

expressions

The twice-yearly newsletter from the Baptist Insurance Company

Church

Home

News

Safety

A claims service you can trust

Some insurers may offer cheaper insurance policies, but we believe the best insurance is about more than just a policy. It's what your insurer delivers when the unthinkable happens, that really makes a difference.

Okehampton Baptist Church is a beautiful Victorian building at the heart of its community. The two-storey stone building is set on the banks of the East Okement River. Visitors enter at street level, where steps take them down to a lower ground floor to one large room and several smaller ones.



On the afternoon of Sunday 30th July 2017, torrential rainfall flooded the area. At approximately 6pm, members of the congregation visited the church to assess any damage. Devastatingly, they found that water had already entered the ground floor rooms.

The cause of the flooding was not the river, but the drainage system running around the outside of the building. The system had completely backed up, letting water pour into the building.

Up to 2cm of water had completely flooded the lower ground floor area. The church team and members of the public worked tirelessly to remove the water. When they contacted us, we knew that professional drying would be needed and appointed one of our specialist suppliers straight away.

A loss adjuster was appointed to help the Minister, Jeff Jacobson, and the Administrator, Andrew Morgan, restore the property. The restoration was completed by May 2018.

The church is now restored to its condition before the flood, and any damaged contents such as soft furnishings, books and electrical items have been replaced.

Reviewing the service, Minister Jacobson said, *"I was incredibly pleased with how fast the response to the flood was, how kind and helpful the people on the phone were... It could not have been a better experience."*

If you ever need to make a claim, our dedicated team of church specialists will respond to your needs quickly and compassionately. They only deal with church insurance so they understand the issues that you face.

Simply call on **0345 600 7531** or email us at risk.advice@baptist-ins.com and once we know the nature of your query, the right expert will call you back within 24 hours.

'Tis the season... seasonal events

With the cold season approaching also comes the beginning of events season.

Guy Fawkes' night and Christmas are a great way to open up your church to the community, to encourage new visitors and raise money for your church. Fireworks and bonfires are often a part of these celebrations but, if not properly planned, could result in accidents or injury. Carrying out a risk assessment will help you to identify the risks and put measures in place to mitigate them. You can find straightforward guidance on our website to help you at www.baptist-insurance.co.uk/events



Contains promotional material



Baptist Assembly – a great success

The team at Baptist Insurance support the Baptist family through various sponsorships, events and regular communications. One event we always look forward to attending is Baptist Assembly. This year, Baptist Assembly was hosted at KingsGate Conference Centre in Peterborough and the day was a great success. It was wonderful to meet many of our existing customers, and to hear how much you enjoy working with us. The team also hosted a competition on the day asking delegates to guess how many litres of water it would take to fill the featured Baptistry. They were delighted to have numerous entries and the winner was Donald Ashton from Fleet Baptist Church. From 2019, we are pleased to confirm that Baptist Assembly will be a two-day weekend event. For more information, visit the Baptist Assembly website at www.baptist.org.uk

Diary dates

18 October

The Seventh Annual Sam Sharpe Lecture. University of Roehampton, Whitelands College
www.baptist.org.uk

24 November

Baptist Women in Ministry
Regents Park College
www.baptist.org.uk

14-16 January

Fresh Streams Conference
The Hayes Conference Centre, Swanwick
www.baptist.org.uk

Getting ahead

Preparing your church for the winter months

With the cold season approaching, it's important that your church is resilient to the coming weather. There are some very simple low-cost actions you can take to ensure the safety of those visiting or volunteering at your church, as well as reducing the risk of damage to your church during bad weather.

Keep an eye on the weather forecast

Flooding in your church and associated properties can cause inconvenience and heartache to your church community. There are some simple steps you can take to reduce the damage a flood may cause. If heavy rainfall is forecast, developing a simple emergency plan such as moving valuable items to higher levels and using temporary flood barriers are just some of the ways in which you can reduce the damage impact.

Review your floorplans

Another possible cause of water damage in your church is burst pipes, caused by freezing. Understanding the layout of heating and water pipes, and knowing the steps you need to take if pipes become frozen or burst, can be vital in preventing significant damage to your church. For example, if pipes burst you should be aware how to isolate the escaping water, or if they freeze you can gently thaw them out.

