

## Merry Christmas!

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 2015.



## Work Health & Safety Tool

Because churches are usually “employers” of staff, Work, Health & Safety (WHS) legislation obligates them to ensure they provide a safe place to work. Significant penalties attach to organisations and responsible people if a safe work place is not maintained and people are injured. Baptist Insurance Services (BIS) has developed on-line training resources to help Baptist churches (and other Baptist 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. Successful completion of a test results in a Certificate being emailed to the participant.



### Accessing Training

To access the training you should navigate to the WHS page of the Baptist Insurance website (<http://www.baptistinsurance.com.au/Work-Health-And-Safety-Training>).

To commence the training for the first time, you will need to obtain a password from your state insurance representative, by completing and submitting the “Apply to WHS online course” section at the bottom of the WHS page. Once you have received a password by return email, you will be able to commence the course by selecting the “Training Login” button of the WHS page.

### Module Content

The training consists of 3 modules:

1. The *General Principles* module provides information on the following topics:
  - Identification of relevant legislation
  - Definitions of terms used in the training
  - Identification of responsible people and their obligations
  - The role of Health & Safety representatives
  - Overview of risk management as it applies to WHS
  - WHS content to be included in worker induction
  - WHS impacts on Volunteers and Contractors

## Frequently asked questions.....

### **I need to lodge a travel claim, what paperwork do I need to provide?**

In addition to completing a claim form which can be found on our website [www.baptistinsurance.com.au](http://www.baptistinsurance.com.au), under ‘Download Documents,’ you will need to provide the following and forward to your local BIS Office:

- Letter from your church/organisation stating you were on authorised business travel
- Copy of your itinerary
- Police report if any items stolen
- Receipts of items /costs claimed
- Medical report from hospital/treating physician for overseas medical costs claimed
- Documentation showing attempts at claiming refunds of airlines/accommodations/etc if claiming such costs

### In this edition...

**Work Health &  
Safety Tool  
Cont.....**

2

**Property  
Maintenance**

3

**Combined Church  
Events**

3

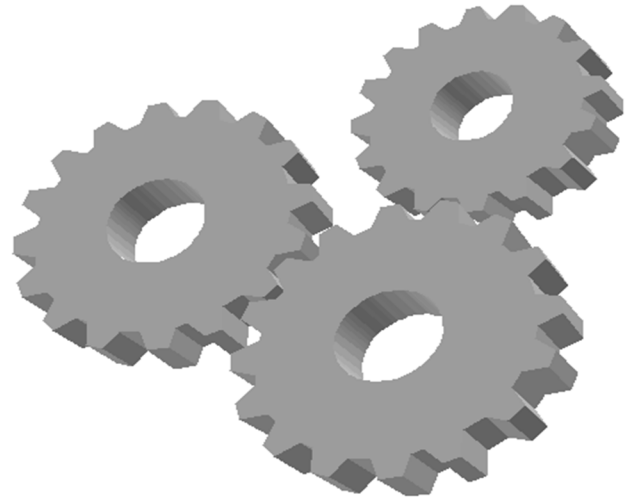
**BIS Offices Over  
Christmas**

4

# WHS Online Tool Continued

## Module Content continued:

2. The *Risk Analysis & Reporting* module presents the following topics:
- Hazard identification
  - Risk assessment of hazards (documents referred to in this topic may be downloaded from the Baptist insurance website)
  - Control measures
  - Monitoring and reviewing
  - Incident reporting within a church community
  - Notifiable events that have to be reported to regulatory authorities
3. The *Policies* module provides guidance on policies and behaviours to be adopted by a church in the following areas (documents referred to in this module may be downloaded from the Baptist Insurance website):
- Work, health & safety
  - Return to work
  - Bullying, harassment & violence
  - Stress

