

# Baptist Insurance Services

AUGUST 2016

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## INSURANCE RENEWAL



The new Insurance renewal period commences 30 September 2016. Each year, we investigate the market to look for the most competitive insurance program for our Baptist family—not just in terms of pricing, but importantly, to ensure that you have the most comprehensive cover to protect you, your buildings and your ministries. The policies are tailored to suit and support the unique nature of churches and Christian organisations.

Included in our “standard package” are the following covers:

- Industrial Special Risks
- General Liability (including Hirers’ Liability)
- Professional Indemnity
- Umbrella Liability
- Management Liability
- Comprehensive Crime Cover
- Personal Accident – Volunteers and Youth Activities
- Personal Accident – Pastors and Spouses
- Corporate Travel Insurance

Can we encourage you to take this opportunity to review your contents and ensure that the valuation Baptist Insurance Services has on file for you is up to date.

Remember that equipment stored on your premises, but owned by staff or members of your church or organisation, may not be automatically covered. Please contact your local BIS office for further clarification.

Also please advise us if you have changed address, personnel, or are planning renovations so that we can ensure your records are up to date on our system.

We look forward to serving you in this next renewal period.

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**Is every activity in our youth ministry covered?** The Insurer will not cover activities that are deemed too high risk. Their main concern is to protect the safety and well-being of those involved. In dealings with various churches, we have found that there are some cases where the church leadership is not aware of some of the more high risk activities being run by their Youth Pastor/leaders. We understand the challenge of having cutting-edge activities that engage the youth of today, but we also encourage you to ensure those activities are not putting others at risk and are also insured through our scheme. Please call your local BIS office should you have any queries on specific activities.

**What does the insurer define as a “ministry” of the church?** A ministry of the church is one that is endorsed by the church leadership. This ministry will need to be directly accountable to the church leadership, with the person running the ministry, a regular attender of the church. For ministries that have become an incorporated body, the leadership of that body must comprise at least 51% regular attenders of the church involved, with the leadership reporting to and accountable to the church. We would be looking to see that the MOU provides clarification around these areas.

**Someone has accidentally injured themselves while on our property. Is it OK to pay for their medical bills?** Offering to assist with partial or full payment of medical bills is a way we can convey practical care to someone. However, we also need to bear in mind there can be legal ramifications if we don’t provide the right framework around that assistance. What may have been intended as a once-off payment, can lead to the injured party claiming further costs down the track. Always call your local BIS office first before any payment is made. The Insurer will request that a letter admitting ‘no liability’ accompanies any monetary contribution to ensure that both theirs and the church’s rights are protected. If money has been handed over without appropriate documentation, that initial contribution can be seen as an admission of liability. And what was understood previously as a simple accident, can become a liability claim.

# Baptist Insurance Services

## CHILD PROTECTION TRAINING

CACET Global provides education on child protection and awareness. Their seminars are designed to equip professionals and volunteers who work with children to manage and appropriately respond to suspicions of, or disclosures of child maltreatment throughout Australia and internationally.



Churches who are unable to attend the recommended 'face to face' child protection training seminars, can now view the first of a series of audio visual recorded live seminars on-line.

This is a new and exciting initiative developed by CACET Global, and is proudly supported and endorsed by Baptist Insurance Services.

E-learning/on-line seminars can be purchased and viewed by individuals in their own time, or as a group viewing in their church.

Participants attending church based on-line seminars will obtain knowledge in order to be able to:

- \* Identify their role and function on becoming aware of a case of child abuse and/or exploitation within the church
- \* Understand the various legal and other requirements and difficulties encountered in child abuse/sexual exploitation cases
- \* Clearly understand child abuse cases and possible behavioural and other indicators of abuse
- \* Have a thorough understanding of the dynamics and skills required in responding to disclosures of abuse
- \* Have a basic understanding of the child protection issues and supports contained in the relevant state or territory mandatory reporting of child abuse and neglect legislation
- \* Understand the need for child protection policies and procedures and proactive strategies for those people who work with children, both in a paid or voluntary capacity in the church community and within church based organisations, in order to keep children and the church safe
- \* A basic understanding of how child sex offenders think, operate, groom and infiltrate churches

For more information - <http://www.cacetglobal.com.au/churches-online.htm>

## ***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.*

### **EMERGENCY PLANNING - CHURCHES**

Did you know that your church should be prepared to respond to emergency situations such as fire, natural disasters, medical emergencies and intruders?

Work Health & Safety legislation requires that workplaces (including churches) engage in emergency planning as part of their responsibility to provide safe workplaces.

The plans should respond to your understanding of the consequences of emergency situations on your staff (including pastors) and congregation members. Plans will often include evacuation procedures and will outline the different roles and responsibilities of people charged with managing an emergency response.

BIS has just published an Information Release entitled "Risk Information - Churches: Churches' Emergency Planning". This publication will assist you as you seek to develop an effective Emergency Plan for your church/organisation.

# Baptist Insurance Services

## HAZARDOUS CHEMICALS

The standards used to classify and label hazardous chemicals have changed. These standards have changed to reflect international harmonised standards, referred to as the Globally Harmonised System (GHS).

Workplaces have until 31 December 2016 to comply with the new standards. These new standards include new pictograms for labelling as shown in this diagram.

What does this mean for your organisation, church or ministry? Labelling of chemicals should be reviewed. Labels should reflect the new standards by the end of 2016. Any Safety Data Sheets for hazardous chemicals should reflect the new standards by the end of 2016.

For more detail, refer to the following Safe Work Australia publications.

*Preparation of Safety Data Sheets for Hazardous Chemicals, Code of Practice, February 2016*

*Labelling of Workplace Hazardous Chemicals, Code of Practice, September 2016*



**We would like to take this opportunity to let you know that Jean Kyriakou (formerly Jean Lim) from our Melbourne office, has recently left to go on Maternity Leave. Jean has been with Baptist Insurance Services since 2010 and will be greatly missed. However, we are pleased to announce that she has been replaced by Chris Mackenzie who has extensive experience in insurance and importantly, working with churches and christian organisations. Chris started with us on 20 June.**

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

## 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>Chubb 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

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## CHURCH WORKING BEES

What sort of preparation do you normally undertake prior to conducting a working bee at your church? Do you understand the sorts of hazards facing volunteers and staff as they work to maintain the church?



Your church is responsible for providing a safe workplace for all workers; this responsibility extends to include working bees. The starting point for fulfilling this responsibility is to undertake a risk assessment as part of the initial planning.

Baptist Insurance services has published an Information Release intended to help organisers of working bees to identify topics for inclusion in the risk assessment and in planning. The new document can be found in the Risk Management section of the BIS website.

### 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	Chris Mackenzie Sue Roggero
Western Australia	Natalie Coulson
Tasmania	Rodney Marshall
National	Kym Bennetts Stephen Lockrey