

Name Change!

You may have noticed that we are no longer called the Australian Baptist Insurance Scheme (ABIS)! In 2013, our Board spent time reviewing the broad range of services we provide and agreed that ABIS no longer accurately communicated who we are. After a good deal of discussion it was decided that Baptist Insurance Services described us best. We are indeed a ministry of the Baptist Union of Australia and we do arrange and handle the insurance programme for the Baptist family in Australia. In addition, we have and continue to, expand the services we are offering to Baptist constituents.

These services include:

- Handling Insurance claims
- Providing advice on all aspects of insurance
- Risk management advice and education
- Facilitating risk management seminars & workshops
- On-line risk management resources for constituents
- Client visitations to assist in understanding insurance and risk management
- On site risk management inspections, including recommendations and reports
- Education and resourcing for Compliance requirements

We have a Board with nearly 200 years combined insurance experience at a senior executive level and a dedicated team who are committed to providing the very best level of service to you. Our underlying goal is to protect the Baptist family by arranging a program of comprehensive insurance policies and risk management programs in the most cost effective manner.

Unlike general insurance policies, our policy covers are tailored to the specific needs and requirements of our Baptist constituents to ensure the cover is broad enough to cater for the range of ministries in which Christian organisations participate. In this regard, we have worked hard with our Insurers to ensure our policy wordings act to release and grow your ministries and organisations, rather than constrain.

We are able to provide you with a 'packaged' insurance programme that the market place is not able to match. Please see page 2 for a listing of what you are covered for in our standard package.

Please note that our website has also changed to:

www.baptistinsurance.com.au

In this edition...

What are you covered for?

2

Contractor's Insurance

2

Car Parks

3

Travel Insurance

3

Community Events

4

Water Sports

4

Frequently asked questions.....

A member of our church is a registered physiotherapist and has offered to provide free sessions at the Church. Does our public liability insurance cover this activity? Where there is a profession required to have their own professional insurance by law, they cannot come under the church's insurance. In this case, the physiotherapist would need to have their own insurance to cover any such therapy and it would need to comply with any regulations and laws.

Do we really need the high level of Public Liability cover we have? Yes and we constantly review this amount to determine if we need more. Public Liability covers the church against any claims arising out of a breach in your duty of care. Imagine if, through a lack of regular maintenance, the ceiling in your hall collapsed while a youth group or kids club was using it and a number of children were injured. These claims may not be brought against the church until the child reaches adulthood which could be many years into the future. Any settlement amount will be based on the cost of living at the time the settlement is made, whilst the amount of insurance cover you have is what was in place at the time the incident occurred. That is why we must always look to the future for the amount we insure for.

NB: All incidents that may lead to a claim, must be notified to our office immediately or your ability to claim may be prejudiced.

Kitchen Facilities - Where properties may have kitchen/cooking facilities, it is recommended that ductwork above cooking appliances are cleaned every 6 months and fire blankets are situated close by. Any fire occurring within the cooking area could be assisted to spread throughout the ductwork by deposits of fat and other waste materials.

What are you covered for?



Below is a brief summary of what you are covered for through Baptist Insurance Services. Contact your local BIS representative for a detailed list of covers.

Industrial Special Risks - Covers the loss, destruction of or damage to the property and contents, including loss resulting from interruption or interference to the business, loss of revenue, etc.

General Liability (Public & Products) - Covers the Insured's legal liability to pay damages or compensation in respect of personal Injury / property damage / advertising injury.

Professional Indemnity (Claims Made Policy) - Liability for breach of duty owed in a professional capacity arising out of any act error or omission occurring or committed in such professional capacity - protects all staff and volunteer leaders.

Management Liability (Claims Made Policy) - Indemnity to Directors & Officers by reason of any wrongful act (as defined) committed by them in their capacity as a Director or Officer (as defined) including defence costs. It provides protection for Church/Organisation Councils/Boards and anyone acting as a 'Director' or 'Officer' in their duty/roles.

Hirer's Liability - Covers the church's legal liability to pay compensation in respect of personal injury and property damage.

Comprehensive Crime - Cover for direct loss of money, securities or property sustained resulting from theft, fraud or dishonesty committed by an employee, whether acting alone or in collusion with others. Includes credit card, computer fraud, etc.

Personal Accident (Volunteers/Youth Activities) - Covers voluntary workers involved in church activities as well as accidents sustained by youth involved in youth activities, including the necessary direct travel to and from such activities.

Personal Accident (Pastors/Spouse) - In the event of 'accidental' death to a pastor or pastor's spouse, a lump sum payment will be paid to the family.

Corporate Travel - Comprehensive travel insurance for any regular church attendee on church approved mission/business trips. Travel is defined as greater than 50km from the church location.



Contractor's Insurance



Any third parties working for your organisation must have appropriate insurance coverage or liability for any negligence of these parties may fall upon your organisation.

We would recommend (where applicable) a record of the Public Liability and Workers Compensation insurances of all contractors and third parties be maintained. Contractors include your security company, caterers, contract maintenance, cleaning staff and any other third party who has reason to perform duties within your grounds. These documents must be requested each year to ensure contractors do not allow their cover to lapse.

Any work (such as electrical work, plumbing or working from heights) that are required by law to be performed by licensed and insured tradesmen must only be performed by such tradesmen.

