

## CMA (Christian Management Australia)

One of the biggest challenges our Baptist family faces, whether in our churches, Care agencies, Schools and Colleges or any of our other widely ranging Baptist ministries around Australia, is understanding that there are two major components to any of our ministries. There is, of course, the mission of our ministry which tends to attract our full attention. However, there is also the business side of our ministry which dictates that we must provide a safe environment for our staff, volunteers and visitors and that we must comply with all relevant government regulations and the like.

Gary Williams, the founding National Director of Christian Management Australia, understands these dilemmas very well and has written two excellent books discussing these issues. In his book titled "CMA's Essential Standards of Ministry Governance", the opening paragraph reads:

*"Christian Churches and organisations are driven by a profoundly compelling mission – a mission that deserves our full attention and effort. However, as soon as we create organisations as a vehicle for better achieving that mission, we also incur some responsibilities. In return for tax concessions, we incur a responsibility to be accountable. In return for volunteer and staff service, we incur a responsibility to treat people well. In return for the trust of donors and moral owners, we incur a responsibility to govern with diligence".*

Gary has followed this publication up with his second book which comes in two versions. CMA's Essential Standards for Church Workplaces and CMA's Essential Standards for Christian Workplaces.

Baptist Insurance Services believe that both of these books are totally relevant to all of our Baptist family around the country, so much so that with the generous support of CMA, we are providing a hard copy of each of them to every Baptist constituent insured through Baptist Insurance Services. Again, with the very generous support of CMA, we are pleased to advise that additional copies may be obtained by contacting your local BIS office.

We highly commend these publications to you along with the work that CMA does and strongly recommend that you consider the benefits of being part of CMA may bring to you and your organisation. You might also consider joining the imminent 'Pastors' Network' or 'Board Network' to engage with your peers around these topics. More information may be found at [www.cma.net.au](http://www.cma.net.au).

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## Frequently asked questions.....

### **We have received a letter from a solicitor claiming damages and asking us to contact them within 7 days. What should we do?**

Under no circumstances are you to contact the claimant's solicitor direct. Please direct all correspondence to your local BIS office. If required, our Insurer will appoint their own lawyers to handle the situation. Please do not involve your own lawyers as any costs associated with that may not be covered as the Insurer will always use their own lawyers.

**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.

### **Are church offerings covered prior to being banked**

Yes, they are under the Comprehensive Crime Policy which is part of the standard core policies issued to every church subject to policy terms and conditions. However, it is important to have reasonable safety procedures in place prior to offerings being banked.

### **Is the church covered if we are not at the church property?**

Yes. As long as the activity away from the premises is an authorised ministry of your church, the Public Liability policy will respond if a claim occurs through a breach of your duty of care. We would expect that reasonable care and any regulations are followed. Certain high risk activities may not be covered by your policy. It would be advisable to contact your local BIS representative well before your event to discuss any areas of uncertainty.

**More FAQs are located on our website - [www.baptistinsurance.com.au](http://www.baptistinsurance.com.au)**

# Travel Insurance?

Mission trips and travel events are a regular component of the activities of our Baptist churches and organisations. The policy cover we have negotiated is extensive and provides peace of mind for people travelling on behalf of the churches, schools and organisations they represent.

Lately we have had a number of queries that we thought would be helpful to document in this Newsletter.

## **Am I covered if I travel to a country where the Department of Foreign Affairs and Trading (DFAT) have issued a "Do Not Travel" alert?**

If you travel to a country categorised by the Government as "Do Not Travel" before you fly out, you will not be covered. Prior to departure, if you find that the categorisation has changed to "Do Not Travel" after you have purchased your flights and accommodation, etc, please contact your local BIS office so that we can look at claiming cancellation costs. If the categorisation changes after you have left Australia, while you are travelling, then you will be covered. We do request that right up until the day of departure, you monitor the DFAT website at [smartraveller.gov.au](http://smartraveller.gov.au).



## **Am I required to provide my travel details to anyone?**

When you travel, apart from your family and organisation, we highly recommend that you register your travel plans with [smartraveller.gov.au](http://smartraveller.gov.au) before you go. The information you provide will help the Australian Government contact or find you in an emergency. Whether it is a natural disaster, civil disturbance or family emergency. It may also be used to pass on to you relevant travel advice updates.

## **Is travel to Israel covered?**

Travel to Israel is covered except for the Gaza Strip and Westbank. Due to the current conflict there may be other parts of Israel the Government has elevated to a "Do Not Travel." Please check the DFAT website.

## **Does Travel Insurance cover hire car insurance?**

No. You must still take out the hire car insurance the hiring company offers. However the travel insurance will cover your excess in the event of an accident. So there is no need for you to pay extra in order to bring down your excess amount. The cover will reimburse up to a maximum of \$5000 for an excess.

## **We have a team retreat that is around 100km from our church. Is that covered under travel insurance?**

Yes it is. Any business trip greater than 50km from your organisation is covered. It is important to note however, that medical costs are not covered within Australia. The travel policy will only cover overseas medical costs.