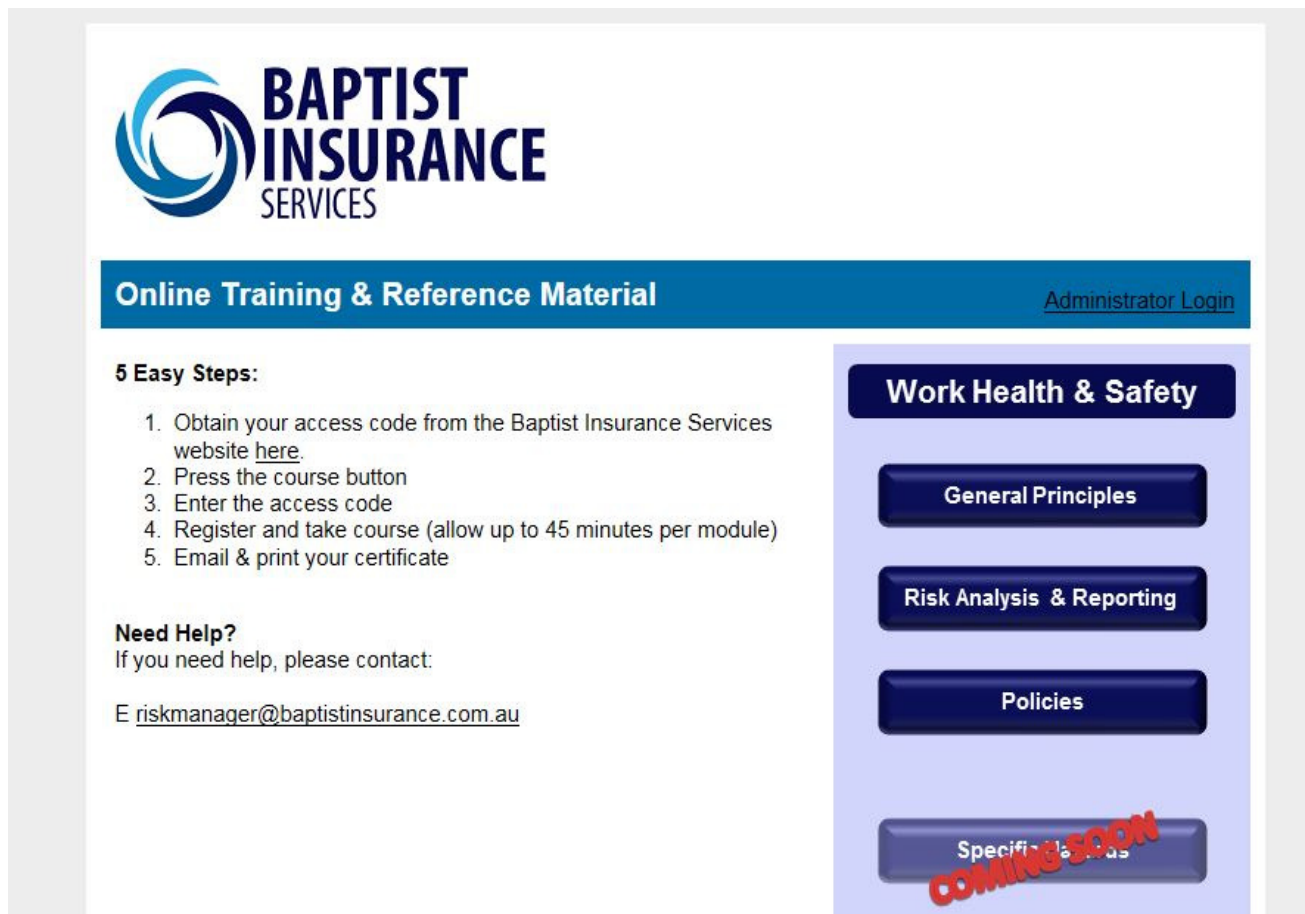


## Keeping Up-To-Date

To help trainees to keep up-to-date with their understanding of WHS concepts, the system invites participants to re-read a module 3 years after initial completion. A reminder email will be sent to participants 2 years and 11 months after first finishing a module. A second reminder will be sent after 3 years.

## The Future

The system will need to be changed to account for the fact that Western Australia will be adopting the harmonised legislation in 2015. In addition, a fourth module is in development and will provide guidance about specific hazards that church communities might be likely to encounter. This module should be available during the first half of 2015.



The screenshot shows the Baptist Insurance Services online training portal. At the top left is the logo. Below it is a blue header bar with the text 'Online Training & Reference Material' and a link for 'Administrator Login'. The main content area is divided into two columns. The left column contains a list of '5 Easy Steps' for accessing the training, followed by a 'Need Help?' section with an email address: [riskmanager@baptistinsurance.com.au](mailto:riskmanager@baptistinsurance.com.au). The right column features a vertical stack of blue buttons for 'Work Health & Safety', 'General Principles', 'Risk Analysis & Reporting', 'Policies', and 'Specific Hazards'. A red 'COMING SOON' stamp is overlaid on the 'Specific Hazards' button.

