

expressions

The twice-yearly newsletter from the Baptist Insurance Company

Church

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Social media sermons and online communions are here to stay

In a recent survey¹, 95% of Baptist leaders said video calls and live streaming have helped their church to stay in touch with their congregations during the pandemic, and new research shows they are here to stay.



Zoom with a view

The overwhelming majority said that they had used video conferencing platform Zoom to host public events and hold virtual meetings since March 2020. Facebook and Instagram have also been popular platforms to reach the local community.

Almost half of churches who had used these new channels said that they had seen an increase in attendance against their usual numbers, with two thirds saying they will carry on streaming to their audience as restrictions ease.



Mics, cameras, action!

Adapting to these new channels did require some investment on the part of churches. More than half said that they had bought new technology to support the new approach, drawing mainly on reserves and donations. Over half of those invested over £500 on equipment,

including sound equipment (53%), cameras (62%), and live streaming services (59%).

A helping hand from churchgoers

Establishing new digital channels did come with challenges though with over half saying they had received help in setting them up. Over three quarters said that support came from members of their congregation, revealing not only a willingness to help their churches during such a challenging time, but also a potentially untapped skill base.

“ The last couple of years have brought about challenge, change and opportunity. Our churches have had to close, shutting off those incredibly important face-to-face meetings. Online channels have presented challenges of their own but have proved very popular, reconnecting people across communities, breaking the sense of isolation and opening up contact with new audiences. It is encouraging to hear the intention to keep these new channels open as churches reopen and new and old audiences are welcomed back. ”

David Lane,
CEO Baptist Insurance Company

There is lots of information and advice about using online equipment safely on our website: www.baptist-insurance.co.uk/digitaltechnology

¹ The Bible Society research with UK Baptist church leaders, based on 147 responses.



67% will continue to stream¹



46% have seen an increase in attendance¹



82% support from the community¹



Underwriting Team

Emma and the team can solve any problem



Life as a Baptist Insurance customer services team member is different every day – and that’s just how Emma Andersson likes it.

Emma – our team underwriting manager – said, ‘Our customers contact us with everything from simple questions about policies to much more involved risk management issues, such as can they have live animals in church for a special service?’

‘You’ll hear the uncertainty in a customer’s voice when they call, and then a wonderful relief in the same voice when you solve the problem.’

Emma, who joined us eight years ago straight from taking her A levels, and recently got married, is a keen

baker and enjoys spending time walking in the Cotswolds near her Gloucester home, and catching up with friends and family.

Back at work, her team deals with hundreds of calls each week, and achieved an astonishing 99% customer satisfaction rating in 2020.

‘We’re specialists,’ she said. ‘We put a lot of effort into training our team, and in developing our personal approach, and it’s a great feeling when you solve customers’ problems and put their minds at rest.’

If you need to ask us anything, call Emma and her team on

0345 070 2223

(8am to 6pm, Monday to Friday) or email enquiries@baptist-ins.com



Legal peace of mind

Caring for your church and its community is a great joy and an honour – and there’s huge peace of mind in knowing that you’re abiding by the many rules and regulations which govern our modern world.

Our knowledge of the church sector extends far beyond insurance, so we’ve produced a simple guide to your legal obligations in areas like health and safety law to help you navigate those often-daunting areas outside your insurance arrangements.

There’s valuable advice on risk assessments, safety checklists, and more – all laid out in easy-to-follow, step-by-step style.

For more, please visit www.baptist-insurance.co.uk/health-and-safety

‘Diversify to survive’

Baptist churches are central to their communities and as the world around us changes, so are our churches.

There are so many exciting ways to diversify and offer a variety of functions to encourage new members. During a year where regular church activities have been greatly affected, over half¹ have embraced diversification - setting up food banks, community spaces, parent/toddler groups, homeless shelters, cafés as well as job clubs and other education functions. And almost two thirds of Baptist churches believe they need to diversify to survive.

Some churches used the pandemic as an opportunity to better support those in their communities who were most in need, either by expanding on existing services or developing entirely new ones.

