

expressions

The twice-yearly newsletter from the Baptist Insurance Company

Church

Grants

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Building plans this spring? We have just the guide for you...

With the warmer weather approaching, your church might be busy preparing for those vital building repairs, alterations or renovations.



As you may expect, there are a number of different issues you will need to be aware of depending on the type and nature of the building work being carried out on your church. This can be a complicated subject, so we have put together a summary of the questions our Baptist Insurance team are frequently asked about church building works.

Does our Church Insurance policy cover building works?

Our church policy automatically covers most building works, but some works will require additional cover. This depends on factors such as the extent of the works you are planning, the cost and the type of contract you have in place

with your contractors. Please ensure you contact us well in advance of the work starting so we can check if you have the appropriate level of cover in place for what you have planned.

What do I need to do if we have external scaffolding erected?

You will need to ensure that all lower level ladders, including access ladders to any scaffolding, are removed from the site or rendered inaccessible at the end of each day's operations to help prevent unauthorised access to the scaffolding. The base of the scaffolding must be enclosed in either metal or timber sheeting to a minimum height of three metres. There is no cover

for theft of parts of the building and fixtures, including external metal, when scaffolding is erected. If you wish to have full theft of metal cover, then we may be able to consider this, but it will be subject to increased security and risk management measures. You can find out more in our online checklist www.baptist-insurance.co.uk/scaffolding

What do we need to do if volunteers are involved in the works?

On most occasions, especially for small works such as painting and decorating, church volunteers may be helping with the building alterations. As with any users of your premises, you have a responsibility for ensuring that they are kept safe. Our guide to 'Your Responsibility for People on Church Premises' provides you with a summary of what you need to consider. You can download a copy from our website www.baptist-insurance.co.uk/volunteers

Have you read our new guide to building works?

To help you make sure you are covered and have taken the right steps, we have produced a helpful document which sets out your insurance responsibilities during building works at your church. Please visit www.baptist-insurance.co.uk/buildingworks or call us on **0345 070 2223** to talk to our dedicated team.



Contains promotional material

Bigger grants for Baptist church projects

Did you know that Baptist churches can apply to Allchurches Trust directly for funding towards their projects?

Allchurches Trust - a charity which gave more than £16 million in grants to churches, charities and schools in 2018 - has recently made some changes to its giving.

The Trust is placing even more of an emphasis on helping people in areas of greatest need. It is also looking to increase the number of grants it gives to denominations outside of the Church of England, including Baptist churches.

Grants for smaller projects have increased by 50%, meaning they now range from £1,000 up to £15,000 for projects with a total cost of up to £1 million. Larger grants up to £100,000 are also available for projects costing over £1 million.

Chairman of Allchurches Trust, Sir Philip Mawer, said: "We particularly like to give grants to churches running projects that encourage wider community use of church buildings and help those in need, from tackling homelessness and reducing isolation to engaging disadvantaged young people and improving the health of local people."

You can find out more and apply online today at www.allchurches.co.uk



Baptist Assembly 2019

With the Baptist Assembly just a few short weeks away, the team at Baptist Insurance is finalising plans and looking forward to meeting customers. Every year, we support the Baptist family through various sponsorship events and the Assembly is something we always eagerly anticipate.

This year's Assembly will run from **Saturday 18th May** through to **Sunday 19th May** at The International Centre, Telford. As a union of Churches, associations and colleges, the annual Baptist Assembly gives every member of the Baptist community the chance to meet, celebrate, discuss and learn. You're welcome to come along!

Members of our Baptist Insurance team will be on hand throughout the day on Saturday 18th May, answering any questions you might have about church insurance. Don't forget that we also offer home insurance and our team will be happy to let you know about the benefits of protecting your personal possessions with us. So please come and say hello at this great annual event that provides us with an opportunity to listen to our customers and discuss new and innovating ways of improving our services and products. We will also be handing out a free re-usable shopping bag to everyone who visits our stand!



You can find more details of this year's event at www.baptist.org.uk/assembly, along with information on the daily programmes, seminar sessions and how to register. We really hope you will join us.



www.baptist.org.uk/assembly

Diary dates

18 - 19 May

Baptist Assembly, Telford
www.baptist.org.uk

8 June

YBA Assembly, Huddersfield
www.yba.org.uk

21 September

Leading Public Workshop,
Bristol Baptist College
www.webassoc.org.uk

11 - 13 October

Thrive Conference, Northampton
www.easternbaptist.org.uk

The role of a loss adjuster

When a church unfortunately suffers a claim of some sort, one of the team that steps in to help is a loss adjuster. Our customers do not always understand their role and some worry about what to expect, so we spoke to Sarah in our claims team to explain the role in more detail.

The loss adjuster is often the first on the scene, and depending on the size of the claim, plays a key role in a church planning their recovery. For example, where a church has experienced a fire, the Baptist Insurance claims team and a loss adjuster will work with the church to reassure them and talk them through what will happen next.

