

# expressions

The twice-yearly newsletter from the Baptist Insurance Company

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## A warm welcome from Baptists

It's no secret that the United Kingdom is experiencing a cost-of-living crisis – nor that the poor and disadvantaged are hardest hit.



The soaring cost of food, utilities, rent and mortgages, the aftermath of the COVID lockdown policy, and long-term joblessness are creating a significant emergency, with little relief on the horizon.

But in hard times, Baptists and those of other denominations and faiths, work to help others. It's worth remembering what we did in the winter months and pondering lessons for the future.

In September, in partnership with the ChurchWorks Commission and other charities, Baptist churches came together to support the Warm Space initiative.

The scheme turned church buildings into warm, comfortable spaces where people could escape the winter chill, and the fear of their own heating bills, over tea and coffee, biscuits and perhaps proper meals, while socialising with others. And there was no doubt it was needed.

At Baptist Insurance, we teamed up with The Bible Society and other partners to survey more than 500 churches. The findings were shocking – 25.6% of churches were providing warm spaces, a third were running food banks, and 11.3% were offering debt support. Nearly half had seen increased demand for services, and many feared they would struggle to meet that demand and were making cuts.

Some 37% expected to have difficulty paying their own energy bills.

Thankfully, the winter was relatively mild, and demand for warm spaces was not as high as it might have been. But valuable lessons were learned, as many would attest.

Revd Phil Jump – Minister at the North Western Baptist Association, the country's largest Baptist region – is one of many who has had hands-on experience of the initiative.

'We were already running a refugee drop-in centre in Skelmersdale,' says Phil, 'and we were able to expand those hours and throw it open to everyone. If we'd had a really bitter winter, I'm sure we would have been inundated, but that didn't happen. That's not to say we didn't have folk coming in – for instance, I remember a local lady who clearly hadn't eaten all day, and I was able to give her a simple meal of beans on toast and get to know her.'

'It was a place for her simply to be, and I could relate to her as I know the area she's from. I was struck by the fact that on one side of the room we had asylum seekers and on the other a lady who was born and bred here, and there were no labels – we're all just people in need.'

NWBA is now promoting the concept of 'Welcome Spaces' – to reflect the fact that they are needed all year round, not just when it's cold – and is partnering with other churches to provide '100 warm welcomes' on Merseyside.

'It's early days,' says Phil. 'No-one is saying this is amazing, we've cracked it. But we've identified a need and we're going to work hard to meet that need.'

To find out more about warm spaces, visit  
[www.baptist-insurance.co.uk/warm-spaces](http://www.baptist-insurance.co.uk/warm-spaces)



## Baptist Assembly 16-18 June 2023

Every year we support the Baptist family through various sponsorship events, and the Assembly is something we always eagerly anticipate.

With the Baptist Assembly drawing closer, the team at Baptist Insurance is finalising plans and looking forward to meeting customers. This year's Assembly will run from Friday 16 June to Sunday 18 June 2023 in Telford.

As a union of churches, associations, colleges and specialist teams, the annual Baptist Assembly gives every member of the Baptist community a chance to meet, celebrate, discuss and learn. **Save the date!**



## Your online library

The Baptist Insurance website is full of information designed specifically for Baptist churches. We provide a wealth of information to help you run your church, such as our guidance notes which cover these key topics:

- Administering your church insurance
- Building works
- Church property
- Community outreach
- Legal expenses insurance
- Organised events
- People on church premises

To read these guidance notes, visit [www.baptist-insurance.co.uk/church-insurance](http://www.baptist-insurance.co.uk/church-insurance)



### Customer Relationship Team

## Meet Chris Brudenell

The new Customer Relationship Manager for Baptist Insurance.

This is an important new role at Baptist Insurance, and will see Chris travelling the country to meet and work with customers, from individual churches to representatives from the Baptist Union and the regional associations.

He joins from Ecclesiastical Insurance, having previously worked for a number of other leading insurers in a career spanning more than 30 years in the sector.

'I'm delighted to be joining such a brilliant and long-established team,' says Chris. 'We have years of experience underwriting churches and other historic buildings behind us, and I hope to bring that and my own experience for the benefit of our customers.'

'Whether it's assisting churches in developing safe practices or connecting them to the right people as they promote the Christian message, I'll be there to work with you.'

Chris lives between Swansea and the Brecon Beacons with his wife, Esther, and their two grown-up children, and is a big fan of live comedy and live music – everything from Blondie to opera.



On days off, he likes to take his two golden retrievers walking in the hills near his home – great practice for his new 'boots on the ground' position.

'It is a brand-new role for the company,' he says, 'and I'm really looking forward to getting out there and meeting people.'

To arrange a visit from Chris, please email [chris.brudenell@baptist-ins.com](mailto:chris.brudenell@baptist-ins.com)



## Stories to inspire

Our Tales of Technology competition in 2022 was a hit with churches around the country. Churches shared their innovative, creative technological solutions that met their community's needs.

We heard of tales of overcoming barriers, learning new skills, reaching out to the community, touching the lives of others outside the congregation and making the church easier to access.