Make pathways safe

You have a legal duty of care to make sure that any visitors are safe. Leaves falling to the ground during the autumn and festering under wet conditions can cause pathways to become especially



slippery and hazardous. Make sure you have arrangements to clear any affected footpaths to minimise the risk of slips and trips. As we move into winter, make sure you have a plan for managing snow and ice on pathways.

Keep gutters, gullies and drains clear

Autumn leaves can quickly clog the gutters if left unattended. If you don't clear them regularly, they can become blocked and water will build up, leading to damage. Any trapped rainwater can freeze, cracking or shattering the guttering. So, make sure you check all your valleys, gutters, hoppers and downpipes for blockages at regular intervals.

Check the roof

Loose or missing slates and tiles might mean that water is getting into the roof. Replacing a slate now is much cheaper than having to repair the roof timbers later. So, check the roof on a regular basis – a pair of binoculars is the easiest way to spot any potential problems.

For more information on protecting your church during the winter months, go to www.baptist-insurance.co.uk/badweather





Interview with a team member

Stephen Butler joined Baptist Insurance in 1998 as an Underwriter. With over 20 years' experience in the insurance industry, and dealing with customers day in, day out, we caught up with him to find out more about his experiences, and his views on what's on the horizon for Baptist Insurance.

What makes Baptist Insurance different?

We think of ourselves as being part of the Baptist community, as we were formed by Baptists to support Baptist churches. In a sense, our primary purpose isn't to make profits, it's to serve the Baptist community and the profits go to support the mission of the Baptist church. This is what I believe sets us apart from other insurers.

What is the most common query that you deal with?

At this time of year, it tends to be about special events or church holidays. This also tends to be a quieter period for churches, so queries around building works taking place are quite common. We do also receive many enquiries about church trustee indemnity, which of course is part of our standard cover. I think church leaders are becoming more aware of their personal responsibilities under charitable legislation, and they are keen to ensure they are protected when they volunteer for these sorts of duties.

What do you enjoy most about your job?

My job satisfaction comes from achieving good outcomes for our customers and ourselves.

What is the most unusual query you have dealt with?

Cover for a sponsored cycle ride, using a 27-seat bike! This goes back a long way, but it had a banner and sound system, and weighed a ton! It had two wheels at the front, and there were 13 rows of people. We also had a query for constructing a building out of straw bales! It was situated on an allotment, and was to be used for offices and storage.

How much has changed over the last 20 years?

From a business perspective there is now a lot more regulatory control, it's ever changing but all with the focus of protecting customers, which we wholeheartedly support.

From the church's perspective, they are taking a more business-minded approach to running the church and managing their finances. The turnover of church correspondents is also much higher than it used to be, and because there is now a much larger team of underwriters here at Baptist Insurance, we are often talking to new people and building new relationships. Although, there are still some people that we deal with from 20 years ago on their policies!

What makes you committed to working at Baptist Insurance?

As a Baptist myself, I see my service at work in the same way as I see my service at my church, where I currently serve as church secretary.

What is on the horizon for Baptist Insurance customers?

We are always looking for ways to help and support our church customers. We are working on a new IT platform that will allow us to further improve our insurance offering and provide more user-friendly documents. We will also shortly be updating our health and safety guidance including new checklists and videos.

For any enquiry, our customer service team are here to help you. Call us on **0345 070 2223** or email us at **enquiries@baptist-ins.com**

Unoccupied churches

If you are planning to leave your church unoccupied, there are risks you need to be aware of. There is a chance it may fall into disrepair, be targeted by vandals, or worse, suffer an arson attack. There are some simple steps you can take to help protect your church whilst it is unoccupied.

Turn off any mains services. Mains services such as gas and electricity should be turned off, and water systems drained and shut down. Where existing intruder or fire alarms or security lighting is installed, make sure these remain connected so they continue to work whilst your church is unoccupied.

Close any points of entry. An unoccupied church is vulnerable to vandals and squatters, so ensure all doors, windows and any other points of access to the property are closed, secured and locked to reduce the risk of break-ins.

Remove any unnecessary materials. If your church is to remain unoccupied for a long period of time, you must remove any portable items such as furniture, or anything that includes flammable liquids or materials.

Routine maintenance. Adequate lighting, safe walkways and traffic routes need to be provided for those lawfully visiting the property. Lighting and maintaining any plants and trees that could potentially obscure walkways or the building itself can also deter criminal activity.