Churches have offered home deliveries, ranging from food to medication, to ensure that those isolated from the rest of the community were kept safe but still able to cope in isolation.

Some have also been used as COVID vaccination centres, supporting local authorities and health services in the roll out of the vaccine and helping to protect people at risk from the disease.

Surprisingly, despite the acceptance that diversifying is vital to the future of the church, only just over half have

actually adapted to provide the local community with new services. Over two-thirds of those agreed that changes have helped them make an impact on the wider community, outside of their congregation.

Whilst there are likely to be challenges, diversifying can bring benefits too – it’s an opportunity to utilise unoccupied buildings, and can help raise funds.

“ *The activities and services provided by our churches up and down the country provide a lifeline to those in need, to the elderly and the young, the underprivileged and to whole communities. Despite the challenges all our community services and churches face, our churches continue to find a way to provide these activities, providing real benefit to local people, some vital, and it’s important we support them.* ”

David Lane,
CEO Baptist Insurance Company

¹The Bible Society research with UK Baptist church leaders, based on 147 responses.

Snap, crackle and pop!

The snap of thunder, the crackle of ice, the pop of a firework – the winter months can be dramatic and exciting, but can also cause damage to your church property.



Don't give bad weather the cold shoulder!

Our claims data tells us that storm damage is often the reason for a loss. The best way to limit damage caused by wind and rain is good maintenance. Regularly check and clear gutters, gullies and drains of fallen leaves to reduce blockage and water build up. Replace missing or loose roof tiles sooner rather than needing to replace roof timbers later – a pair of binoculars is the easiest way to spot problems. Keep everyone safe from slipping by ensuring there is at least one clear pathway and keep entrances and exits free of leaves, ice and obstacles. And secure fences and outdoor furniture.

For more tips to being ready for winter, visit: www.baptist-insurance.co.uk/badweather

Turn the taps on escaping water

Just a small fracture in a pipe could release gallons of water, causing damage to masonry and plaster and carpets, rendering your building unusable for services or your community. But there's lots you can do such as lagging pipes, regular boiler and heating system services, clearly labelling the stopcock, using a certified contractor for works, and considering installing a leak detection system.

Our claims data suggests there are many causes of water escaping including frozen pipes, the result of poor workmanship, general wear and tear, and changes in temperature of the water pressure. If you find a frozen pipe, act quickly. Turn off the water supply and gently thaw the pipe using indirect heat, e.g. a hairdryer or hot water bottle. If you have a burst pipe, turn off the water supply and try to catch any excess water in a bucket or other container. Don't use the electricians if you think the escaping water might have flooded them – ask a professional electrician to make sure things are safe first.

For more information and some top tips, go to: www.baptist-insurance.co.uk/waterleaks

Stay safe at your church bonfire and fireworks display

A bonfire and fireworks display can be a great way to bring new people into the church family and raise funds. However, if not properly planned and managed, it can result in accidents and injury. Here are a few tips for a safe and fun event:

- Identify the risks and put measures in place to mitigate them.
- Inform us and ensure your planned activity is covered.
- Get written confirmation from the organiser of their Public and Employers' Liability Insurance.
- Make sure the bonfire and display are well away from buildings, trees and other hazards such as overhead cables.
- Make sure your bonfire is well stacked and stable and will not fall to one side as it burns.
- If you're running your own display, keep fireworks in a metal box and take them out one at a time – replacing and firmly closing the lid each time.
- Check the wind direction to make sure smoke does not drift across any main and busy roads.

For further information, visit: www.baptist-insurance.co.uk/events



Did you know?



Keeping us up to date with your email address has many benefits for you and the environment. You can correspond with us electronically, more easily share information with your colleagues, and it's also far easier to keep on top of 'paperwork'. If you'd like to update your contact details, simply call us on **0345 070 2223** or email enquiries@baptist-ins.com

Looking after our natural friends



Beautiful trees often surround our churchyards bringing many benefits as well as adding to the overall aesthetic of your church premises. However, they can become your enemy during stormy weather and as they age, if not properly managed.

