

Newsletter

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What's Ahead?

As we progress through this year's Renewal period (30 September 2023 to 30 September 2024), we are pleased to report that the DMF is fulfilling its purpose by providing broad coverage for our members, including discretionary payments for items typically not covered by traditional insurance. By transitioning property protection to the DMF, we have ensured stable pricing for our constituents during a time when premiums in the traditional insurance market were rising. We thank God for opening doors and contacts to make this option available for our Baptist Family.



In April, we transitioned our Public Liability coverage to HDI Global SE - Australia, ensuring significantly broader and specifically tailored coverage for our Baptist family and their respective missions and ministries.

Encouraged by the benefits provided by the DMF, we are now reviewing options to include liability covers for the next Renewal period, starting 30 September 2024. Actuarial modelling for this inclusion has been very promising, suggesting that we could expand the mutual to offer broad liability protection and contribution stability for our constituents.

Behind the scenes, BIS is collaborating closely with our Broker, Insurers, and Reinsurers, as well as building significant networks in the global reinsurance market to ensure Baptist Mutual continues to be recognised as a sector leader in risk management.

These activities underpin our steadfast goal to provide comprehensive protection for the people and assets of our Baptist family, enabling them to pursue the mission God has called them to fulfill. While we may not be actively serving alongside you in your respective ministries, we recognise our calling to provide comprehensive protection and risk management services to assist you in advancing the Kingdom of God.

Bronson

Chief Executive Officer – Bronson Justus

Claims Notification

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Liability Claims

For this Renewal period (30 September 2023 to 30 September 2024), the liability policies listed below are written on a 'claims-made' basis.

- Directors & Offices Liability
- Professional Indemnity Insurance
- Corporate Practices Protection
- Physical / Sexual Abuse (Public Liability)



Claims-made means that any incidents that are claimable or have the potential to develop into a claim must be notified to the Insurer within the current Renewal period.

Failure to notify may jeopardise your right to claim should you not report incidents to Baptist Insurance Services. This could mean that the constituent involved may bear the full cost of the claim.

The trigger of claims-made policies is the date that a constituent first becomes aware that a potential claim may arise. This may be due to an alleged breach, error, omission or incident that may give rise to a third party claiming against you.

We strongly recommend that all facts and/or known circumstances that may have the potential to give rise to a claim in the future be notified within the current period of insurance.

If you have any questions on whether an incident should be reported to us before Renewal, please contact your local State Manager who will be happy to assist.

Property Claims

If you identify any damage to your property that you believe is claimable, please ensure that you advise your local BIS State Manager as soon as possible.

Now that property is covered through the DMF, we require all claim notifications to be logged prior to 30 September 2024.

Risk Management Update

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Risky Business

We are currently updating the BIS website. Some of our recent updates include key risk resources such as:

- Jumping Castle Risk Assessment – there is now a specific risk assessment template for Jumping Castles, and we've included two new signs for display when operating the unit.
- Risk information Sheets – there's a new information sheet for the Management of Concussion and an update to the Security of Cash information sheet.



There will be other regular updates to the risk management resources on our website over the coming months and we'll be sending out regular notification to you as these occur.

Our risk management services will continue to have a stronger 'partnership' model focus, with the intention to support constituents in enhancing their existing risk management systems.

In 2024/25 we are planning:

- BIS website: Consolidate and update the risk guidance information we provide to make it more relevant and helpful.
- Training and education: Develop and deliver webinars and in-person workshops to support constituents with practical and meaningful risk management training.
- Partnership and collaboration: Seeking feedback and input to develop our risk management service offerings based on the needs and preferences of our constituents, State Unions and Professional Standards committee.

Member Spotlight

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Carinity

Providing protection for our Baptist family allows us to hear inspiring stories from across the country. We witness what God is doing through the people in the churches and organisations we cover. These uplifting stories encourage us in our work, reminding us that it is more than a job; it is being a part of God's greater plan to grow His Kingdom.

Recently, one of our BIS team members attended a presentation from Carinity, a Queensland constituent. Carinity shared about their work in the education sector, where they run five special assistance schools and one mainstream school in Queensland. Their schools support students on the fringes of society and those who struggle to fit into mainstream education, including teen mothers. The mainstream school primarily serves Aboriginal and Torres Strait Islander children, providing transportation, meals, uniforms, and whatever is needed to keep them attending.

Carinity's approach to students is based on "unconditional positive regard," inspired by 1 John 4:19, "We love because He first loved us." They see all young people as having inherent, God-given value. Unlike most educators, Carinity's schools, welcome students who often find themselves in trouble with authority, have extremely challenging home lives (if they have a home at all), and those who have dropped in and out of school multiple times. Many of these students would be easy to dismiss as too difficult by others.

BIS is grateful for the opportunity to support such impactful initiatives and are continually inspired by the dedication and compassion of our Baptist family. Together, we are truly making a difference and furthering God's wonderful work.



Change in Payment Details

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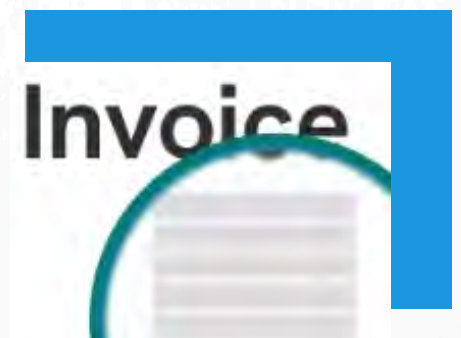
Payment Details Change

Please note that Renewal invoices sent out in September 2024, will request payment into a **new BIS account**.

We kindly ask that you check your invoice for the correct account details. We also wish to advise that payment by instalments will be offered again this year by:

- Baplink - Queensland only
- Baptist Financial Services for all other States / Territories

Further details on instalment payments will be sent out with your renewal invoice.



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Risk Advice

Nick Hill - nick.hill@baptistinsurance.com.au

Website

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Contact your local State Manager for login details