It is important to contact Baptist Insurance as soon as you know your premises is, or will become, unoccupied. Specialist insurance conditions may be applied that you need to action. For more information on protecting unoccupied buildings, go to **www.baptist-insurance.co.uk/churchguidance**, or call the team on **0345 070 2223**.



Night shelters

With so many people in need, offering a place to sleep away from the cold is a great way to help your local community. This might just be a warm place of shelter but often will include providing meals, washing facilities and advice and support on various issues the homeless can face.

We've summarised the steps you need to take if you are looking to run a night shelter:

Appoint a project coordinator. They will need to ensure the shelter runs smoothly and policies and procedures are effectively managed.

Keep a log book. Details of expected guests and any health and safety incidents along with emergency telephone numbers are just some key pieces of information you will want to refer back to.

Provide a tour of the building. All volunteers and guests should be aware of where the fire exits, first aid kit, accident book, evacuation procedures, telephone and list of emergency numbers are.

Know your responsibilities. The church has a duty under the Occupiers' Liability Acts (1957 and 1984) to ensure that any visitor is reasonably safe for the purposes for which they have been invited or permitted to be in the church, though broadly liability will not extend to those risks willingly accepted by the visitor. You may have to conduct risk assessments, pay a premium or seek professional advice.

To see our full guidance along with your obligations on running a night shelter, go to www.baptist-insurance.co.uk/nightshelters



Grant giving case study - a safe bet

At Baptist Insurance, we are dedicated to supporting the people and organisations who really make a difference. One way we do this is through our grant giving. We'd like to share with you one of the ways our grants are making a difference. By insuring with us, you are helping us to support Baptist causes, through our charitable grant giving – thank you.

Established 100 years ago to serve a new mining community, Bentley Baptist Church has remained true to its calling through many changes, including closure of the very mine that brought it into existence. Already active in the community through 'Who Let the Dads Out', the food bank and participation in assemblies at the local primary school, the church was led to open a Renew Centre when a neighbouring betting shop premises became available in 2017.

"Renew Centres are shared spaces where it is okay not to be okay," explained church elder, Graham Simpson. "Our vision is that by being a prayerful presence of God here at the heart of Bentley, people coming in would find friendship, self-worth and support to face their daily challenges as they experience God's love for them."

Now open three days a week and staffed by committed volunteers from the church, the centre is known as Renew 127.

Activities range from knitting or crochet, board games and jigsaw puzzles, to creative writing and discussions on a wide range of topics, alongside light



refreshments and a listening ear. Local agencies also encourage clients to come along as a way of alleviating some of the pressures of loneliness, mental health difficulties and increasing age. Numbers vary from 4 to 14 at any one time, with many becoming regulars.

At the core of Renew 127's activities are 'Rhythms of Prayer' where the start, middle and end of day sees visitors invited to join the volunteers in 15 minutes of prayer if they wish. A grant from Baptist Insurance was used to construct, decorate and carpet the prayer room used for this.

"Since opening in January 2018 we have seen some people join with us for Sunday worship and become regular attendees," continued Graham. "The church is really excited and encouraged as we see God touching the lives of those we are building friendship with through Renew 127."

For more information on grant giving, go to www.baptist-insurance.co.uk/grants



Top 10 tips to prepare your home for winter

Did you know that Baptist Insurance provides home insurance cover too?

Home insurance is there to protect you should something go wrong and, with the cold season approaching, it's important that your home is resilient to the coming weather. Follow our top ten tips to help you take care of your home over the winter months.

1. Reduce the risk. Avoid water damage –

During cold spells, a major risk to property is water escaping due to frozen pipes. Protect your indoor pipes when you're out by keeping the central heating on low and leaving internal doors open. Keeping the hatch to your attic ajar may stop overhead pipes and tanks freezing, as well as ensuring the pipes and tanks in your loft are lagged. If you do suffer from burst water pipes during the winter, the first thing you will need to do is turn off the stopcock to prevent water escaping and causing damage, so checking the stopcock works, as well as knowing how to use it, will be key in preventing further damage to your home.



2. Check your heating – Having not used the heating all summer, many people turn on the central heating for the first time in months and discover that it is not working. Arranging for your boiler to be serviced at least once a year by a Gas Safe registered engineer ensures it is in working order before the chill of winter, when you really need to use it.



3. Maintain the warmth – Once you know your heating is in working order, the next step is to maintain the warmth and keep your home as cosy as possible. You can do this by bleeding your radiators every few months to keep them running efficiently.