Trees can lose their branches onto neighbouring property during high winds, cause structural damage and subsidence as their roots spread, and can trip people up where they disturb footpaths. On very rare occasions, branches have been known to fall on people.

There are various things you can do to allow these otherwise peaceful sentries to flourish, depending on quantity, species, condition and any specific hazards they present. Typical precautions could include reducing or removing branches; topping and pruning; or bracing branches.

To read more about your responsibilities and the precautions you can take visit:

www.baptist-insurance.co.uk/documents/trees.pdf

Don't slip up

Slips and trips are the most common causes of injury in churches, both inside and outside – in church halls, burial grounds and car parks. Where buildings have been shut for some time as a consequence of successive lockdowns and with the winter months approaching, these hazards can become more of a problem. So it's a good idea to update risk assessments, check the precautions you have in place and revisit staff training.

Most slips occur when the floor is wet or dirty, often as a result of the weather or spillages. Commonly, trips are caused by worn paths, steps or floor coverings (for example, carpets and rugs) and trailing cables.



You are probably already taking straightforward precautions that can make a real difference; for example, promptly cleaning up spillages or making sure that electrical cables are not left trailing across the floor. Following a period of closure, it's wise to check all areas for deterioration and maintenance needs as well.

In some situations you may need to do more, particularly if you employ staff. This could include preparing a health and safety policy. Whatever the case, it is a good idea to carry out periodic checks for slip and trip hazards, so that sensible precautions are taken.

For more information about simple things you can do, visit:

www.baptist-insurance.co.uk/documents/slips-and-trips.pdf

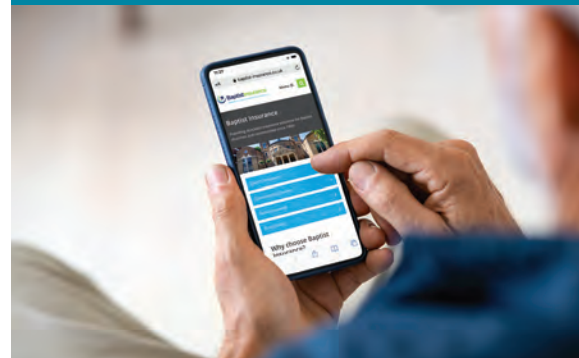
For more-comprehensive detail, visit: www.baptist-insurance.co.uk/slipsandtrips

Have you heard the e-news?



You can receive monthly updates through our e-news. It contains four or five short stories highlighting everything

from information about funding opportunities to risk management guidance and maintenance tips. It isn't a sales advert or a long-winded communication. To receive it is completely your choice. You can subscribe and unsubscribe at any time – and it's not limited to policy holders so anyone in your church or community can receive it. Subscribe via our website: www.baptist-insurance.co.uk/signup



Arson – a real threat

Over the past five years, arson attacks on Baptist church buildings have caused hundreds of thousands of pounds of damage.¹ Of course, insurance is there to cover the costs, but the loss of an important community asset and its history can have a huge impact.

Arson is a security issue; by taking some simple steps, you can greatly reduce the risk for little or no cost. For example, make sure waste bins are kept secured and at least 10m from buildings – over half the arson attacks recorded were started using waste bins.

For more guidance on protecting your church buildings from arson, visit:

www.baptist-insurance.co.uk/arson

¹ Baptist Insurance claims data.

Online fundraising can plug the gap

For much of the time since COVID hit, churches and their buildings have been shut, and worship off-limits. The impact on our spiritual life and community outreach has been significant, and fundraising – everything from Sunday collections, to rent from regular clubs and organisations – has been hit particularly hard.

But be of good cheer – there are huge numbers of online opportunities which can help bring in much-needed cash!

Our website's Fundraising Hub www.baptist-insurance.co.uk/fundraising is full of useful links and expert advice.

There's a handy 'top tips' page, with pointers ranging from simply ensuring your local community understands that you are still fundraising, to more ambitious opportunities such as creating virtual events to draw people in.



We look at the 'crowdfunding' phenomenon, and offer guidance on accessing emergency money, making successful grant applications, and finding new donors.