BIS Insurance Panel

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

- | | |
|--|--|
| • 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 | 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 |

Car Parks

There are a number of churches that may have car park spaces that are leased to third parties during the week. There is a general exclusion under the church's liability policy to commercial car parking arrangements. Please ensure that you obtain independent legal advice on the best lease agreement to have in place to ensure that the church's interests are protected from any claims that may arise.

If your church is leasing out car park spaces, please contact your local State BIS Office to discuss and provide the following information:

- Is there a contract in place between the church and the car park user?
- Is the car park user responsible to take out a liability insurance policy?
- How many car park spaces are leased?
- Does the church receive a reward in leasing out the parking spaces?
- If so, how much does the church receive in reward (amount per car park space)?
- Are car park spaces being used for trucks, buses or commercial tool of trade vehicles?



Vero have also provided a risk management information sheet on wheel stops and protective barriers in car parks. Please contact our Office or download direct from our website if you would like a copy

Travel Insurance

Corporate Travel Insurance is designed to provide a level of protection to those members and volunteers who are undertaking authorised business travel on behalf of the church or organisation (eg. short term overseas mission trips or attendance at a conference). Travel must be greater than 50km from an insured location and not exceed 180 days. It includes travel intrastate, interstate and overseas. Cover is extended to all travellers that are either regular attendees of an insured church, volunteers of an insured organisation or student/teachers of an insured school. Please note that no cover applies to those who are not members or regular attendees of the church. This means that if, for example, you invite someone to join you on a mission trip who does not attend a church insured with us, they would need take out their own travel insurance for the trip.

Incidental and associated private holiday travel is also automatically included where someone is on authorised business travel as long as the ratio does not fall outside of minimum of 40% business and maximum of 60% personal. This means someone travelling on behalf of a church does not need to take out additional personal travel insurance cover for any private holiday break taken during a ministry trip. An accompanying spouse and dependent children are also covered under this policy.

We have negotiated with the Insurer to now include travel to Israel (excluding the Gaza Strip and West Bank). Countries that

are excluded are Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Somalia or Sudan. Countries that are categorised as "Do Not Travel", level 4 on the DFAT website, are also excluded from cover. So please make sure you check with this website before booking travel.

If you are organising travel please let us know if anyone travelling has a pre-existing medical condition as there may be areas where cover is excluded or a letter from their GP is required to confirm that they are fit and able to travel.

We encourage you to contact us if you are planning a business trip so that we can provide you with relevant travel insurance information to take with you.

Here are some helpful tips to consider:

- The insurer will need some form of proof of purchase if items are stolen or lost whilst travelling. Make sure you keep receipts or if not, take photos of important items you are taking before you go. We had someone who lost some expensive sunglasses who sent in a photo of themselves wearing them!
- If something is stolen, you will need to go to the local police station to obtain a report. Without a police report you may be unable to claim.
- If you require medical assistance while travelling, you can make a reverse charge call to the ACE Assistance number and quote your policy number (these details can be obtained from our office prior to travel). ACE will then assist you whilst overseas.
- Make sure you keep all your receipts

and medical reports and lodge them with a claim form to our office upon your return. Do not go through ACE direct as this will cause delays in processing.

- If you need to change your flights, before claiming the cost of the initial flight, you must see if the airline can provide you with a refund or partial refund. Correspondence in this regard with the airline or travel agent must be submitted with the claim form before any form of reimbursement can be provided.
- If you are hiring a car you do not need to take extra cover to 'reduce your excess' as travel insurance will reimburse you for the excess you pay in the event of an accident. You must however, take out the Hirer's car insurance provided with the rental car as only the excess will be reimbursed to you.
- The excess for electrical items is \$250.
- When claiming, please contact our office upon your return to start the claim process. Remember, keep all receipts and documentation.



Community Events - Risk Management



Baptist church communities often host or participate in events for the wider public, for example a community carols event at Christmas. Sometimes these events are held on church properties, sometimes not. Regardless of location, it is essential that event organisers undertake a detailed assessment of the risks associated with the event. They need to consider what could go wrong and plan for how risks might be controlled.

Baptist Insurance Services (BIS) have issued a Risk Checklist to help event planners identify risks associated with public events. The checklist can be downloaded from the BIS website at: www.baptistinsurance.com.au. Some of these risk management steps may include notifying your local police station or the fire brigade.

Generic risk management advice and tools are also available at the BIS website.

Water Sports - are you covered?



We have had a number of requests from churches regarding coverage for water sports especially with respect to youth activities. We are pleased to be able to advise an update on these activities.

Our liability policy does cover Baptist constituents for water skiing activities (this includes any form of activity that involves being towed behind a powered boat eg. tubing, knee-boarding, water skiing, etc.), as long as the vessel is not owned by the constituent.

The point to remember is that whilst the policy will protect the constituent it won't provide protection to the owner of the boat, should it be determined that an incident was caused by the negligence of the boat owner. For this reason we would always recommend that the constituent makes sure that the boats being used are insured and have a water skiers extension on the boat owner's policy and that anyone driving the boats are licensed drivers. Having said that, should it be proven that any bodily injury or property damage was caused as a result of negligence on behalf of the constituent, then the policy will respond and indemnify them.

IMPORTANT!

For Property Claims, please note that 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 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 BIS, 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 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 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.

BAPTIST INSURANCE SERVICES 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