

Newsletter

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Dear Baptist Family,

Walking Together: Building Stronger, More Confident Members Across Our Baptist Family

Behind the scenes, the BIS and Baptist Mutual team have been busy doing something we deeply care about, helping your ministry stand on solid ground, no matter what comes your way. Whether that's navigating a weather event, understanding what your protection actually means, or simply being ready for the unexpected, our goal is the same: so you can focus on ministry, not worry.



Being ready before you need us - One of our big focuses lately has been preparation. It's not the most exciting topic, but it matters enormously. We've been strengthening our systems, improving our cyber security, and making sure our plans are sound so that if something disrupts the way we work, be it a storm, a tech failure, anything in between, we can still show up for you. Think of it like maintaining the church roof: the best time to check it is before the rain arrives.

Supporting churches through tough weather - We've been walking closely alongside many of our constituents who've been dealing with hail and weather-related damage. It's a good reminder for all of us, knowing what assets you have, keeping up with maintenance, and reaching out early when something goes wrong makes a real difference to how smoothly a claim is resolved. Our team is working hard with assessors and builders to make sure every constituent is treated fairly and set up well for the long run, not just patched up quickly.

Making our protection easier to understand - We know that insurance and governance language can sometimes feel like it belongs in a boardroom, not a church. So we've been spending time with our unions and constituents, talking through how your protection works, where the boundaries are, and what good decision-making looks like when sensitive situations arise. This isn't about more red tape, it's about making sure you have the knowledge and confidence to lead well.

Building something sustainable for the future - We're also quietly doing some important longer-term work, evaluating the expansion our mutual protection and alternative reinsurance arrangements that could reduce our reliance on the broader commercial insurance market. The goal is simple: better, more stable options that actually fit the way faith-based organisations operate and the values we share. It's careful work, but it's worth doing right.

As always, your questions, feedback, and willingness to engage mean everything to us. They shape how we serve and where we put our energy. We're honoured to walk this road with you, offering practical help, honest guidance, and faithful care, so that the work of ministry can keep flourishing.

Yours in faith,



Chief Executive Officer – Bronson Justus

Travel Insurance Update

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We understand that some of our constituents may currently be travelling, or have upcoming overseas travel planned. Considering the evolving situation in the Middle East, we are sharing the following advice in conjunction with ICA and our travel insurer, Arch.

As conditions continue to evolve and impact flights and travel globally, we strongly recommend that travellers regularly check the Smart Traveller website for the latest government advice: www.smarttraveller.gov.au. Your airline will also provide updates regarding flight availability to specific destinations.

Understanding your policy coverage is important in this changing environment. The key points are outlined below.

Emergency Assistance - If emergency medical or travel assistance is required, contact the 24-hour Arch Assist emergency team on +61 3 9828 1450, quoting your policy number.

Policy Coverage - The policy provides cover for "...unforeseeable circumstances (not otherwise excluded by the Policy) outside the control and knowledge of the Covered Person."

Where travel disruption occurs, travellers must take reasonable steps to minimise loss. In the first instance, contact your airline, hotel, or travel agent to confirm:

- Whether travel has been cancelled, delayed, or altered
- Whether refunds, credits, or alternative arrangements are available
- Any claim must include documentation confirming:
 - oCancellation of the flight or service by the provider
 - oThat the provider has been contacted regarding alternatives
 - oDetails of any refunds, credits, or reimbursements received



If a journey has not yet commenced, cover is limited to additional or forfeited travel expenses only. The policy does not cover the cost of alternative or replacement bookings. Please also note that no cover applies where government travel advice is not followed, including where "Do Not Travel" advice is in place on the Smart Traveller website.

Frequently Asked Questions

If I cancel my trip because I feel unsafe, but DFAT has not issued a "Do Not Travel" warning, am I covered? No. Cover generally applies where circumstances force the cancellation (such as government advice or illness). A personal decision to cancel is not normally a trigger for compensation.

What should I do if my travel is disrupted? Contact the airline, hotel, or travel agent first to confirm cancellations, refunds, or alternative arrangements before lodging a claim.

Will my claim be covered? Each claim is assessed on its individual circumstances. Cover depends on how the policy applies to the specific facts of the situation.

Does government travel advice affect cover? Yes.