To read their tales and gain inspiration, please visit [www.baptist-insurance.co.uk/churchcomp](http://www.baptist-insurance.co.uk/churchcomp)

# Spring ahead safely!

For many of us, spring is our favourite time of year – it brings us the Easter celebration, the blooming of new life, and the promise of warmer, sunnier times ahead. But the lighter nights and dancing daffodils can distract you from managing risks.

Here’s our handy guide to what to watch out for as we head towards summer.



## Beware fire

Many of us are custodians of beautiful buildings, and it’s hard to imagine anything worse than a fire in a church.

It’s a legal requirement for you to carry out a fire risk assessment to ensure that people using your church and hall are kept safe. This should be reviewed on a regular basis.

Among other things, that means being aware of ignition sources – from candles, to the electrics and heating system – and having fire alarms, extinguishers, and emergency escape routes in place, along with correct signage.

If you have near neighbours, be aware of the effect any blaze could have on them – and take account of the safety of any attending firefighters.

If that all sounds daunting, don’t worry – there’s a really useful and far more comprehensive guide at [www.baptist-insurance.co.uk/fire-safety](http://www.baptist-insurance.co.uk/fire-safety)

## Check out your trees

It’s important to take care of trees on your land.

Spring storms can bring down branches – especially as deciduous varieties return to full leaf – and damage neighbouring properties.

Each new year of growth adds to the size of the roots, which can cause everything from serious subsidence to slip-and-trip hazards on pavements and other surfaces.

Depending on your circumstances, you may have to make sure that people are not exposed to any risk from the trees on your land. This does not mean that all trees have to be individually examined on a regular basis; make a decision that is reasonable for your circumstances.

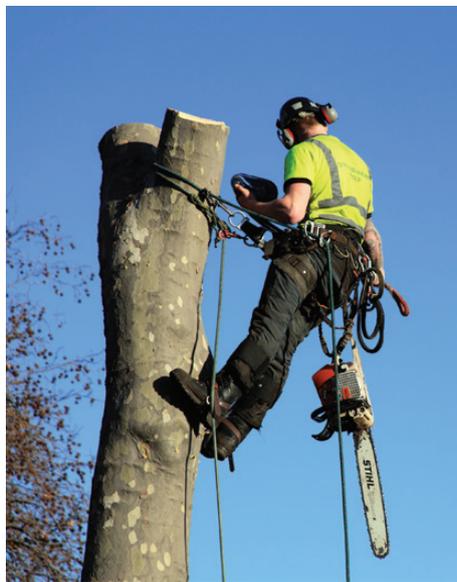
For more advice, visit [www.baptist-insurance.co.uk/trees](http://www.baptist-insurance.co.uk/trees)

## Take care with events

As the winter chill fades, people are keener to come out to church events – and it’s fantastic to welcome them.

But this can bring additional risks and responsibilities.

Whether you’re holding a celebration for Easter, or to mark the coronation in

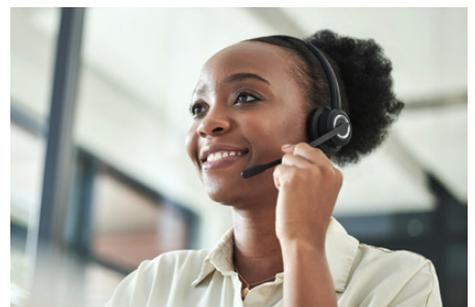


May of King Charles III, it’s important to consider the potential pitfalls.

You may need to think about the overall suitability of the venue, to the numbers of staff or volunteers required, to licensing issues, to access, welfare facilities, and emergency plans.

With these matters in hand, you’ll be able to relax and enjoy your events.

Visit [www.baptist-insurance.co.uk/events](http://www.baptist-insurance.co.uk/events) for helpful pointers and tips.



## Risk advice line

Our risk advice helpline is available 9am-5pm Monday to Friday (except bank holidays) and puts you in touch with our risk experts and surveyors. They are on hand to help you, to answer your questions and provide guidance.

**Call: 0345 600 7531**

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

# Top claims and what you can do

We are proud to support and be there for our customers in their moments of need. Here are some of the most common things we hear from you and the guidance we have available to help you keep your church safe and secure.

## Escape of water

 Even small leaks can lead to significant damage to walls, ceilings, floors, electrics and contents, especially if they go unnoticed. The most common cause of escape of water tends to be deterioration of the pipework, or pipes bursting due to freezing conditions. It's therefore good practice to check your pipework (especially external pipes) before the onset of winter. Find out more at [www.baptist-insurance.co.uk/waterleaks](http://www.baptist-insurance.co.uk/waterleaks)



useful tips and can be downloaded from [www.baptist-insurance.co.uk/workingatheight](http://www.baptist-insurance.co.uk/workingatheight)

## Building works

 If you have any plans to carry out alterations or extension works to your church, you must ensure that your church insurance is reviewed and amended if necessary to ensure that cover remains in place throughout. Find out more at [www.baptist-insurance.co.uk/buildingworks](http://www.baptist-insurance.co.uk/buildingworks)

