

# expressions

The twice-yearly newsletter from the Baptist Insurance Company

Church

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## New fundraising initiative launched to support churches

Fundraising has always been vital for churches – and the good news is that the internet has opened up many additional ways to help raise much-needed funds.

While there will always be a place for traditional, much-loved cafes and cake sales, there is a new world of opportunity out there.

But it can be daunting to know where to start, so Baptist Insurance's easy-to-use online Fundraising Hub is here to help with lots of great ideas and simple advice.

Drawing on the advice of experts, and our own 115 years' experience in working with churches, we've pulled together a range of top tips to help you boost existing income streams and develop new ones.

There's help with researching sources of grant finance, and writing professional applications that can make all the difference to the answer you receive.

There's also tips and useful links on digital fundraising – including crowdfunding and running online events, as well as using the web to keep your wider community informed and engaged.



To find out more, please visit the Hub at: [www.baptist-insurance.co.uk/fundraising](http://www.baptist-insurance.co.uk/fundraising)

## Your handy risk calendar

As we head into the autumn and beyond, it's time to check your premises for slip and trip hazards, check water pipes are insulated and any boilers are serviced.

We've produced a handy Risk Calendar to help you plan when to take action to deal with specific issues before they occur. You'll find it enclosed with this newsletter and you can also download it from: [www.baptist-insurance.co.uk/risk-calendar](http://www.baptist-insurance.co.uk/risk-calendar). And check out the useful links to our website where there is lots more information.

[www.baptist-insurance.co.uk/risk-management](http://www.baptist-insurance.co.uk/risk-management)

Of course, if you need more detailed help and advice, call the risk helpline on:

**0345 600 7531**

(open 9am-5pm Monday to Friday except bank holidays).

Email: [risk.advice@baptist-ins.com](mailto:risk.advice@baptist-ins.com)





## A message from our claims team

We're really pleased that most churches are now open and welcoming their members again.

We know that a church is not just another commercial building but is often at the centre of the local community, providing a whole range of activities beyond worship. If you've noticed any damage caused whilst your church was closed, or since, to buildings or contents, please call our claims team straight away.

We will do what we can to help you, including assistance with gaining estimates, and putting you in touch with qualified professionals from our network of preferred suppliers.

**Call: 0345 070 2223**

(24 hours a day, 7 days a week for new claims).

Email: [baptistclaims@baptist-ins.com](mailto:baptistclaims@baptist-ins.com)



\*Baptist Insurance annual claims satisfaction survey 2019, based on 67 customers who have had their claims settled.

## Q&A

**Q:** Why do I need to pay another excess when it was the same people damaging the same window again?

**A:** An excess applies to each and every claim made, irrespective of the cause of damage. As the damage has occurred on two different dates, each attack would be classed as a separate loss and carry its own excess.

# We help the helpers

The long-term effects of the COVID-19 pandemic are unknown, but one thing is certain – churches have rarely been more needed.



Churches up and down the country offer valuable community support running foodbanks to help the hungry, and night shelters for the homeless, building on the valuable and caring work they have been doing for years.

### Night shelters

With so many people in need, offering a warm place to sleep is a great way to help your local community. During the cold winter nights, many churches open up their premises to provide a place of shelter, and a number also offer meals, washing facilities and support on various issues the homeless can face. However, whether it's a long-term shelter or impromptu solution to a cold snap, your church needs to follow health and safety guidance, and make sure to take care of all those involved.

### Foodbanks

In these difficult economic times, more churches are setting up foodbanks and we are receiving an increasing number of enquiries about the insurance implications. We are keen to support

churches who want to offer this service to people in their community. If you are planning to operate a foodbank, please call us for advice. We also have lots of useful advice on our website to help you run a successful foodbank, and make sure everything is safe.

