

Baptist Insurance Services

AFSL # 514857

September 2022

In this edition

INSURANCE RENEWAL

You will by now have received documentation for the upcoming renewal period, 30 September 2022 to 30 September 2023. This renewal has been particularly difficult in negotiating premiums where the increase is minimised as much as possible.

Contributing factors have been :

- An Australian economy coming out of COVID-19 restrictions, challenges with inflation, and subsequent raw material and labour shortages which have contributed to increasing building replacement values
- Severe weather events that seem to increase in regularity and intensity, causing major property losses, including in our own portfolio.
- Insurers in Australia and overseas continuing to sustain significant losses across several insurance classes and becoming more selective in the types of risk they cover.
- Deteriorating claims history in the Baptist scheme across, Property, Management Liability, Professional Indemnity and Corporate Practices policies

Although the premium for our standard package of cover is less than what you would pay in the market, we understand that any increase is difficult in this current climate. Baptist Insurance Services have tried to absorb much of the increases, however, we have not been able to avoid increases in excesses as well as overall premiums.

For constituents such as Schools and non-church entities where Cyber cover is paid separately, we are still seeing minimum requirements from the Insurer not being met: password protocol, multi-factor authentication, regular backup program, installation/updating of anti-malware software, incident response plan and staff awareness training. Meeting all these requirements can mean a significant reduction in premiums. We encourage you to review your cyber policies and processes where possible.

Unlawful staff/pastoral terminations across our Baptist constituents continues to rise. We encourage those in leadership and HR roles to familiarise themselves with employment law as churches and christian organisations are subject to the same legislation. For further assistance, please contact your local State Union office.

If you have any questions on cover, please don't hesitate to contact us. We are here to assist and look forward to serving you in this next period.

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What do I need to do to ensure that I am covered for travel? If you are travelling on behalf of your church/organisation, then cover is automatic. We do ask however, that you contact your local BIS office to obtain travel documentation to take with you on your trip. This includes Insurer emergency contact details should you require assistance while travelling. Please note that cover will only extend if a minimum of 60% of the total trip is on behalf of the church/organisation. 40% of the trip can be for personal leisure.

Our school has student personal accident cover. Does this extend to students from other schools who may participate in one of our activities? In order to be eligible for this cover, they must be enrolled in the school. Premiums for this cover are calculated on enrolment numbers. The student would need to check with their school to see if they are covered through them.

We have a trailer and a buggy that is stored on the church's property - is that covered under our property insurance? If you have trailers or vehicles such as buggies, tractors, etc, that can be driven on roads, then generally they need to be covered under a motor vehicle policy. There are circumstances where they may be covered under your property policy, but we always ask that you contact your local BIS office to discuss as exceptions can vary depending on the particular circumstance.

If someone hires our hall for a birthday party or a wedding, do they need their own public liability insurance cover? No they don't. The insurer has extended cover to all 'private family functions'. That means the church's public liability cover will also cover anyone who hires their building for events such as weddings, birthday parties, funerals or anniversaries. This cover not only includes members and regular attenders of the church, but also people from the community.

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PROPERTY MAINTENANCE

Over the past few years, we have seen an escalation in more severe weather patterns. Flood, hail, and storm damage claims are increasing each year with damage to both internal and external property. Storm damage has been one of the highest contributors to our property claim costs.

As a result we have seen significant increases in property cover premiums. In order for Insurers to stay in the market, they need to analyse and take into account patterns of risk in the various portfolios they agree to insure. For our particular constituents they have found that a major contributing factor to water damage claims has been a lack of maintenance on church properties.

Examples below occur in high frequency:

- *Gaps in or dislodgement of roof flashing
- *Stagnant or pooling of water
- *Rusting of iron sheeting, gutters or nails
- *Water stains or mould inside the building which may indicate leaks
- *Leaf litter and other debris in the gutters and around downspouts
- *Any damage to the roof covering such as cracks, tears or air bubbles
- *Inadequate anchoring of roof-mounted equipment
- *Inadequate guttering installed
- *Broken tiles



All of the above issues can lead to significant costs in water damage claims.

As we look ahead and see more and more Insurers walking away from higher risk portfolios, we are encouraging churches to put some focus on roof maintenance to help ensure that you don't suffer an uninsured loss.

A recommendation is to contact a roof plumber and get them to report on the current state of your church roof. In many cases the roofs will be fine, but this gives a point of argument to the insurer should they question a claim, or alternatively this may highlight a maintenance issue the church may need to consider in the future.

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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COMMUNITY EVENTS

Church communities often host or participate in events for the wider public, an example being Community Carols at Christmas, a Car Boot Sale, Family Fun Days and the like.

Sometimes churches provide food and other refreshments, either donated or for a charge. Public Events may be held on church owned land or at a local Council facility. If held on facilities owned by a Council or other legal entity they normally have their own risk management criteria that must be complied with.

Prior to commencing any event, a church should undertake a risk assessment to identify what might go wrong at the event and then consider how the likelihood or consequences of the identified risks might be reduced. The emphasis of this risk checklist is events held on church property but many of the risk issues are relevant regardless of the actual location of the event.

Some things to consider can include:

- Has an event coordinator been appointed?
- Have neighbours been advised of the event?
- Has a risk assessment been undertaken?
- Have you catered for people with disabilities?
- Have staff / volunteers been trained in WHS standards?
- Is there an alternate venue available in the event of inclement weather?
- Has the event been discussed with local government representatives? If necessary, have local authority approvals been obtained?
- Has an emergency management plan been prepared and rehearsed? Have emergency services been informed of the event – police, fire brigade, ambulance? Is there provision for emergency vehicle access to the venue?
- Has the venue (including car parking) been checked for slip, trip or fall hazards prior to the event?
- Has insurance coverage been confirmed with Baptist Insurance Services? Note that if private individuals are selling products in their own right, then stallholders are not covered by the church's insurance.
- Have all electrical equipment and leads been tagged and tested and covered to prevent tripping hazards?
- Have all staff and volunteers who will have contact with children completed Working With Children Checks? Have they been advised of and agreed to the church's policy in relation to child protection?
- Has planning been completed for the process of cleaning the venue and restoring it to its pre-event state?



For more information and a copy of a risk management template, please visit our website:
<https://www.baptistinsurance.com.au/risk-management/>

BIS Insurance Panel

Below is a summary of your insurance providers for the upcoming renewal period 30 September 2022 to 30 September 2023:

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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WORKPLACE HEALTH & SAFETY TRAINING

Risk management is an essential part of operating any organisation, including churches. One area of risk management that is important is risks to people, and this means ensuring a safe workplace and environment for employees, volunteers, contractors and the wider community.

The relevant state Work Health and Safety legislation sets out the obligations of organisations in this respect.

BIS has developed an online training tool that can be utilised by any Baptist church that is part of the insurance scheme, including their employees and volunteers. The training has been designed to assist churches to understand their workplace health and safety obligations, and includes reference material, such as incident reports and a sample Work Health and Safety policy, that can be adapted to your organisation.

Please note that this is not designed to be or replace any accredited course, and should be viewed as an assistive tool, which you may find useful including in your induction and/or training program(s). This training course and materials come at no extra cost, and you can access the course and materials by clicking the below link:

<https://www.baptistinsurance.com.au/work-health-safety-training/>

Please contact your local BIS office for more information.



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	Gail Maddocks
Tasmania	Rodney Marshall
National/Victoria	Mark Dal-Corobbo Chris Mackenzie Sue Roggero Tamzin Fry