- If "Do Not Travel" advice is issued after booking but before departure, claims for forfeited travel expenses may be considered (after seeking refunds from providers).
- If costs are incurred after "Do Not Travel" advice is already in place, those costs will not be covered.
- If a traveller chooses to travel despite "Do Not Travel" advice, there is no cover.
- If DFAT advice changes to "Do Not Travel" while you are already travelling, cover remains in place.

The Insurance Council of Australia has also provided guidance which we encourage you to review: <https://insurancecouncil.com.au/resource/middle-east-conflict-insurance/>

Protection and Insurance Updates

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Ministering and working with third parties

Churches and ministries often open their facilities or partner with other organisations to run joint programs and community services. These arrangements can be a powerful expression of service, hospitality and mission, but they also create complex insurance and liability considerations that should never be assumed or overlooked.

These can include areas such as financial coaching, food distribution, third party events, etc.

On application, BIS is able to consider extending liability protection for some programs, however there are also others that we are unable to provide protection for. Even if a third party assures you that existing cover is adequate, always verify this with BIS first before you enter into any agreements or arrangements. Failing to do so may result in a claim being declined, or your ministry being left without adequate protection.

When facilities are shared or programs are delivered jointly, it is not always clear who is legally responsible if an incident occurs. Insurance policies are typically structured to cover the activities of the protected organisation, not the independent activities of external groups using the space or operating alongside the church. Without proper guidance, a ministry may unintentionally expose itself to risks that fall outside its protection.

Seeking advice early helps clarify:

- Whether the ministry's protection responds only to its own activities, or whether third-party use is included/excluded
- Whether the external organisation is required to hold its own public liability and other relevant insurance
- How responsibilities should be clearly documented in facility-use agreements or partnership arrangements
- Whether the ministry is protected at all

Joint programs and community services can further blur the lines of responsibility, particularly when volunteers are shared, activities are co-branded, or programs involve children and vulnerable people. Programs involving children and vulnerable people carry heightened safeguarding obligations — it must be absolutely clear which organisation is responsible for supervision, screening of workers, and compliance with child safety frameworks. Appropriate advice ensures there is no misunderstanding about these responsibilities, and that one party is not unintentionally relying on another's insurance or safeguarding policies.

Our goal is to always ensure that YOU are protected. Before any agreement with a third-party organisation is entered into, we ask you to contact your BIS State Manager to confirm protection is in place.

Urgent request when using carpet-drying companies

If you have water damage to your carpets and require a carpet-drying company to attend. Please contact BIS before agreeing to their services or quote. We have found a number of companies have significantly over-charged for services that don't meet the minimum standard required and have led to further costly issues.



Protection and Insurance Updates

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Why it's important to use the Insurer's Panel Lawyers

When a claim is made against you—such as a liability or injury claim—it can be tempting to immediately engage your own lawyer. However, when the claim is not your own loss but involves a third party, it is critically important to allow the insurer to appoint and manage the legal representation through their panel lawyers.

Insurer-appointed panel lawyers are specialists who understand the policy wording, the insurer's claims strategy and the legal obligations that apply to claims. They are experts in their field and highly experienced in managing these types of claims. They work directly with the insurer to ensure the claim is handled efficiently, consistently and in a way that protects the protected entity's rights under the policy.

Engaging a lawyer independently without the insurer's consent, can create significant risks. Legal costs incurred outside the insurer's approved process may not be covered, potentially leaving the the protected entity responsible for those expenses. As well as paying the excess, you may have to cover thousands of dollars in legal fees. In addition, independent legal action can unintentionally prejudice the claim—for example, by making admissions, providing responses, or taking steps that conflict with the insurer's defence strategy.

Using the insurer's panel lawyers also ensures clear communication and coordination. The insurer remains responsible for managing the claim, negotiating with third parties, and determining settlement or defence strategies. This avoids duplication, delays and inconsistent advice, and allows the protected entity to focus on their core activities rather than complex legal processes. As well as lawyers, this practice also extends to utilising forensic accountants, third party IT companies, public relations, etc - the Insurer has specialists to assist in all these areas.

In short, when a claim involves a third party, contact your BIS State Manager immediately, so we can contact the insurer allow them to appoint their panel lawyers. This protects policy coverage, controls costs, and ensures the claim is handled by experienced professionals acting in the best interests of both the insurer and the protected entity.