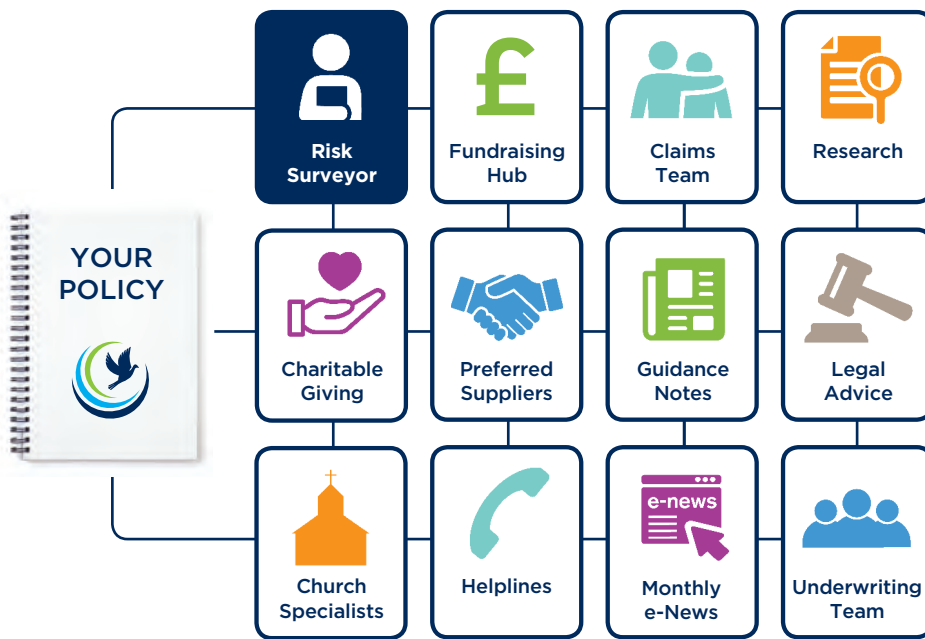


Our experts have put together some simple tips and steps you can take to make sure you are keeping everyone safe when running a night shelter or foodbank. Visit: [www.baptist-insurance.co.uk/risk-management/community-outreach](http://www.baptist-insurance.co.uk/risk-management/community-outreach)



# Meet the people who sit behind your policy

Have you ever wondered who sits behind your policy? There is an army of skilled individuals and teams who work together to provide you with policy benefits, services, assurances, peace of mind and support. We couldn't fit them all in but here are a few, and we'd like to introduce you to one of our Risk Management Surveyors.



## How do we value your church?

You may be surprised at how much attention we take during a survey to determine the insurance values of your church and buildings.

Our Risk Management team will provide a valuation advising the cost of rebuilding your church from the ground upwards following destruction by, for example, a fire, and the replacement of contents.

Our advice will consider any special architectural features at your church and we will make an allowance for anticipated additional costs such as architects and professional fees. Any advice given will be unique for your church, so it's worth chatting to our surveyors.

For more information about valuations, visit: [www.baptist-insurance.co.uk/church-insurance/surveys](http://www.baptist-insurance.co.uk/church-insurance/surveys)



### Risk Surveyor

## Dave brings peace of mind

When you worship in a building that is full of multi-generational memories for so many, it's hard to put a price on peace of mind - but it's something all churches should consider.

A fire, a theft, or a trip leading to serious injury - all can have serious repercussions and impact on continued church operations.

Fortunately, Baptist Insurance Risk Management surveyors, like Dave Stevenson are on hand to assist, providing advice to help minimise such risks in a timely and effective way.

"It can be quite daunting for customers to think about these things," said Dave, "but we're on your side, and I'm there to help. Every church is different, so I'll contact you, discuss how your church



operates and offer practical ideas to reduce specific risks identified. We have a vast reservoir of experience from 115 years of insuring churches all over the country, so there's a good chance we'll have come across the challenge before and have an effective suggestion for you.

"It might be high-tech - for example, an intruder alarm. But it can also be very simple - such as keeping plastic waste bins well away from the church building to reduce the risk of arson damage."

Dave and his colleagues can contact you, but there's also lots of useful, accessible advice in the risk management section of our website: [www.baptist-insurance.co.uk/risk-management](http://www.baptist-insurance.co.uk/risk-management). And a Risk Advice helpline: **0345 600 7531**, lines are open 9am-5pm, Monday to Friday (excluding bank holidays).

"It's a marvellous job," said Dave. "I love history, and to spend your working life supporting churches that have been central to the lives of generations of Baptist families, and helping the lovely people who worship in them, is fabulous."

## Monthly e-news

Our monthly e-news is a quick and simple way to keep up to date.