Together they will prioritise making the church safe from hazards, such as falling debris, which can often occur following a fire. In addition, they will make sure all monuments are protected and necessary contents removed, as smoke damage can often leave surfaces coated with corrosive residue. The loss adjuster will also look to source an experienced structural engineer to conduct internal and external safety checks.

The loss adjuster is often instrumental in guiding the church through some of the key decisions they need to make, particularly where the church needs to close temporarily while repairs are carried out. This could include:

- finding an alternative venue for events already in the diary, e.g. weddings
- planning where day-to-day activities, such as worship, are held
- safe storage of contents that has to be removed from the church
- whether there is any maintenance work that could be carried out whilst scaffolding is in place
- any alterations a church would like to build and incorporate into their new design.

At Baptist Insurance, we select only loss adjusters that truly understand our ethos and we make sure they uphold the same high standards and values as ourselves. We work closely with all our adjusters to assess our customer's claims quickly and fairly and to ensure we always give the best advice.

"Any large or complex claim can be very overwhelming for those involved. Our loss adjusters are an extension of our Baptist Insurance team and we're extremely proud of the experience and commitment they bring to each case."

Sarah Cox, Technical Claims Manager, Baptist Insurance

Making a claim

If you need to make a claim, our line is open 24 hours a day, so whenever you need us, we're here.

Call **0345 070 2223**

Email: enquiries@baptist-ins.com

Find out more at:

www.baptist-insurance.co.uk/claims

"Thank you so much for your kindness in all the help you have given. Great news, we've received the money! Every penny counts!"

Mount Pleasant Baptist Church



Arson – Is your church at risk?

Arson can potentially be a threat for churches. It poses a unique security challenge and while it is not possible to completely remove the risk of an arson attack, there are steps you can take to make your church less of a target.

- Fires are often started using items found in or around the building, e.g. waste bins or combustible waste, so make sure you keep anything that could be used to start a fire stored safely and away from the building.
- A damaged building is more likely to be the target of an arson attack, so carry out external inspections and repair any damage as quickly as possible.
- Keep your church locked, the grounds well-lit and trees trimmed so the church is visible and unappealing to a would-be arsonist.

Did you know that wheelie bins can be used to start fires at churches? Make sure yours are stored at least 10m away from the building.

Baptist Insurance has developed a simple and easy-to-follow checklist to help you review the risk of an arson attack on your church. For more information and a short video including practical tips, please visit our website www.baptist-insurance.co.uk/arson



Fundraising season is here – let's make an event of it

It's that exciting time of year again. Now that the warmer weather has arrived, many Baptist churches will be starting to organise their calendars and brainstorm innovative fundraising ideas.



We've come a long way since jumble sales and bring and buys. At Baptist Insurance, we now hear of activities ranging from fetes to fun runs, cold water plunges to murder mystery dinners. Events certainly remain a fantastic way to reach out to your local community and welcome people into your church.

If you are insured with Baptist Insurance, then you will be happy to learn that most one-off events are already covered as

part of the public and employer's liability section of your church policy. If you are thinking of running a more unusual or hazardous event however, then please contact us as soon as you know the event is happening to check your level of cover.

Our dedicated team are here to answer your questions, no matter how big or small the enquiry, so please feel free to call us on **0345 070 2223**.

Planning an event – the essentials

Every year, we hear of new and ingenious ways to raise money for a church or chapel. So to help you make sure you really put the fun into fundraising, we've focussed on the two most vital 'Ps' for any event – the preparation and the publicity.

Preparation for events

It is really important to make sure you leave plenty of time to plan everything thoroughly. A detailed plan of action is essential, including contingencies for what to do if things go wrong. Why not consider appointing a team with a project manager? Ideally everyone should have a clear role, based on his or her own skills.

It is also important to plan the venue. Does it have enough facilities, including disabled access? And, a terrible thought, but is there a backup plan in case it rains?

Publicity for events

To maximise footfall and really boost those donations, make sure to spread the word around the church and the local community. Don't be afraid to approach local businesses as you may be surprised how happy they are to get involved, and perhaps even provide resources. You could even ask local venues like pubs and shops to have leaflets or publicity on site.

One of the most important things is to keep your publicity focused and simple. Create a caption for your event, and make it short, memorable and inclusive. More people will get involved if it's an event for the whole community.

Want to know more?

We have plenty more information and advice on events on our website, so for more guidance on how to make the most of your fundraising activities this year, please visit **www.baptist-insurance.co.uk/events**



Is your church prepared for flooding?

Since the 1980s, average rainfall has increased significantly by 6-8%*, making flooding a risk which is likely to become more frequent. Flooding in your church and associated properties may have a huge impact on your church and wider community, so being well prepared is essential.

We have developed a **flood checklist** with simple steps you can take to reduce the damage a flood may cause to church buildings. This includes advice on how to assess the risk, make your church building more resilient and aid the recovery process.