# Property Maintenance

For many, this Christmas/New Year period will be a quieter period. It can also be a time to do those maintenance jobs you haven't got round to tackling.

The most common property claims we receive are water damage from heavy rainstorms.

A building's capacity to cope with wild weather is largely dependent on the state of its roof and gutters. A regular maintenance program can assist in the prevention of leaks and flooding. Some issues to identify are:

- Missing or cracked roof-tiles
- Rusted gutters
- Water stains or mouldy odours inside the building which may indicate leaks
- Leaf litter and other debris in the gutters and around downspouts

All roof repairs should ideally be handled by a professional roofing contractor who has the required experience, expertise, liability insurance, and safety gear and equipment.

To help provide good drainage and to ensure your gutters last, get them cleared regularly. Poor gutter maintenance may also lead to your claim being denied as maintenance related damage may not be claimable. So make gutter maintenance a part of your regular maintenance scheduling.



## Combined Church Events

Over the Christmas/New Year holiday period, your church or organisation may be involved in ecumenical events, such as Christmas Carols, etc. This may involve shared responsibility amongst churches across different denominations.

It is important that each church organiser involved has its own insurance coverage as well as any third party provider. You may wish to sight a copy of their public liability certificate of currency to verify their coverage. The BIS insurance for your Baptist organisation will not extend to cover other churches or the event itself where other churches may not have insurance cover, or their insurer is unwilling to insure them. This does not apply where your church is actually hosting and taking responsibility for a service in your own church where other churches will be invited.

Certain activities that are considered high

risk are also not covered under your liability policy (eg pyrotechnics or fireworks of any description). In these cases, the churches involved may have to seek out a separate event insurance cover if they would still like the event to proceed.

You can use the information below as a reference guide for your combined church event/activity, but if you are unsure or would like further information, please contact your local State BIS office to discuss, **at least preferably two weeks prior to the event.**

- Name of Church & organiser
- Name, type & date of event & venue
- Churches involved and denominations
- Have certificates of currency been received from each participating churches? If no, please contact your local State BIS office to discuss.
- List of Activities— Are there activities

that are high risk or could be excluded from your policies? If unsure or yes, contact your local State BIS office to discuss.

- List of any additional activities to be provided by third party providers. Have Certificates of Currency been received? If no, contact your local BIS office to discuss.

For more information, please check the BIS website link:

<http://www.baptistinsurance.com.au/Risk-Management-For-Churches>



## BIS Insurance Panel

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

- |  |  |
|--|--|
| • 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 |

# BIS Offices Over Christmas



If your BIS Office is closed over the Christmas/New Year period, please follow the steps below in the event of an emergency property claim:

1. All reasonable steps should be taken following an accident/loss to protect the property or person from any further damage or injury.
2. Any loss by theft and/or wilful or malicious damage should be immediately reported to the nearest Police station.
3. Take any photos, complete the correct claim form and keep all steps well documented.
  - Any urgent repairs (eg cleaning, drying carpets, replacing master locks and repairing broken windows) to be completed first.
  - Any other repairs/replacement, please obtain two quotes.
4. If requiring further assistance, you can contact the Allianz Claims Line on 131000, or Insurance Assessors - Crawfords on 1300 135 790, or Cunningham Lindsey on 1800 811 285.
5. Forward claim documentation including any supporting papers to the BIS office once the office is re-opened.



For more information see our website: <http://www.baptistinsurance.com.au/>

Also as we approach the Christmas school holiday period, activities wind down and premises are often left unattended. Please ensure that any unattended premises are securely locked and that they are regularly visited to check for any signs of intrusion and/or damage.

This time could also be used to carry out repair and maintenance work. If your buildings are in a fire prone area, ensure that all fire plan preparation work is completed in a timely manner, eg cutting grass, removing vegetation close to buildings, cleaning gutters etc.

**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 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 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	Jill Birt
Tasmania	Rodney Marshall
National	Kym Bennetts Stephen Lockrey