Understanding the distinction between contents and building

It's important to understand the distinction between "contents" and "building" cover. This can help ensure you're adequately protected and avoid any surprises if you need to make a claim.

Contents protection covers the items inside your home that aren't permanently fixed to the structure. This includes furniture, electrical appliances, clothing, jewellery, carpets, curtains, rugs, artworks, tools stored in a shed or garage and personal belongings. In short, if you could pick up your house, turn it upside down, and shake it, the items that would fall out are generally considered contents.

Building, on the other hand, relates to the physical structure of your home and anything permanently attached to it. You can't unplug and walk away. This includes walls, roof, floors, windows, doors, built-in wardrobes, air conditioners, bathroom fixtures, and kitchen cabinetry. Permanent fixtures such as garages, fences, driveways, and in-ground pools are also typically covered. Essentially, if it's part of the property's structure and can't be easily removed, it falls under building protection.



2026/2027 Renewal Process

What to expect

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We are commencing our Renewal process for the 26/27 period. Servicing over 1,350 constituents, this involves a considerable amount of work behind the scenes for BIS.

Each year we are experiencing reinsurers and insurers requesting more information from us on your behalf. In an increasingly volatile environment affecting all our lines of cover and protection, this information allows them to understand the risk they are accepting. The more information they receive, the greater degree of comfort we can impart as we communicate the mission of our Baptist Family. We can frame the 'high risks' they perceive with a comprehensive risk management program.



The less information we provide creates gaps. In place of detailed data, they insert their own interpretations and understandings and this in turn leads to perceived higher risks which leads to higher costs in contribution fees.

We understand that some constituents do find the provision of information onerous. However, to enable us to negotiate cost-effective fees we have no alternative but to meet their requirements. Below is an outline of activities and information collection you can expect leading up to 30 September 2026:

- The Valuation Company we employ, Marsh Valuations, will be contacting some of our constituents to arrange an onsite valuation of your building/s from now until the end of June. Please assist by arranging a mutually convenient time asap.
- In April, all constituents (apart from Schools, Care facilities and other larger organisations) will receive a General Survey direct from Bastion Services. This will be the same process as 2025. We have tried to keep questions to a minimum. They are based on what we need to obtain tailored protection and competitive rates. We ask for your cooperation in completing this as soon as possible. A separate email will be sent on this with further information.
- In May, our State Managers will email a request to review your content valuation/s, as well asking you to notify any building additions/deletions so that we can ensure you are fully protected.
- In June, a Proposal questionnaire will be sent directly from Bastion Services to our Schools, Care agencies and larger organisations. This will enable us to provide cover for our liability, cyber and financial lines. Again we ask that this is completed as soon as possible. Delays from constituents can affect our overall ability to negotiate on these lines.
- In July, our State Managers will email those who have their vehicles insured through us, requesting an update on your vehicle listing.

Once we receive the above information, we then collate and provide this data as well as extensive commentary, to our Broker, who in turn negotiates with various insurers and reinsurers. The sooner we are able to collate this information, the more lead time we are provided with to negotiate the best rates and cover.

Thank you for your understanding, cooperation and assistance. It is greatly appreciated.

Member Spotlight

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Helping the Homeless

MADCOW stands for Make A Difference, Change Our World, and is an initiative of Bendigo Baptist Church, Victoria. It exists to break the cycle of generational injustice, to help prevent family breakdown and homelessness. Profits support homeless services in the heart of Bendigo.

MADCOW recently opened a new facility they call the 'homeless hub.' Their vision for the hub began in 2020 after the CEO, Matt Parkinson, and his co-workers found a man sleeping on the doorstep with nothing but his clothes and a garbage bag for warmth. "That broke our hearts. From that moment we said we need to be doing more than just general food relief and supporting the community, we need to be looking after the rough sleepers."

Today, MADCOW trains and employs 90 staff, many of them Karen refugees and engages 150 Volunteers across the organisation and making a difference in the community of Bendigo.



Website

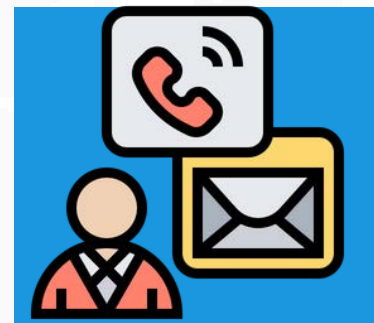
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