

## Merry Christmas!

All the staff at ABIS would like to take this opportunity to wish you a Merry Christmas and a Happy New Year! We look forward to continuing to serve you in 2014.



## ABIS Offices Over Christmas

If your ABIS Office is closed over the Christmas/New Year period, please follow the steps below in the event of an emergency property claim:

1. All reasonable steps should be taken following an accident or loss to protect the property or person from any further damage or injury.
2. Any loss by theft and/or wilful or malicious damage should be immediately reported to the nearest Police station.
3. Take any photos, complete the correct claim form and keep all steps well documented.
  - Any urgent repairs (like cleaning and drying carpets, replacing master locks and repairing broken windows) to be completed first.
  - Any other repairs/replacement, please obtain two quotes.
4. If requiring further assistance, you can contact the Allianz Claims Line on 131000, or Crawford's Insurance Assessors on 1300 135 790, or Cunningham Lindsey Insurance Assessors on 1800 811 285.
5. Forward claim documentation including any supporting papers to the ABIS office once the office is re-open.

For more information see our website: <http://www.abis.net.au/>

Also as we approach the Christmas school holiday period, activities wind down and premises are often left unattended. Please ensure that any unattended premises are securely locked and that they are regularly visited to check for any signs of intrusion and/or damage.

This time could also be used to carry out repair and maintenance work. If your buildings are in a fire prone area, ensure that all fire plan preparation work is completed in a timely manner, eg. cutting grass, removing vegetation close to buildings, cleaning gutters etc.

**Mission Trips** — If your church is planning a missions trip over the summer holidays, please ensure that you contact your local ABIS office to discuss and obtain the relevant information you will need for travel insurance before your trip. It is important to note that there are conditions and also countries where cover is excluded under the Policy.

**Building/Renovations** — If your church or organisation is undergoing building works or renovations, as long as the costs total \$500,000 or under, you are covered by your Property (ISR) Insurance Policy. However if the works exceed \$500,000, you will need to obtain separate cover. This can either be through the building company employed by you or you can contact ABIS to organise separate cover called Contract Works. Call your local ABIS office to provide you with a quote.

**Electrical Items at Op Shops** — If you operate an Op Shop ministry and sell second hand electrical items, all equipment must be tested and tagged prior to being offered for sale. If you don't have an electrician who volunteers to do this for you and find that it is not cost effective to pay someone, it is not sufficient to attach a sign to the equipment to say this item hasn't been tested and recommend the purchaser tests prior to use. If the electrical item has not been tested and tagged, these items should not be sold by the Op Shop.

**Previous Newsletters** — All our ABIS Newsletters are posted on our website. Follow the link: <http://www.abis.net.au/newsletters> for more articles.

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# What's new on the ABIS Website

Lots of new information has been provided to help with completion of risk assessments or to help in the planning for new activities. Information topics added to the website are set out below:

## *Risk information from Vero*

- Business continuity management and continuity planning
- Contractor management
- Flammable and combustible liquid hazards
- High Intensity Discharge (HID) lights
- Thermal image scanning of electrical components to identify defects
- Food allergens
- Jumping castle activities
- Water activities

## *ABIS Risk checklists churches*

- Sunday school/kids' church
- Opportunity shops

## *ABIS Risk information churches*

- Parental permission forms
- Employing staff
- Car Parks
- Social media

## *ABIS Risk information schools*

- Permission forms
- Ergonomic issues
- Grounds Maintenance



**ABIS Website:**

[www.abis.net.au/content/risk-management](http://www.abis.net.au/content/risk-management)

## Risk Management Assistance

Our Risk Management Advisor is available to help you with any risk topics relevant to your church, school or other entity. He has started this process with churches and schools and camps on a range of risk topics including:

- Emergency management
- Safe church training
- Soup kitchen risks
- General risk management for churches
- Higher risk youth activities such as rock climbing walls and inflatable water devices
- Application form design
- Off campus trekking

If you would like assistance with any risk topic, contact Stephen Lockrey on [stephen.lockrey@abis.net.au](mailto:stephen.lockrey@abis.net.au) or 0499 053 031

## ABIS Insurance Panel

Below is a summary of your insurance providers for the period 30 September 2013 to 30 September 2014:

- |  |  |
|--|--|
| • Property                                     | <b>Allianz Insurance</b>   |
| • Liability and Professional Indemnity         | <b>Vero Insurance</b>  |
| • Personal Accident (Volunteers and Youth)     | <b>Accident and Health</b>   |
| • Personal Accident (Pastors and Spouses)      | <b>Accident and Health</b>   |
| • Corporate Travel                             | <b>ACE Insurance</b>   |
| • Management Liability and Comprehensive Crime | <b>Chubb Insurance</b>   |
| • Motor Vehicle                                | <b>Vero Insurance</b> - only for those who have received a separate invoice for this |
| • Marine (Canoes, Rafts, Kayaks, Boats)        | <b>Vero Insurance</b> - only for those who have received a separate invoice for this |
| • Contract Works (For works over \$500K)       | <b>Vero Insurance</b> - only for those who have received a separate invoice for this |

# Combined Church Events

Over the Christmas/New Year holiday period, your church or organisation may be involved in ecumenical events, such as Christmas Carols, etc. This may involve shared responsibility amongst churches across different denominations.

It is important that each church organiser involved has its own insurance coverage as well as any third party provider. You may wish to sight a copy of their public liability certificate of currency to verify their coverage. The ABIS insurance for your Baptist organisation will not 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.

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. This does not apply where your church is actually hosting and taking responsibility for a service in your own church where other churches will be invited.