To register, visit:  
[www.baptist-insurance.co.uk/signup](http://www.baptist-insurance.co.uk/signup)



## Q&A

**Q: Do we have to do health and safety risk assessments?**

**A:** Some churches will need to undertake health and safety risk assessments depending on whether they actually employ people. Read more: [www.baptist-insurance.co.uk/health-and-safety](http://www.baptist-insurance.co.uk/health-and-safety)

# Tips for a safe baptism

A baptism is a wonderful and important part of the Baptist journey of faith and the baptismal pool is essential to the ceremony. As a piece of equipment, your church should ensure that precautions are in place so that ceremonies take place safely for everyone involved.



**The two key concerns are water and electricity – and we all know they don't mix very well!**

Microphones are often used during a ceremony, by the Minister, the person being baptised and possibly others. There is also likely to be equipment to support the use of microphones such as amplifiers, speakers and cables.

It's vital to keep these away from the baptismal pool and only use wireless microphones within two metres of the pool. You certainly want to avoid using mains microphones or you could have a very serious incident.

When using water, there are a number of considerations including the risk of slipping, legionella and damage

caused by the escape of water. To avoid these hazards, ensure puddles of water caused by splashing and walking are mopped up quickly from the baptistery, changing area and pathways. Regularly check how and where the water is stored, and clean the water. You should also take care not to overfill the baptismal pool.

Where full body immersion takes place, consideration must be given to the safe handling of the person being baptised, whilst at the same time ensuring that the Minister also remains safe.

For more information, visit:  
[www.baptist-insurance.co.uk/baptismal-pools](http://www.baptist-insurance.co.uk/baptismal-pools)



## Is your church ready for winter?

As the nights draw in and we pull on extra layers, our churches need the same attention. They need to be warm for the comfort of their members, but also for the protection of the building against deterioration.

Pipes should be lagged to reduce the chance of bursting due to freezing temperatures, and causing water leaks that will damage furnishings, electrical equipment and more. Paths should be protected by a layer of grit and cleared of excess water and leaves that could cause a nasty slip and fall.

Your boiler and heating system may be due its annual visit from a qualified engineer to ensure it's working efficiently and safely. Your gutters and drains also deserve some attention to free them from cold, damp leaves that could be blocking them up and causing damp and water ingress.

A popular extra layer during colder weather is the addition of temporary heaters. Take care with where they are positioned and ensure they have been tested within the last 12 months.

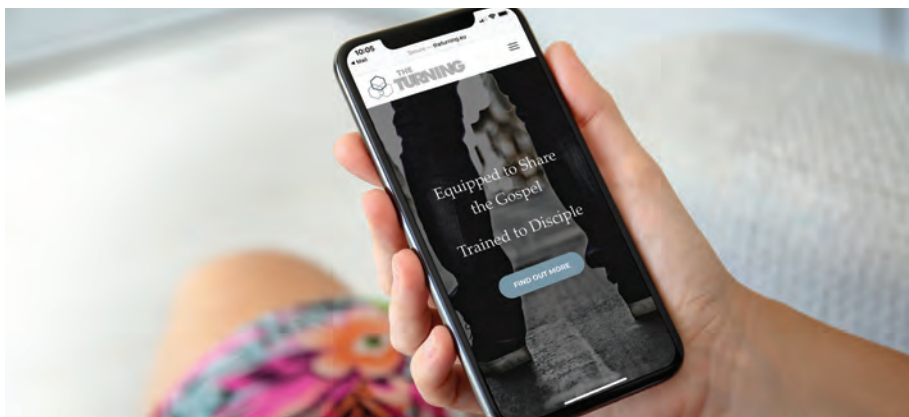
For more information about making your church cosy and safe, visit:

[www.baptist-insurance.co.uk/bad-weather](http://www.baptist-insurance.co.uk/bad-weather)



# Our grant supports sharing the gospel

Baptist Insurance Grants helps *The Turning* transform disciple-making with web-based App and localised church training



At Baptist Insurance, we are extremely 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 grant giving and we would like to share with you an example of a grant we recently awarded.

Baptist Insurance Company's grant to The Turning has funded development of a web-based App to support disciple-making throughout Europe. The Turning, an evangelistic campaign begun by Reverend Yinka Oyekan and The Gate Baptist Church Reading, aims to equip Baptist believers to share their faith with others.

## The way of making disciples is cultural, local, and differs from place to place

Reverend Oyekan said: "Many people don't feel confident to disciple others because they're scared 'they'll get it wrong'. *The Turning* is a movement to train, support and share the making of disciples together. We train local people through church hubs in each community, so the message remains the same but disciples share it appropriately in their own communities."