Find out more on our website **www.baptist-insurance.co.uk/flooding**

*<https://publications.parliament.uk/pa/cm201617/cmselect/cmenvfru/115/115.pdf> - page 21

Baptist Insurance's charitable grants in action

At Baptist Insurance, we are passionate about supporting people and organisations who really make a difference by enriching the lives of others. One way we do this is through our grants giving and we would like to share with you an example of a grant we recently awarded.



#doyouknowHim?

The #doyouknowHim? initiative is a two-pronged challenge of evangelism and discipleship, which came about as a result of all the churches in Skipton working together on mission and outreach.

Starting with a shared teaching series over ten weeks in 2017, members of the churches were encouraged to get involved with weekly evangelistic street outreach under the united banner of “#doyouknowHim?”. In addition to being printed on the leaflets that were distributed, the strapline was also added to a range of good-quality giveaways, designed to get people asking about Jesus so that they could be told they can know Him personally.

“We have been a bit taken aback by how successful the campaign has



been,” explained Rev'd Phil Burns of Skipton Baptist Church. “The street outreach has continued on a monthly basis and the giveaways have proved very popular, giving us lots of opportunity to emphasise the good news of Jesus.”

In 2018, Skipton Baptist Church was given a grant from Baptist Insurance, which enabled the #doyouknowHim? team to print additional material, including a simple tract explaining the Christian faith, and to get involved with the annual Skipton Gala, a well-established and popular event. The grant also helped facilitate a stand from which the churches were able to give out the branded items and tell people about Jesus.

The reason for making #doyouknowHim? about more than just evangelism is clear but powerful: “We believe that if you have the privilege of leading someone to faith in Jesus, you have the responsibility to disciple them,” explained Phil.

Plans for 2019 include a fortnightly follow-up to the Alpha course and more invitational events to which people can bring their friends. “Our hope is that this initiative will spark something that continues far beyond what we have already done, to see churches outgrowing their buildings because so many people have come to know the Lord. Bold, I know,” said Phil, “but we have a great God.”

By insuring with us, you are helping us to support Baptist causes through our charitable grant giving. If you would like to learn more about how to apply for a grant, please visit our website today www.baptist-insurance.co.uk/grants

Home insurance

We have been insuring Baptist churches for over 114 years, but our expertise doesn't stop there. With winter behind us and spring in full flow, our Baptist Home Insurance team are keen to share some advice on the questions they frequently receive at this time of year.



Will my home insurance cover my bicycle?

Bicycles are unfortunately an easy target for thieves and a reported 290,000 thefts are carried out in England and Wales each year.* The good news is Baptist Insurance automatically includes cover as part of your home contents insurance. If you are away from home, providing your bike is worth less than £750, our policy will also provide you with cover under the portable possessions section of your insurance. If your bike is worth more than £750, please make sure you let us know as we can specify it individually on your policy at a slight premium.

Top five tips to protect your bike

1. Make sure you use a good-quality lock and learn how to lock your bike properly
2. Whilst at home, lock your bike to a permanent fixture in a secure shed, garage or outbuilding
3. Whilst away from home, avoid leaving your bike in any isolated or dimly lit areas
4. Register your bike on the National Cycle Database at www.bikeregister.com
5. Always remove your accessories when your bike is parked, such as the lights and saddle bags

Are the contents in my outbuildings covered?

Thieves definitely like an easy target; somewhere they can break in quickly and undetected such as garages, sheds and outbuildings.

You might be surprised by the overall value of furniture, tools and bikes stored in your outbuildings. Therefore understanding your cover and taking the appropriate precautions to prevent loss is very important.

You will be happy to learn that Baptist Insurance covers for contents in outbuildings for up to £5,000 automatically as part of your home contents insurance, provided they are kept under lock and key. Your policy will also cover bicycles kept in any outbuilding up to the value of £750.



How to keep your outbuildings secure

- Make sure you fit good-quality locks and remember to lock up after you.
- Check that any door hinges are securely fitted and replace any loose screws.
- Consider installing motion-activated lights to eliminate those dark hiding places.
- Fit a security alarm to add another layer of protection.
- Think about laying gravel – it is almost impossible to walk on without making a loud noise.

For more information on our home insurance or for a quote, please visit www.baptist-insurance.co.uk/homeinsurance or call the team on **0345 070 2223**.

*The Office of National Statistics, March 2017 survey, www.ons.gov.uk

More than just your insurance policy

Dedicated service and claims teams who **only** deal with churches



You have **peace of mind** thanks to our 114 years' experience

Customer satisfaction*

100%



FREE

expert church risk management and valuation service

We **do not** pay dividends to corporate shareholders or private equity partners



www.baptist-insurance.co.uk

Call 0345 070 2223

*Based on 262 responses to Baptist Insurance customer opinion survey 2018



BaptistInsurance

Experts in church and home insurance

The Baptist Insurance Company PLC
Beaufort House, Brunswick Road,
Gloucester, GL1 1JZ

Telephone: 0345 070 2223

Email: enquiries@baptist-ins.com

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