

expressions

The twice-yearly newsletter from the Baptist Insurance Company

Church

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Keeping your buildings safe

In these unprecedented times, we are collectively facing many changes and one of those is likely to be the temporary closure of your church buildings.



If your church property is unoccupied for any length of time it can be at greater risk from things like escape of water, and unfortunately whilst the majority pull together and find new ways to support one another, a minority can try to take advantage and commit theft, arson, and anti-social behaviour. We have five top tips to help keep temporarily closed buildings safe:

- **Protect against electrical fires** – turn off and unplug electrical equipment with the exception of security systems
- **Guard against escape of water losses** – turn water supplies off at the mains where possible
- **Protect your property** – remove bins away from the property, lock ladders away and ask neighbours to report suspicious activity

- **Periodically check the property** – try to stop by on a weekly basis, perhaps as part of permitted exercise or shopping trip
- **Review your health and safety arrangements** – include any additional precautions necessary to secure premises and protect people.

For more information about protecting your buildings, visit: www.baptist-insurance.co.uk/coronavirus

There are many wonderful examples of how communities are supporting one another and finding new ways to remain connected and deliver services. We would love to hear yours. Please send your examples and stories to: enquiries@baptist-ins.com

Keeping in touch and informed

More than ever, it's important to keep in touch and feel informed. We hope that you, your church and community are well and finding new ways to stay connected. Please also feel reassured that we continue to be here for you.

We are updating our website regularly with the latest **Covid-19** advice. The website is also a great source of information from safety to security and grants to outreach, in addition to the products and services we offer. www.baptist-insurance.co.uk

Each month we share updates by email including tips about unoccupied properties, tackling theft, and responding to your questions. Our monthly e-news is a great way to hear about the amazing things churches are doing, and keep up to date with how we can support issues affecting the Baptist community.

The monthly e-news is available to you and anyone in your community. If you haven't yet signed up and would like to receive these monthly updates, then please give us a call or visit: www.baptist-insurance.co.uk/signup

Our customer services team are also available on **0345 070 2223** or email: enquiries@baptist-ins.com

For our latest **Covid-19** statement, please visit: www.baptist-insurance.co.uk/coronavirus



Guidance notes keep you covered!

Our online Guidance notes provide easy-to-understand, up-to-date information on the issues we are asked about the most. You can access the guides about church insurance, maintaining your church and protecting people from our website as you need them. To view them, visit: www.baptist-insurance.co.uk/guides



How green is your church?

Every church has the opportunity to make a difference and to engage with the Baptist family and their local communities about climate change. We have put together a few ideas to start the ball rolling.

Sharing

Arrange car shares for church members; share information about climate change in your newsletter; share your church grounds with schools or community groups; set up a community tool share scheme.

Activities

Introduce environmental activities into youth projects; raise funds for environmental improvements to your church or for a community or bee-friendly garden; provide storage for bicycles and encourage use by the community; or use special days or events to highlight climate change.

Changes

Replace single-use plastics; improve recycling; change lightbulbs to LEDs; put heaters on timers; improve insulation; reduce draughts; switch electrical equipment off at the plug; reduce pesticides and consider alternative energy sources.

What small steps can you take?

For more information, visit www.baptist-insurance.co.uk/risk-management/solar-panels



Risk advice line

We know that managing the risks of a church or church hall can be a demanding responsibility. That's why we offer a Risk Management Advice Line. Whenever you need information about managing risk and can't find what you are looking for on our website, our experts are here to help.

Call our Risk Management Advice Line on

0345 600 7531

or email us at:

risk.advice@baptist-ins.com

Please have your policy number to hand when you call.

A little preventative action can go a long way

As we head into summer, it's a great time to clean and wash away the remnants of cold, wet and muddy months – and let the fresh air and new life in. It's also the perfect time to make sure your church buildings are in good repair and haven't suffered or been damaged over the long winter season.

It may sound surprising that escape of water is one of our top three claims¹ for the last year (not including floods). It is a significant risk that can cause serious damage to your church property and contents. We all know prevention is better than cure, and a little preventative action could make all the difference when it comes to protecting your church and reducing the risk of significant damage, disruption or loss to your church community.



Escape of water

While a burst pipe is obvious, the vast majority of our water damage claims come from unseen, lower-level leaks of water that have soaked through the fabric and structure of church buildings.

