

APRIL 2016

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## IS YOUR MINISTRY COVERED?



We often receive queries from our constituents asking if a particular event or group/body (eg a separately incorporated ministry) linked to the church is covered.

Apart from talking through associated risk areas and ensuring that adequate risk management measures are in place (visit our website - [www.baptistinsurance.com.au](http://www.baptistinsurance.com.au) or refer to our *Risk Management Guide for Churches* for more information on risk), we will ask a few questions:

- \* Is this ministry endorsed by the church leadership/council/board?
- \* Is this ministry directly accountable to the church? The ministry may involve people from the community or other churches, but leaders must be attenders of the church and accountable to the church.
- \* Does the leadership of this ministry/body/group constitute at least 51% from the church, ie the majority in terms of decision-making? Is it noted in the church's constitution? This line of questioning will be applied to incorporated ministries.
- \* If the ministry receives a fee for service, does the money go back into the church? If the ministry has its own bank account and does not give its profit to the church, then the ministry could be seen as a separate body and may require their own insurance cover.
- \* Does the ministry involve qualified contractors/practitioners? If it does and they are paid direct for their services, eg counsellor or electrician, then they will need to operate under their own specific insurance covers. If money is donated back to the church, then cover can extend to them. We do ask that you contact your local BIS office for further clarification.

With regards to combined church events where a number of churches work together, cover will only extend to the church who is covered under our scheme. Other churches and third party organisations will be required to have their own insurance.

If you are unsure about cover for an event or ministry, we encourage you to call us so that we can assist, not only around advice on risk management, but also advice on policy terms and conditions.



**I'm worried about terrorist activities world-wide. Am I still covered for overseas travel?** The Insurer will be guided by Government advice and updates when it comes to overseas travel. There are certain regions that your travel insurance policy does not cover and they are: Afghanistan, Chad, Chechnya, Cote d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, West Bank, Gaza Strip, Somalia and Sudan. In addition to this, travel insurance will not extend to any country listed by DFAT as a "Do Not Travel" zone. If DFAT assigns "Reconsider Your Need To Travel" then we would highly recommend you do that. While you may be covered, we would ask that you consider the safety of those travelling on your church/organisation's behalf. When travelling, make sure you register your contact and travel details with DFAT so that the Australian government is aware of your movements overseas and can contact you in the event of an emergency.

**Does our Travel Insurance cover hire car?** Travel Insurance is not the same as hire car insurance. Accordingly, you must take out separate hire car insurance for any vehicle you are hiring. However, travel insurance will cover your motor vehicle excess in the event of an accident. That means that you don't have to pay extra to bring down your excess amount.

**We currently have motor vehicle insurance with you and have just bought a trailer. Does that come under our motor vehicle or ISR (property & contents) policy?** If your trailer doesn't need to be registered and is just used on your property, it can be included on your ISR policy. We simply need to ensure that it is added onto your Asset Schedule. If, however, it is used on public roads and/or requires registration, then it must come under motor vehicle insurance - whether that be through our Scheme or another Insurer.

# Baptist Insurance Services

## WHAT HAPPENS WHEN SOMEONE'S INJURED ON YOUR PROPERTY?

When someone sustains an injury whilst on your property, we are often contacted with the question, "Is it OK for us to pay for the injured person's medical bills?" This question has arisen both when the church/organisation may have been negligent, for example, they have not covered a pothole and the person has tripped over and broken their ankle; or when there is no fault on their part - they just want to help out as the person is struggling to pay their bills. It is important to note that before any money is paid out, the injured party must first claim any relevant bills through Medicare.

Often the natural inclination can be to provide pastoral care in the form of financial assistance. However, there are some issues to consider before any financial contribution is provided. And in any situation like this, we do ask that you contact your local Baptist Insurance office for advice.

If there is no negligence on the church/organisation's part, but simply a sincere desire to assist with costs related to the injury, then we do ask that, with any financial contribution, you include a letter to the injured person. A pro forma letter can be obtained from our office. This letter will include wordings such as:

- \* In providing financial aid, this in no way admits liability on behalf of the church.....
- \* This is a once off payment in good faith.....

Why do we include these wordings? While we always choose to believe the best in people, we have had circumstances where money has been given in good faith and, at a later date, a solicitor's letter has been received representing this person and claiming additional money. As no clarifying/quantifying letter accompanied the initial amount paid, the payment was seen as acceptance of liability on the church's part.