You can use the information below as a reference guide for your combined church event/activity, but if you are unsure or would like

further information, please contact your local State ABIS office to discuss, **at least preferably two weeks prior to the event.**

- Name of Church & organiser
- Name, type & date of event & venue
- Churches involved and denominations
- Have certificates of currency been received from each of the participating churches? If no, please contact your local State ABIS office to discuss.
- List of Activities— Are there activities that are high risk or could be excluded from your policies? If unsure or yes, contact your local State ABIS office to discuss.
- List of any additional activities to be provided by third party providers. Have Certificates of Currency been received? If no, contact your local ABIS office to discuss.



## Queensland Outdoor Recreation Award

In a major coup for the Baptist Camping Ministry in Queensland their Queensland Conference and Camping Centres (QCCC) has received the 2013 [Queensland Outdoor Recreation](#) Award for Excellence in Outdoor Instruction & Education, a prestigious industry award recognising excellence in Outdoor Education programs.

Over the last 10 years QCCC has grown to become one of the largest providers of school camping and outdoor education programs in Queensland. They operate 3 facilities: Brookfield in Brisbane, Mapleton on the Sunshine Coast Hinterland and Tamborine Mountain on the Gold Coast Hinterland, as well as innovative expeditions programs in the Mary Valley and Glasshouse region. Mapleton and Tamborine - 300 beds each, Brookfield - 150.

Each year QCCC has a ministry to over 600 groups, catering to 50,000 guests. QCCC caters to nearly 400 different school events each year. The three sites employ a combined staff of 100 and its innovative school camping programs attract schools throughout Queensland, interstate and internationally. Throughout 2012 QCCC created and built eight new activities specifically designed

around the Australian Curriculum. This was a staff-driven effort with the initial “draft activities” significantly altered and enhanced through the participation of staff members primarily responsible for their delivery. “*People support what they create*”.

QCCC Director Andrew Grant believes a large part of QCCC’s success comes from locating its largest site in the natural beauty of the Blackall Range. “There’s no doubt we enjoy a natural advantage by bringing city kids into the mountains where they’re immersed in the stunning beauty of the Range. We must have one of the most stunning classrooms in Queensland”.

Andrew Grant said, “One of the most significant aspects of these new activities is the wonderful contribution being made by some Gubbi Gubbi locals who have transformed some of our property into a traditional encampment where they deliver a Cultural Awareness Experience and outdoor Aboriginal art workshops. All of the new programs have been well received by schools as a way of camp building into the delivery of their curriculum, but the Gubbi Gubbi and activities are

emerging as a clear favourite.

Another secret to QCCC’s success is their delivery of a sequential approach to camping which means schools construct a cohesive journey through school years – accessing the same ethos and program themes multiple times, but in varied and exciting formats across QCCC’s three sites. QCCC Mapleton specialises in Outdoor Education for Upper Primary and middle secondary schools. QCCC Brookfield is one of the few sites able to offer urban programs in Brisbane and QCCC Tamborine, with its views over Brisbane and Moreton Bay, is a stunning site for leadership and spiritual retreats for senior High School.





# Why Doesn't Insurance Cover Medicare Related Costs or the Gap?

If you are lodging a Volunteers Personal Accident Claim (or if you are a school and have paid an extra premium and are lodging a Student Personal Accident Claim), it is important to understand what can and can't be claimed in relation to medical costs. When someone is injured it can be an upsetting or emotional experience for them and their families. We try to make it as clear as possible as to what exactly is claimable. However, sometimes during the process, details can be forgotten and being told that certain costs are not claimable can cause unnecessary angst.

The Health Insurance Act 1973 prohibits all Insurers (not including private health funds) from paying medical expenses which are subject to a full or partial rebate from Medicare, including the Medicare Gap. This does not originate from the Insurer, but is Government Legislation that must be adhered to by all Insurers.

Accordingly, Insurers are limited to only being able to reimburse Non-Medicare

expenses. Generally doctors, surgeons, anaesthetists and some X-rays and MRI scans attract Medicare rebates and are therefore not claimable.

Before lodging a claim, it is also important to note that claimants must pay all medical expenses upfront. All invoices must be presented to Medicare and/or their Private Health Fund, or other applicable insurance (Registered Clubs or Associations) before they present the invoices to ABIS to lodge on their behalf.

The Insurer will not pay a Medical Provider/Third Party direct. Receipts of payment must be included in the claim documentation.

We also highly recommend that the claimant keeps copies of all claim documentation for their records.

The Volunteer Personal Accident Policy provides cover for expenses incurred for a period of 12 months from the date of accident/ injury, whilst the Student Personal Accident for a period of 24 months.



## Motor Vehicle Insurance

*(This article relates only to those organisations who have paid an extra premium for Motor Vehicle Insurance)*

For those who have their motor vehicle insurance through ABIS, if you do have a motor vehicle accident, please contact Vero on 1800 222 043 to lodge your claim and quote the motor vehicle policy number MSL013514828. The Vero claims consultant will assist you with the claims process. If a repairer asks you to pay the excess directly, please do not pay, but contact the ABIS office as all excess invoices come through our office, and not through the repairer or insurer.

### Potential Claims

Please contact your local State ABIS office as soon as you are aware of any potential claims, ie where you:

- Receive a verbal complaint which cannot be easily solved and without expense
- Receive a letter threatening legal action from an individual
- Receive a solicitor's letter threatening legal action
- Receive 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.

#### ABIS State Baptist Union Office Contacts:

Queensland	Ken Conwell
New South Wales/ ACT	Tim Williams Judy Henderson
South Australia/NT	Glenn Dixon
Victoria/ Tasmania	Jean Lim Sue Roggero
Western Australia	Terry Hicks Jill Birt
National	Kym Bennetts Stephen Lockrey