

Baptist Insurance Services

APRIL 2015

RISK MANAGEMENT GUIDE FOR CHURCHES

Dealing with risks is a normal and everyday part of many aspects of church and charitable organisations. However this must be done to a satisfactory standard, one that meets government legislation, current community expectations and contemporary safety or management practices. This is all the more important given the church's standing and leadership position in the community.

There are new standards – codes of practice – for risk management and there has been considerable growth in requirements imposed upon community organisations like churches and charitable entities, some of which tie in to quality assurance and accreditations.

In addition, greater emphasis is now placed on clear leadership, direction and supervision of people and activities, and visible assurance that risk is properly understood and managed. This is the field of governance and corporate responsibility. It goes beyond looking at individual hazards and what might possibly go wrong to broader matters of good practice, diligence, prudence and care.

As such standards and expectations increase with time, so too does the need for properly managing your risk. Consequently, we are excited to announce that BIS is publishing a comprehensive Guide (*Risk Management Guide for Churches*) that represents an update of that first issued by the Australian Baptist Insurance Scheme in 2003. As before, it aims to provide good practical guidance for recognising and properly managing risk. This will be available around mid 2015. BIS will provide a complimentary book to each of its constituents with additional copies available at cost.



Modules included are:
 Risk Management Overview
 Property Protection
 Managing Hazards
 People Protection

Templates provided relate to:
 Risk Assessment & Management
 Church Property Protection
 Public Liability Risk Mitigation
 Volunteers/Drivers/Contractors
 Health & Safety

As you read it you will come to realise that unless you practice sound risk management you are putting at risk not only the physical property with which you have been entrusted, but the well-being of our brothers and sisters in Christ. Risk management equates simply to the matter of being a good steward of the property and people God has provided to further His work on earth.

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FREQUENTLY ASKED QUESTIONS.....

The church uses other people's musical instruments for worship on Sunday - does the church's insurance extend to the instruments?

Cover is not automatic. Personally owned items are only covered if they are declared to BIS with make/model/owner's name and value and they are stored on the church premises. This is then added to the church's contents and may or may not incur an increase in premium.

Someone from the community wants to hire our church hall for their wedding reception - do they have to get their own insurance?

No, the church's insurance has been extended to cover "private family functions" eg birthdays, receptions, funerals, etc. However, all other third party groups will need to provide their own public liability insurance. We recommend that you request a copy of their Public Liability Certificate of Currency to ensure they are adequately protected. Call your local BIS office should you wish to discuss further.

We have recently purchased some canoes - do we just include them under our property insurance?

No. Canoes and watercraft are required to be covered under Marine Hull Insurance. Please call your local BIS office to arrange cover at an additional premium.

We have a major building project costing around \$1million - is that covered?

We do provide cover for building works up to a maximum of \$500,000. However anything over this amount will have to be sourced either through your builder's insurance or a third party. We can provide you with a quote for Contract Works insurance.

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WORK HEALTH & SAFETY

Did you know that Baptist Insurance Services helps you and your church to understand your obligations under Work Health & Safety obligations? Significant penalties attach to organisations and responsible people if a safe work place is not maintained and people are injured. Baptist Insurance Services has developed on-line training resources to help Baptist churches and entities understand their WHS obligations. The training is modular and each module finishes with a brief multiple choice test to confirm participants understand basic concepts in the module.



So far this year, we have had an encouraging number Australia-wide, complete the on-line training available on the Baptist Insurance Services website. They have been provided with certificates indicating that they understand the concepts presented in the 3 training modules.

We encourage you to update your understanding of WHS and obligations to people under your care by completing the easy paced on-line training, available at:

www.baptistinsurance.com.au/Work-Health-And-Safety-Training

For more information, please contact your local Baptist Insurance Services office.

SCHOOLS OVERSEAS EXCURSIONS CHECKLIST



Many of our Baptist schools regularly send groups of students overseas to enable students to participate in learning experiences outside of the usual classroom environment. As a consequence of not being in the classroom, new and unusual risks may be encountered and need to be managed in order that students and staff remain safe. After consultation with a number of our schools and our insurers, BIS has developed a Risk Checklist intended to assist schools in identifying risks and in establishing safe procedures for conducting overseas trips.

The document can be viewed at: www.baptistinsurance.com.au/Risk-Management-For-Schools-And-Colleges

WORKING FROM HOME

It is common for churches to enter into formal arrangements for some church workers to operate for all or part of their time from their home or some location other than their church office. As employers, churches have a legal and moral obligation to ensure that their workers are provided with a safe workplace. The same safety standards apply to both home offices and to church based offices.