*The Turning's* App has been invaluable in training disciples to reach out to others on the street. It can be downloaded for free, includes an online bible and daily devotions, and provides a secure way to collect people's details, so trained evangelists can follow up.



## To date, the App has been translated into Spanish, French and German

"It's just crazy to think that a little Baptist Church in Reading can do all this," said Reverend Oyekan, "The whole Baptist family has stood with us and supported *The Turning*. Together, we've transformed thousands of lives and added 17,000 disciples to our family in a few short years."

"We're really excited to see the impact of *The Turning*," said Anne Bishop, Chair of the Baptist Insurance Company Grants Committee, "and feel privileged to have played our part in enabling it to disciple those who respond to street events."

## Looking for funding for your church's missional work?

For more information about Baptist Insurance grants or to apply for funding for your own project and see our other case studies, please visit our website: [www.baptist-insurance.co.uk/grants](http://www.baptist-insurance.co.uk/grants)



## Baptist Assembly 2020

It's a shame we didn't get to see you all as originally planned earlier this year. We regularly support the Baptist family through various sponsorship events and the Assembly is something we always eagerly anticipate.

Next year's event is planned to take place in Telford International Centre between Friday 14th and Sunday 16th May. We would encourage you to keep an eye on the BUGB website for any further updates: [www.baptist.org.uk/assembly](http://www.baptist.org.uk/assembly)

This fantastic event provides us with an opportunity to listen to our customers and discuss new and innovating ways of improving our services and products. We are really looking forward to engaging with you again and answering any questions you might have about church and home insurance.



## Q&A

**Q:** Can I change our contact details as I am no longer the contact for our policy?

**A:** Data Protection legislation requires an individual to 'opt-in' to receive our communications. This means your new contact needs to contact us themselves. They will be asked to relay information about the policy to establish their identity and comply with the legal requirement.



# Insure your home and support the Baptist family with a £100 donation\*

At Baptist Insurance, we are passionate about supporting people and organisations who really make a difference by enriching the lives of others. That is why we are offering a £100 donation to the Baptist church of your choice when you take out a new home insurance policy with us!

A donation of £100 can help towards so many things. From restoration work to new sound systems and new chairs, and from structural repairs to new noticeboards and kitchen equipment, the money can really make a difference.

So if you share our beliefs, and your renewal is coming up soon, why not ask us for a quote today? Call us on **0345 070 2223, quoting BIC100**. Our specialist team are very happy to help.

## Did you know?

Our home insurance policy can be adapted to suit the needs of your church staff and volunteers on behalf of the church, or the general needs of your community.

Baptist Insurance also provides home emergency cover at no extra cost. This gives our customers access to a rapid response team of fully qualified and approved contractors and you don't have to pay any excess if you use it.

For more information, visit: [www.baptist-insurance.co.uk/home-insurance](http://www.baptist-insurance.co.uk/home-insurance)

\*Terms and conditions apply – full details available on our website: [www.baptist-insurance.co.uk/bic100](http://www.baptist-insurance.co.uk/bic100)



## Q&A

**Q: Are my contents covered by my home insurance when away from home?**

**A:** If you have opted for this cover, it is found under the 'portable items' section of your policy. Cover is provided for your portable items anywhere in the world up to 90 days in total during the period of insurance. Items valued over £3,500 will need to be specified on the policy individually.

**Q: Are the contents in my garage covered in my home policy?**

**A:** Yes. The contents in your garage and any outbuildings will be automatically covered up to £5,000.

## More than just an insurance policy

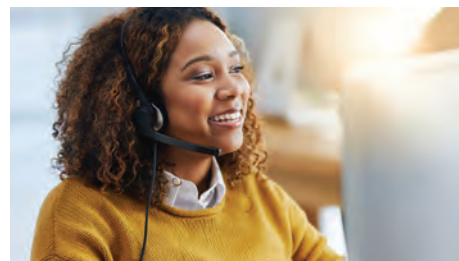
# 115 years' experience

**Free expert**  
church risk management  
advice



**Dedicated**  
service and claims  
teams

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



## Risk helpline

**Call: 0345 600 7531**

(open 9am-5pm Monday to Friday  
except bank holidays)

[risk.advice@baptist-ins.com](mailto:risk.advice@baptist-ins.com)

## Claims helpline

**Call: 0345 070 2223**

[baptistclaims@baptist-ins.com](mailto:baptistclaims@baptist-ins.com)



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