building questions. For example, the construction material of your floors, walls, roof; is your building heritage listed, etc. The questions are brief, however, the urgency for completion is high.

We are five months out from Renewal (30 September 2022), but this is where the real work begins as we work with various insurers aiming to get the best possible cover for the best possible price. If you have been reading our past Newsletters and Renewal documentation, you would be aware that the insurance market has hardened, with many insurers walking away from what they perceive as high risk accounts. Churches and other Christian organisations are included in that category. You don't need to watch the weather channel to know that sustained harsh weather – storms, floods and also bushfires are now the norm.

As a result, Renewals are especially tough when it comes to our property. In the past we have simply provided a listing of all our properties Australia-wide to prospective Insurers. Now they are requesting more detailed information in order to fully understand the risk they are committing to.

So in order to provide insurance for your properties, we are requiring you to complete the COPE Survey and return to our office as soon as possible, so that we can commence negotiations with our property Insurers.

Should you have any questions on this, please contact your local State BIS Manager.

MOLESTATION COVER

This is a reminder to churches that cover for molestation depends on whether the following policies/processes are in place:

1. A policy committing the organisation to providing a safe environment for children and vulnerable adults.
2. A Code of Practice covering pastors, employees and volunteers who may come into contact with children and vulnerable adults
3. A process for screening applicants for ministry, employment and volunteering, including referee checks and working with children/criminal record checks
4. A process for handling allegations of sexual abuse
5. A process for complying with mandatory reporting obligations
6. Training for pastors, employees and volunteers in the above policies/procedures

A signed declaration sent to your local State BIS office is required to ensure these are in place. Templates for the above can be obtained from your State Baptist Office. Should a molestation claim arise and a church does not have these policies and practices set, you may be excluded from cover. Please contact your local BIS State Manager for further queries.

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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TRAVEL INSURANCE

Now that some constituents are venturing overseas and interstate again, it's a good time to update of some changes to our travel policy.

For any travel, the Insurer has agreed to cover a component of leisure travel included in your 'business' trip. As long as the minimum component of your total journey is comprised of 60% business, then you are also covered for up to 40% for personal leisure.

With regards to cover around COVID-19, if you are diagnosed with the virus while travelling, cover is in place for additional and/or forfeited expenses. If you are required to quarantine once diagnosed, cover is also in place for related additional or forfeited travel and accommodation expenses.

If you contract COVID-19 prior to travel and are required to quarantine, cover is in place for loss of deposits and cancellation expenses.

However, cover cannot be extended where a domestic or international border is closed prior to or during a person's journey. The main trigger for cover is the actual contraction of COVID-19.

For more information, please see our 'News' section on our website or 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