And we also put a seasonal spin on things with a list of festive fundraising ideas – such as an online Christmas gift auction, or a 'best-decorated tree' photo competition.

We'll be refreshing that list with new suggestions which you can either borrow wholesale or use as a springboard to spark new ideas tailored to your specific church and its community. So keep an eye on the online fundraising hub for updates.

Baptist Insurance grant empowers young people in Plymouth

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.



All Nations Ministries support a group of Plymouth teenagers in a project using performing arts to explore how scripture could help them cope with pressure on a daily basis.

Founded by Rwandan-born Pastor Osee and his wife, Marie Louise Ntavuka, in 2001, All Nations Ministries provides services for refugees and asylum seekers and promotes social integration within the community. Each year, it organises Plymouth's Unity Festival, a multi-day event celebrating diverse Christian and African music, choirs, dance and drumming.

Deborah Ingram, Secretary of All Nations Ministries, described how teenage participants in the project felt more empowered about their life in relation to Christ and better able to deal with the challenges they experienced. "The simple structure and regularity of Friday night meetings provided them with a safe place to openly be themselves in the heart of the church. Performing publicly and speaking testimony at the Unity Festival became a goal for many; and their successful festival performances were a significant outcome of the project."

Peer pressure, racism, drugs and relationships explored safely with Christ

"Watching Christian films together, creating original scripture-based drama and music, sharing personal testimonies, dancing... these are things our participants loved about the project. But, enjoying pizzas together, that's when deeper conversations really began. Christ was alive in our conversations over pizza!"

"All Nations Ministries are using activities young people already enjoy as an opportunity to help them grow, explore and express their faith," said Anne Bishop, Chair of BIC Grants Committee. "In a world full of challenges, the positive impact on these young people will be felt for years, it's a great example of investment for the kingdom of God."

For more information about Baptist Insurance grants or to apply for funding, please visit: www.baptist-insurance.co.uk/grants

Making life easy for customers

When torrential rain hit Edinburgh last year, it breached the flood defences at the city's Canonmills Baptist Church and sent water pouring into the basement.

Unfortunately, the church member responsible for the insurance was quarantining under the COVID-19 rules, and couldn't leave the house to assess the damage.

It was the sort of thing that could happen to any of us – almost everyone was affected in some way by the pandemic – and our claims team knew that it was vital for us to be as flexible, compassionate and supportive as possible.

So we quickly reassured the customer that the delay wasn't a problem – we were happy for them to arrange the remedial work themselves, in their own time, and then submit their claim.



The most important thing for the team at Baptist Insurance was to ensure our customer was helped and guided through what was already a trying time with the absolute minimum of stress and fuss – and we're pleased to say they were left very happy indeed with our service.

If you need claims support, please do get in touch by calling **0345 070 2223** or emailing baptistclaims@baptist-ins.com



Keeping safe at home this Christmas

Christmas is a time for celebration and coming together and fairy lights, candles and gifts are all part of the fun. Unfortunately, some of the most common causes of fires over the festive period are faulty electrical lights and candle flames.

Your home insurance may cover you for damage, but your house may be filled with many more valuables over the Christmas period.

That's why Baptist Home Insurance policy increases your cover by 20% for 30 days before and after Christmas. The policy also includes automatic cover of up to £2,500 for a guest's portable belongings, ideal if you have friends or family staying with you in December.

For more information about home insurance, please visit: www.baptist-insurance.co.uk/homeinsurance

What could £100 do for your church?

We love to support those who support others and that's why we're offering a £100 donation to the Baptist church of your choice when you take out a new home insurance policy with us!¹

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 team are on hand and very happy to help.

¹ Terms and conditions apply – for full details, visit: www.baptist-insurance.co.uk/bic100



Keeping you informed

The Baptist Insurance Company website is largely an online library of guidance and support for you and your church family. You'll find information about church and home insurance, risk management, fundraising and grants and lots more. 'Expressions' newsletter is also on there, making it really easy to share with others. **Visit: www.baptist-insurance.co.uk**