Give your buildings, especially basements, lower walls, window casings and ceilings, a thorough inspection to identify any signs of water leakage or ingress. Early identification can significantly reduce damage and the time, cost and disruption of repair. And don't forget to clear drains, gutters, culverts, and watercourses around your property too.

www.baptist-insurance.co.uk/risk-management/escape-of-water

Visit our website for a whole range of advice and resources, from common sense ideas to technical high-security options. www.baptist-insurance.co.uk/risk-management

¹ Compiled from 2019 Baptist Insurance claims data.

Our award-winning claims service

In the event that the worst happens and you do need to make a claim, we promise to work swiftly and always deal with the claim fairly. If we can resolve the claim when you first contact us, then we will. If we can't, then we will work with you and treat you as we would expect to be treated ourselves.

We have protected the nation's Baptist churches for over 115 years and we know and understand the specialist care and attention that is needed to restore them in the event of a loss. To learn more about our claims service, visit: www.baptist-insurance.co.uk/claims

Claim your free LeakBot

LeakBot is a small monitoring device which quickly and easily attaches to your incoming water supply pipe and notifies you via an app on your smartphone or tablet if it identifies a leak so you can arrange a repair. We have 100 LeakBot devices to give away to our customers. For more information, visit: www.baptist-insurance.co.uk/latest-news/leakbot



FREE

Document retention is important!

We've provided specialist, trusted insurance services to our customers for over 115 years. And we love to find documents such as one Baptist church policy that was beautifully hand-signed by the customer in 1934. This piece of history shows what cover the church had and states their annual premium was £3.

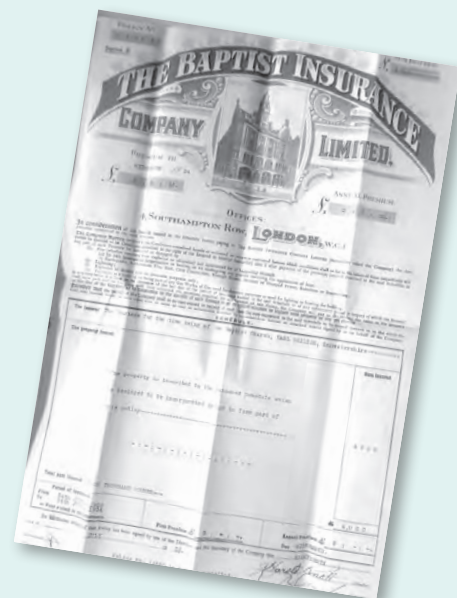
Whilst maybe not necessary for 85 years, retaining insurance records and other documents is important for all organisations, including churches, for a number of reasons:

- They prove you had appropriate insurance and were compliant with

regulations at the time, if an alleged safeguarding incident occurs

- Employer's Liability Certificates may be checked throughout the life of your policy
- Risk assessments need to be kept until new ones are produced
- Renewals are easier
- For accounting/audit purposes

Best practice is for your church to have a document retention policy, which specifies what documents should be kept and for how long; and what arrangements are needed for their safe storage and disposal.





Tips to tackle flooding

Many of our communities were battered by flooding and high winds over winter resulting in unexpected damage and disruption.

Flooding from surface-water run-off also happened in areas away from rivers - places where prevention measures may not seem so important.

With increasingly erratic patterns of weather-caused damage, it's never been more important to take stock of your emergency planning, review potential risks, and update procedures to prevent serious impact events or, if the worst should happen, know how to deal with them.

A few things to consider:

- Brick buildings; purchase covers for airbricks that can be used and removed
- Flood barriers for buildings and a stock of sandbags;
- Fit non-return valves to drainage systems. Check gutters, pipes, drains and culverts are in good repair.



Ensure surface-water is not being directed towards buildings

- Move valuable items to above potential flood levels
- Raise electrical sockets and wiring to above flood levels. If refurbishing, consider flood resistant flooring and materials, like tiles, plastic skirtings or stainless steel



- Review and update flood, fire and recovery plans, including contacts and procedures
- Update staff and volunteer training.

A little preventative effort now could make all the difference to protecting your church and reducing the risk of damage, disruption and loss in the event of flooding in the future.

www.baptist-insurance.co.uk/flooding

Ensuring we have your most up-to date contact details

If your contact details are out of date or are incorrect, let us know via phone, or email: enquiries@baptist-ins.com

You can also update us on changes to names, email addresses, phone numbers and changes to church members by phone.