Apart from any moral or spiritual considerations, failure to provide safe working conditions for church workers will expose a church and its leadership to the penalty provisions of Work Health & Safety (and Occupational Health & Safety) legislation. At a minimum, churches should provide guidance to workers on matters to be addressed in setting up a home based office. This should be enhanced by independent physical checks for paid workers.

BIS has developed guidance to help churches understand the matters to be considered in determining if a home based workplace is safe. The document can be viewed at: www.baptistinsurance.com.au/Risk-Management-For-Churches



Some things for consideration include:

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|--------------------------------------|--------------------|
| Ergonomic | Electrical Safety |
| Trip, Slip and Fall Hazards | External Noise |
| Data Security | Carrying Loads |
| Emergency Exit / Access | Climate Control |
| First Aid and Emergency Arrangements | Incident Reporting |

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KEEPING ONE STEP AHEAD OF THE WEATHER

Major weather events seem to be occurring more regularly around Australia these days. Part of keeping your building safe and in good repair involves having a sound maintenance plan in place, and taking steps to help make your building more resistant to disasters and wild weather events. Regular property maintenance should help to reduce the risk of property damage as well as harm or injury occurring to church members, visitors and other members of the public.

Roof inspections: Often a building's capacity to cope with wild weather such as a windstorm is largely dependent on the state of its roof. Roof inspections should be done regularly and also following a major storm or disaster. For example, cracked tiles can cause significant damage but are not easily detected unless a roof inspection is carried out.

Many Baptist constituents have large trees on their properties that need to be managed on an ongoing basis. Strong winds can cause major limbs to fall or trees to be uprooted causing major risk to property and public safety. Make sure there are no overhanging limbs that pose this type of threat. If in

doubt, consult with an arborist to advise.

Gutter maintenance: When gutters and downpipes are clogged with debris it can lead to serious drainage problems and increase the risk of the building suffering from flooding.



It can also make the building more susceptible to fire damage during the dryer seasons. To help provide good drainage and to ensure your gutters last, get them cleared regularly.

UPDATED CONTENTS VALUATION

Attached to this Newsletter you will find a Contents Valuation Template. Each year we recommend organisations who are insured through Baptist Insurance Services check their contents listing and make sure that the valuations are correct. While we don't require every single item valued separately for our records, we have provided a template that goes into this detail to assist you when you assign an overall value for your various categories.

Also, just a reminder, during the year, if there are any changes to your address, assets, or you have sold a building or are planning a building renovation, etc, please make sure you contact your local State office to advise.

**Don't forget to check out the BIS website for more information on:
www.baptistinsurance.com.au**

BIS Insurance Panel

Below is a summary of your insurance providers for the period 30 September 2014 to 30 September 2015:

Property	Allianz Insurance
Liability and Professional Indemnity	Vero Insurance
Personal Accident (Volunteers and Youth)	Accident and Health
Personal Accident (Pastors and Spouses)	Accident and Health
Corporate Travel	ACE Insurance
Management Liability and Comprehensive Crime	Chubb Insurance
Motor Vehicle (Cars, Trailers, etc)	Vero Insurance - only for those who have received a separate invoice for this
Marine (Canoes, rafts, kayaks, boats)	Vero Insurance - only for those who have received a separate invoice for this
Contract Works (for works over \$500K)	Vero Insurance - only for those who have received a separate invoice for this

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FOOD SAFETY

Charities and community organisations play an important role in our community, and fundraising events are a major contribution to the work of the community. However, no one wants people to get sick from the food they eat at these events. It is important that we understand regulations and responsibilities pertaining to the provision of food.

In Australia, the food law places many responsibilities on the proprietor of a food business. If you are the organiser of an event or an official of a charity or community organisation that is selling food, you need to be aware of these responsibilities. The Food Safety Standards, include requirements for the handling, storage, transport and display of food. If you understand your legal responsibilities and plan your events properly, complying with the law is straightforward.



There are some exemptions for charities and community groups and also for temporary food businesses and businesses operating from a private home. Charities and community groups that sell low risk food (such as cakes and jams) or hot food that is sold as soon as it is cooked (such as sausages and steaks) need not comply with the requirement that food handlers have skills and knowledge that apply to the work they are doing. Temporary food businesses and businesses operating from a private home can contact their local enforcement authority and apply for an exemption from some requirements.

For more information, please go to: <http://www.foodstandards.gov.au/>

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

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 Lim Sue Roggero
Western Australia	Natalie Coulson
Tasmania	Rodney Marshall
National	Kym Bennetts Stephen Lockrey