4. Check your window seals – If there are gaps in your windows, water can potentially be let in, causing the window to swell, jam or rot. Checking for bad paintwork and damaged seals can prevent this from happening, particularly if you catch it early enough.

5. Stock up your cupboards – To prevent you having to venture out in potentially hazardous conditions, it's good to stock up your cupboards with food. Long-lasting food such as canned goods, dried foods such as pasta and rice, as well as frozen items mean that you can stay at home, with peace of mind that you have enough supplies.

6. Clear gutters and drainpipes, and check the roof – Before the worst of the winter weather arrives, it's worth making sure that gutters and drainpipes are clear of leaves and other debris. If it rains heavily and the gutters overflow, this can lead to water getting into the masonry. In particular, if the temperature drops low enough for rain to turn to ice, this can lead to further cracks in your guttering.

Loose tiles can easily become dislodged during high winds and storms which can lead to damage to the fabric of your building, so checking for loose tiles, slates and flashing is equally as important.

7. Pack away your garden furniture –

Remove any garden furniture which could be damaged when exposed to the elements over the winter months. Keeping them safe means they also won't become potential hazards themselves, and avoid having to replace anything which can become damaged as a result of wet conditions.

8. Maintain your garden – Your outdoor areas are more exposed to the elements than any other, so spend time in your garden before the bad weather hits. Identify any dead branches from old trees which could be a potential hazard during high winds.



9. Repair your fences – You may not be aware, but most household insurance policies do not cover storm damage to the likes of fences and gates, due to their vulnerability to this type of damage. Carrying out repairs in weaker sections of fences early on could avoid potentially expensive replacements in the long run.

10. Safely clear ice and snow – If you are planning to clear snow and ice outside your home yourself, it is important to take precautions to ensure you don't injure yourself, or anyone else who will be venturing to and from your house. Spreading salt or sand on the area you have cleared can stop black ice. You can use ordinary table or dishwasher salt.

You can find more advice for getting your home winter ready on our website www.baptist-insurance.co.uk/wintertips



e-News

There's so much to think about when it comes to keeping you and your church safe. So, to help our customers, we have created a monthly email which is packed full of lots of handy tips about managing the different risks faced by churches. You can receive this useful advice each month delivered straight to your inbox. There's no obligation, and you can unsubscribe at any time.

If you'd like to receive emails, or manage your existing preferences, please go to www.baptist-insurance.co.uk/signup

Personal safety: dark evenings

If you're alone in the church, perhaps locking up after a service late at night, or if you're letting someone you don't know into your home, you could be vulnerable.

At Baptist Insurance, we take the personal safety of every member of the Baptist community extremely seriously. That's why we've put together some simple tips on how to keep yourself safe. By taking a few common-sense steps, you can minimise the risk, and carry on enjoying your role within the community.

Look out for any potential for someone to be harmed – for example, if someone is left alone in the building for an extended length of time, in particular late at night.

Work out what the risk might be – how likely is it that somebody could be hurt? What measures do you already have in place if this were to happen?

Have a plan of action – before inviting someone into your home, for example, think about how you would react if you were assaulted, or what you would do to raise the alarm. The same applies to your church – do you have measures in place to be able to call for assistance if you need it?

Be prepared – always think about potential escape routes so you know how to remove yourself from a challenging situation.

Let people know – if you are visiting or meeting someone on behalf of the church, make sure other people know where you are going and when to expect you back. Take a mobile phone with you.

If you'd like to know more about how to stay safe, you'll find a short video on our website, along with a personal safety risk assessment. Visit www.baptist-insurance.co.uk/personalsafety



Keeping appropriate documentation

The retention of insurance records and other documents is important as these may be required where an organisation is called upon to prove that they were compliant with regulations and guidance at the time of an alleged safeguarding incident. They also help to provide evidence that appropriate insurance was in place. As such, a document retention policy should be in place. This should specify the documents to be kept, the periods for which they need to be retained

and the security arrangements required for their safe storage and disposal.

For further information, please call our customer service team on **0345 070 2223** or email us at enquiries@baptist-ins.com

More than just your insurance policy

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



You have **peace of mind** thanks to our 112 years' experience

Customer satisfaction*

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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 180 responses to Baptist Insurance customer opinion survey 2017

 **BaptistInsurance**
Experts in church and home insurance

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