## Updating Your Details

The new Insurance renewal period has commenced - 30 September 2014. In August each church would have received a Contents Inventory Template to assist you in reviewing the value of your contents and advise your local office of any changes. If you haven't had a chance to review, we encourage you to make sure your contents are correctly valued.

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

## 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                                | <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 |

# Risk Management Workshops

## Schools Risk Management Workshops

Our program of Risk management Workshops for schools has continued at an accelerated pace. 2014 has seen three workshops completed with another two planned before the end of the year. Our first workshops for Queensland and NSW were held this year, as well as continuing our program with workshops in Victoria.

Much of the success of the workshops occurs because of the active participation of school representatives supported in all cases by our insurance underwriters, Vero. We have also been privileged to receive input from solicitors Moray & Agnew (a Vero panel law firm) who provide up to date input on a range of legal issues impacting schools, particularly issues affecting schools liability exposures.

Subjects addressed have included:

- Risks associated with school excursions
- Managing vehicle fleet risks
- Use of Indemnity Clauses in contracts to minimise risk
- Typical liability claims encountered by schools and how to protect against such claims

Perth based schools considered their own approaches to work, health and safety following a case study presentation by one school. In addition to discussion around the above topics, the different workshops also considered claims processes, incident and risk management reporting systems and made suggestions for content to be included in future workshops.

## Camping Risk Management Workshop

The second annual conference of Baptist camping representatives was held in June. Our first day was hosted by the Mapleton camp in the Sunshine Coast hinterland. Mapleton is one of three camp sites operated by Queensland Camping and Conference Centres (QCCC), a ministry of Queensland Baptists.

Our second day together was spent in workshop sessions. Alistair Macpherson from Corney & Lind helped us to understand the implications of Federal and state discrimination laws and their potential impacts on our camps. Alistair's guidance on how to respond to the legal framework gave participants much to consider.

Other key areas for consideration included:

- Matters to consider in the refreshment and refurbishment of camps
- Managing risks of bushfires to camps and campers
- Risks associated with water sports



# Risk Minimisation Advice to Schools

Following the consideration of current liability cases in the courts, the following risk minimisation advice was provided to schools:

- Schools should maintain a good level of supervision in play areas at all times when the grounds are open for use by students.
- Playground opening and closing times should be communicated to parents.
- If the school knows about a (behavioural) practice but does nothing about it, the school will be liable for negative outcomes.
- Even though a school may undertake appropriate affirmative action in relation to student behaviour, accidents can still happen (with appropriate affirmative action however, the school is less likely to be liable).
- Appropriate supervision must be provided in classrooms at all times.

- Age of students is relevant to the degree of supervision, as is past history of behaviour.
- Schools should upgrade facilities to



- current standards where safety is an issue (eg. plate glass).
- Playing surfaces should be subject to regular inspection to identify potential hazards.
- Accidents can still happen regardless of controls put in place.
- Schools need to consider the age and capability of students participating in

activities, particularly those with a higher inherent risk.

- Where schools are aware of behavioural issues (eg. bullying) and do nothing, they are likely to be liable for negative consequences suffered by other students.
- Bullying should be dealt with decisively. Having a policy in place and not acting to support that policy (by acting decisively) will expose a school to possible liability.
- Schools will not be liable for criminal acts of staff. The extent of possible school liability for teacher actions depends on the link between that behaviour and their employment (eg. do they screen staff before employment; do they follow-up warnings about behaviour).



# Working at Heights

Falls from height can leave employees and volunteers with permanent and debilitating injuries. Falls often occur from roofs, scaffolds, ladders, trucks and mezzanine floors or into pits or holes. Falls from less than one metre can result in serious injuries such as fractures, spinal cord injury, concussions and brain damage. The risk of serious injury or death from a fall increases significantly when working at heights over two metres.

When using ladders:

- Use a step platform ladder, where possible, as they provide a larger, more stable work surface than ladders.
- Always maintain three points of contact when ascending, descending or standing on a ladder.
- Do not use ladders on balconies or other areas that increase the potential fall distance for the user.
- Ensure employees/volunteers do not:
  - ⇒stand higher than the second tread below the top plate of any stepladder
  - ⇒use ladders when using tools that require a high degree of force or are designed to be operated with two hands
  - ⇒use ladders to work over other people
- Ensure ladders are placed squarely on firm, non-slip surfaces. Secure ladders by tying them to a support at the top and/or bottom. Alternatively, have another person 'foot' the ladder.
- Inspect ladders regularly. Repair/replace ladders where rungs, steps or treads or top plates are missing, worn, damaged or loose.
 

*(Above excerpt taken from www.vwa.vic.gov.au)*

Working at heights under 2 metres require safe work procedures to be implemented to minimise risk. Tasks that involve working from a height of 2 metres or more are considered high risk. These tasks must be identified and have controls put in place. As much of the task as possible should be completed on the ground prior to working at height. Risks increase with tasks that include:

- ⇒the use of power tools
- ⇒uneven surfaces
- ⇒pedestrian traffic
- ⇒windy and wet weather
- ⇒over-head structures

**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