

# Baptist Insurance Services

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All the staff at BIS 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 2016.



## OUR STAFF

This year has flown by and we are quickly approaching Christmas! It's been another busy year for the BIS team Australia-wide as we work hard to support you.

When it comes to service, whether it be claims for property damage through bad weather, vandalism and the like, or personal injury while travelling, risk management advice or just general insurance queries; our staff work hard to provide you with prompt and effective service. Our main goal is to make the process as smooth as possible for you, so that your ministries are able to continue with minimal interruption.

We run Insurance Conferences twice a year for our team, recognising that we are always learning and trying to identify areas for improvement. At our last Conference in November this year, apart from specific insurance related modules, we heard presentations on our growing multi-cultural churches, looking at ways we can better understand and service them; and also church health and the challenges of change transitions and working with various governance models.

Who makes up the BIS team? Queensland - Ken Conwell, South Australia - Glenn Dixon, NSW - Tim Williams & Judy Henderson, Western Australia - Natalie Coulson, Tasmania - Rodney Marshall, Victoria - Kym Bennetts, Stephen Lockrey, Jean Kyriakou (nee Lim) and Sue Roggero. If there is a way we can serve you better, please let us know!



**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.

**What happens if our building sustains significant damage over the Christmas period and the BIS office is closed?** For emergency assistance, our property insurer Allianz, is able to assist you. You can contact them on 131000 and quote policy # 1310097964IAR. Please go ahead and make all necessary repairs to ensure your property is secure, eg replacing windows/external doors/boarding up a section of your property. Follow this link for further info: <http://www.baptistinsurance.com.au/Baptist-Insurance-Claims-Information>.

**We are running a combined event with other churches/organisations. Will our insurance cover them?** While your insurance will cover your church and the staff and volunteers who serve on your behalf, it will not extend to other churches or organisations. They must have their own cover in place to ensure they are adequately protected. For more information, contact your local BIS office.

# Baptist Insurance Services

## BAPTIST CHURCHES APPOINTMENT GUIDE

We are excited to advise that an Appointment Guide is now available to assist Baptist Churches and organisations. The Guide has been produced by Baptist Churches of South Australia on behalf of Baptist Insurance Services.

The employment process, starting with recruitment of the right staff, effective people management, through to exiting staff for various reasons, can be fraught with challenges. As Christian organisations, it is important that we understand appropriate employment practices and legislation, as well as how to effectively and lovingly manage the people in our organisations. Many unnecessary conflict situations have arisen due to the church being limited in their understanding and/or practice of one or both of these areas.

This document has been designed to provide guidance and resources to assist you through the important process of appointing a new staff member and, when the time comes, to help the working relationship between your church and the exiting staff member end well.

This Appointment Guide has been separated into two parts:

1. Appointing Staff
2. Conclusion of an Appointment

Each part has then been broken into three sections:

1. Process Chart  
Choose the path that will meet the needs of the process for your church
2. Guidelines  
Each heading in the Process Chart links to further information and suggestions on how you can manage each activity
3. Appendices  
Some samples and templates for you to refer to and use

A PDF version of the Guide will be available on the Baptist Insurance Services website. Should you require copies of forms and templates, please contact your local State Baptist Office.

We trust that this guide is a useful and valuable resource to your church. If you have any concerns in dealing with an employment matter, your State Baptist Office is only a phone call away. It is far preferable to be proactive in avoiding an issue before it becomes a problem, than to resolve a dispute that has already arisen.



## BUILDING MAINTENANCE

For many, the Christmas/New Year period into January, is a quieter time. As well as taking some time out, many use the time to plan for the year ahead. Can we also encourage you to take some time to check over your buildings and property.

For example:

- Clean out your gutters
- Identify and repair any loose or broken roof, ridge and valley tiles and keep away those possums, birds and water leaks
- Ensure proper flashing is in place
- Check the condition of playground equipment and structures for safety and soundness; repair or remove as necessary
- Check any water stains on walls or ceilings
- Check for any pot holes around the property
- Call in an arborist to check any trees of concern
- Cut back overhanging branches
- Cut back brush and mow grass areas to keep snakes away in the hot season

Whilst our cover is broad, the Insurer will not cover damage as a result of wear and tear or lack of maintenance.

# Baptist Insurance Services

## MANAGING THE RISK OF TERRORISM

In recent times, a number of churches have expressed concern about their potential exposure to terrorism within Australia. Often their concern arises as a consequence of effective ministry to people groups from non-Christian backgrounds.

Government at all levels advise us to carry on our activities as normal, but to be aware of any unusual or suspicious circumstances.

Because terrorist activity can manifest itself in many different ways and the individual risk profiles of each church are different, there is no simple or standard solution to dealing with the risks of terrorism.

We recommend that you review your risk management plans to take into account the range of possible consequences of terrorist actions (note that many of these are the same as those associated with any unauthorised access to facilities and the congregation).

When reviewing the preparedness of your church, consider opening lines of communications with police and asking for their assistance in identifying risks.

Effectiveness of controls should be reassessed and augmented where appropriate.

Make sure that business continuity and emergency response plans are up to date and have been tested.

If you need additional assistance in reviewing and assessing risk, please contact Baptist Insurance Services at [riskmanager@baptistinsurance.com.au](mailto:riskmanager@baptistinsurance.com.au).



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 have had 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

## VOLUNTEER PERSONAL ACCIDENT COVER

For churches in particular, the majority of people who serve in ministries are volunteers. Understanding this, Baptist Insurance Services have worked hard to tailor insurance cover that meets the needs of churches. Our policy wordings have been finely tuned to serve the ministries of our Baptist organisations.

Included in your standard insurance package is Volunteer Personal Accident Cover. This provides cover for volunteers who serve on your church/organisation's behalf, for example, those involved in the worship ministry on Sundays, working bees, children's ministry, etc. Should a volunteer sustain an injury while working on your behalf, subject to policy terms and conditions, this Cover will extend to them. All non-Medicare related expenses will be covered up to 85%. It is important to note that this cover does not extend to "participants" - only those leading or serving. It also does not cover staff, who come under Workers Compensation.



## Work Health & Safety Training - Module 4

Module 4 - *Dealing with Specific Risks*, has just been released. It can be accessed using existing access codes on our website: [www.baptistinsurance.com.au/Work-Health-And-Safety-Training](http://www.baptistinsurance.com.au/Work-Health-And-Safety-Training). Please contact your local BIS office for further information.

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