If there is liability on the church's part and the person is claiming costs, we ask that you contact our office immediately. Advise the claimant that you are required to report the event to the Insurer and are waiting on their advice. That takes the pressure off you. In no way are you to admit any liability to the injured party as this jeopardises the rights of the Insurer and may affect your ability to claim through them. Always remember that it is the role of the Insurer to admit liability on your behalf.

(Please note that if the person is injured while serving or leading in a church ministry as a volunteer, they may be covered under the Volunteer Personal Accident policy. This provides reimbursement for 85% of approved Non-Medicare costs.)

Again, we do ask that in both cases outlined above, that you call our office prior to any assistance being offered.

## IS A FORMALISED FORM OF HOUSEKEEPING REQUIRED?

Yes. Keeping the property neat and tidy will make it safer for all people using the property. Regular documented inspections should identify any WHS risks such as trip hazards, potential causes of fire and blocked exits.

For your convenience, we have attached a sample Housekeeping Checklist which can be adapted to your needs. This is also located in the Attachment section of our Risk Management Guide.

The checklist should be completed whilst inspecting the property on a regular basis. Completed copies should be signed by the person carrying out the inspection and dated for future reference. All problems identified should be rectified as soon as possible.

It is recommended inspections be carried out by the WHS Coordinator, who should be accompanied by a different church leader or worker on each occasion. A fresh pair of eyes may notice hazards that familiarity may cause someone inspecting on a regular basis to overlook. Use the ABBI principle – look above, below, behind and inside.

# Baptist Insurance Services

## RISK ASSESSMENT OF CHILDREN’S ACTIVITIES

State child protection laws require organisations to ensure that activities involving children are safe.

Conducting Activity Risk Assessments of children’s activities is one way of identifying the risks and controls that can contribute to the establishment of a safe environment.

Baptist Insurance Services has developed two documents to help in the completion of Risk Assessments. The documents are outlined below:

1) The document titled “Child Activity Risk Assessment Guidelines,” provides a brief summary of the generic risk management approach advocated by Baptist Insurance Services and includes examples of the sorts of risks that might arise in child-centred activities. It also provides suggestions of some of the sorts of controls appropriate for the identified risks.

2)The document titled “Child Activity Risk Assessment Template” is a partially completed Activity Risk Assessment form containing the risks and controls from the previous

document. This form is intended to assist activity organisers start the risk assessment process.

These documents can be downloaded from the BIS website, using the link: <http://www.baptistinsurance.com.au/Risk-Management-For-Churches>

Should you require further assistance, contact your local BIS office.



**Don’t forget to check out the BIS website for more information on:  
[www.baptistinsurance.com.au](http://www.baptistinsurance.com.au)**

## RISK MANAGEMENT GUIDE FOR CHURCHES

We continue to have great feedback from our Baptist Constituents Australia-wide with regards to the Risk Management Guide. For additional hard copies and PDF forms and templates, contact your local BIS office.

### BIS Insurance Panel

Below is a summary of your insurance providers for the period 30 September 2015 to 30 September 2016:

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 (Cars, Trailers, etc)	<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

# Baptist Insurance Services

## USING PERSONAL VEHICLES FOR TRANSPORTATION

There can be occasions where volunteers are called upon to use their personal motor vehicles to transport others - whether they be students/youth/seniors/etc. Even though they are volunteering their service and vehicle, the church/organisation's insurance will not extend to their vehicle or to any injured parties in the event of an accident.



Any damage to the vehicle will come under the volunteer's personal motor vehicle insurance, not the organisation's policy. Any injuries sustained on the road will come under the relevant state road accident commission.

We recommend you regularly review your volunteer drivers to ensure they have their own comprehensive motor vehicle insurance cover. It is also important to note that higher excesses apply to younger aged drivers.

If the vehicle is damaged whilst on your property, generally any damage also would come under their personal motor vehicle insurance cover.

### 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, please contact Vero direct to lodge your claim and quote the motor vehicle policy number. The Vero claims consultant will assist you with the claims process. If your vehicle falls under Vero's "SMART repair" criteria, you must use the "SMART" Centre for repairs. If a repairer asks you to pay the excess directly, please do not pay, but contact the BIS office as all excess invoices come through our office, and not through 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 of Fair Work matter

If you have any potential claims that have not yet been reported to us, please advise us immediately.

### BAPTIST INSURANCE SERVICES CONTACTS:

Queensland	Ken Conwell
New South Wales/ ACT	Tim Williams Judy Henderson
South Australia/ NT	Glenn Dixon
Victoria	Jean Kyriakou Sue Roggero
Western Australia	Natalie Coulson
Tasmania	Rodney Marshall
National	Kym Bennetts Stephen Lockrey