Call 0345 070 2223

More than just your insurance policy

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



You have **peace of mind** thanks to our 115 years' experience

Overall customer satisfaction¹

99%



Expert

church valuations provided at no additional cost²

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



www.baptist-insurance.co.uk

Call 0345 070 2223

¹Based on 240 responses to Baptist Insurance customer opinion survey 2019. ²Terms and conditions apply.

Third Space Ministries: Taking church and mission into the nightlife space

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.



Third Space Ministries recently celebrated its 10th Anniversary at the Houses of Parliament and has been a leader in the development of chaplaincy and a mission presence in the nightlife industry for many years. Growing awareness that DJs and producers can have very specific mental health and spiritual needs led to the formation of the DJ Unity Group in 2017. The group now has more than 100 members, operates online and through regional member groups, and is developing internationally.

Challenges of the music industry require special support

Rev Carolyn Skinner, CEO of Third Space Ministries, said: "DJs work long and unsociable hours alone, pressures of the industry are challenging, the environment is tough, lonely and isolating; Sunday morning worship doesn't fit; and some DJs can feel unwelcome at their church or judged for their work and culture. Music culture doesn't have to be alien; dance music can be worship too."

The DJ Ministry mission has three objectives: to give pastoral support to Christian DJs and producers; to offer chaplaincy and missional services in the nightlife space; and to help churches become a bridge for the music industry to come back into church congregations.

Anne Bishop, Chair of the Baptist Insurance Grants Committee, said: "Third Space Ministries has been building understanding and relationships between church and music culture for many years, and the creation of something specific for DJs was a natural extension to their work. We have been delighted to see how much they have achieved and feel blessed to have been able to support their work with a grant."

Looking for funding for your church's missional work? Find out how to apply for a Baptist Insurance Company grant on our website:

www.baptist-insurance.co.uk/grants



With church AND home cover, claims are simpler and smoother

Rev and Mrs Almond, whose church-owned Manse was burgled and flooded while they were on holiday, were delighted they'd chosen Baptist Insurance for contents cover.

The church is also our valued customer and when their Manse was burgled and damaged, our network of experienced specialists could respond quickly and work closely with both customers and contractors to ensure a smooth and efficient claims process and result.

Angela Almond said:

"Baptist Insurance was utterly brilliant when our Manse was burgled, trashed and flooded. We had a contents policy with Baptist Insurance, and the church had a buildings policy. Two representatives visited within 24 hours and were really helpful and efficient. Everything was sorted out so quickly with no quibbles. Within days we had received full payment for our losses, and the church was able to fit a lovely new kitchen a few weeks later. Excellent customer service in my honest opinion."

- Did you know Baptist Insurance offers home and contents insurance that can be adapted to the needs of church officials or the general needs of your church community?
- Did you know all available profits from Baptist Insurance policies are reinvested into the Baptist community in the form of charitable grants and funding?
- Did you know if you take out home insurance with Baptist Insurance, we will donate £100 to the Baptist church of your choice? Simply quote BIC100 when you take out your home insurance.



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! ¹

There is no limit to the number of donations your church can receive, and there's no better time than now to start spreading the word. A donation of £100 can help towards so many things.

From restoration work to new sound systems, from family BBQ and fun days to 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.

¹ Terms and conditions apply - full details available on our website: www.baptist-insurance.co.uk/bic100

Home Insurance – Your questions answered

We are very proud to have been insuring Baptist churches for over 115 years, but did you know we also provide home insurance? We recently spoke with our fantastic team and asked them to answer some of the questions they commonly receive.



What is the difference between buildings and contents insurance?

Buildings insurance covers the general structure of your property, and any fixtures and fittings like a kitchen or the doors and windows. Contents insurance covers your possessions like jewellery, electrical goods and furniture.

What is the difference between standard cover and accidental damage cover?

Standard cover will cover your property and/or contents for the perils noted in the policy document, e.g. fire, earthquake, storm, flood and subsidence. Accidental damage cover will provide cover for your property and/or contents for any damage caused accidentally, for example, spilling paint onto a carpet or bursting a pipe whilst carrying out some DIY.



What is an excess?

An excess is the amount you pay towards any claim you make. So, for example, if you had an excess of £100 and you made a claim for £300, you would receive £200.

How do I make a claim?

In the unfortunate event you do have to make a claim, by reporting it immediately, we will be able to provide you with the best possible service. Either call us on **0345 070 2223**, 24 hours a day, 7 days a week, or email us at: baptistclaims@baptist-ins.com. Enquiries about existing claims can be made from 8am to 6pm, Monday to Friday (excluding bank holidays).