## Lightning conductor maintenance

 A lightning strike on a church can damage the fabric of the building as well as the potential to cause fires. It's not possible to completely remove the risk of lightning strikes but there is plenty you can do to protect your church. Visit [www.baptist-insurance.co.uk/bad-weather](http://www.baptist-insurance.co.uk/bad-weather)

## Completing tasks at height

 There's plenty you can do to minimise the serious risk of injury - from planning the task correctly, using and maintaining equipment properly, or taking weather conditions into account. Our handy guide, Health and safety toolkit - working at height, is full of



Don't forget to add the Risk Calendar to your maintenance plans for all-year-round reminders. [www.baptist-insurance.co.uk/risk-calendar](http://www.baptist-insurance.co.uk/risk-calendar)

## Making a claim

Our claims team are on hand to provide advice and support if you need to make a claim. You can register a new claim 24 hours a day, 7 days a week.

Call **0345 070 2223** or email us at [baptistclaims@baptist-ins.com](mailto:baptistclaims@baptist-ins.com)

 **91%**

**of customers are very or extremely satisfied with their claims experience<sup>1</sup>**

<sup>1</sup> Baptist Insurance claims satisfaction survey 2022 - 41 responses from customers who have had their claims settled.



“ You listen carefully and always seek to be positive and feel you are treated not as a customer but someone of worth. ”

## Responsibilities of a church to its volunteers



It takes a collection of people in various roles to run a church; volunteering is at the heart of any church and its mission. Volunteers make an invaluable contribution to the church - as Trustees, Deacons, Elders, Sunday School Teachers and in many more varied roles.

It is, therefore, important that your church remains a safe place for volunteers. You may need to check your liability insurance, any arrangements you need to make for managing their health and safety and the precautions you have in place to protect against risks such as

slips and trips or those associated with completing tasks at height.

Obviously, any action you take needs to be proportionate depending on your circumstances. This will reflect the size of your church; the numbers of employees, volunteers or visitors you have; and the nature of the activities involved there.

We offer guidance on what to consider when people are on your church premises. Visit [www.baptist-insurance.co.uk/volunteers](http://www.baptist-insurance.co.uk/volunteers) to find out more.



## Fundraising in less affluent areas

Many churches are located in less affluent areas and in this economic climate, fundraising is even more challenging in communities in need. Our guide to fundraising in less affluent areas is designed specifically for challenges such as these.

Keep going! And read our guidance to re-energise you in your efforts to bring vital funds to your community.

Visit [www.baptist-insurance.co.uk/less-affluent-areas](http://www.baptist-insurance.co.uk/less-affluent-areas)



## Fundraising Hub

The Fundraising Hub offers practical support and guidance to help you fundraise successfully. Here is what you can find on the Fundraising Hub:

- Top tips for fundraising
- List of grant funders for churches
- How to find possible donors and funders
- Checklist for grant applications
- Outputs and outcomes guidance for writing clear funding applications.

Visit [www.baptist-insurance.co.uk/fundraising](http://www.baptist-insurance.co.uk/fundraising) to find out more.

# Baptists hard at work in Ukraine

As the Ukraine conflict rages on, Baptists have been digging deep.



Since February 2022, close to 20,000 civilians have been killed or injured, and seven million refugees have fled across Europe.

A further 5.9 million Ukrainians have been internally displaced – in a country with a ruined power grid, and collapsing food supplies and healthcare.

Millions of children have mental health issues.

The European Baptist Federation – supported by a £10,000 donation from the Baptist Grants Programme – has been hard at work resourcing local Baptists to help those suffering.

‘They’re delivering practical aid,’ says EBF spokesman Will Cumbia, ‘using churches as centres of heat and light, offering people a warm and comfortable space, and helping with refugee transport and providing churches as transitional centres, somewhere en route to stay for a few days, to get a good meal, and a rest, and to wash and recuperate. They are also taking the opportunity to share God’s love with those who have lost so much.’

‘Obviously the cost of all of this is huge, but the response from the wider Baptist community has been amazing – we raised €7 million in 2022.’

‘We are extremely grateful for the gift of £10,000 from the Baptist Grants Programme – and for all the other donations we continue to receive. Without that money, we would not be able to help those at the sharp end.’

The money forms only a small part of more than £2 million which has been given to Baptist causes over the past ten years by the Baptist Insurance Grants Committee.

‘The Ukraine conflict is horrifying, and we’re extremely pleased to play a small part in helping the people affected,’ said Anne Bishop, Chair of the Committee. ‘The work that the European Baptist Federation is supporting is humbling and inspiring, and our prayer is that many will come to know Jesus as a result.’

To learn more about the Baptist Grants Programme, please visit our website: [www.baptist-insurance.co.uk/grants](http://www.baptist-insurance.co.uk/grants)

## Download Expressions



You can read this newsletter online and download a copy, making sharing with other church members easier. You can also sign up for our monthly e-news, which features topical risk management guidance, fundraising materials, grant information and other valuable tips for your church.

Scan the QR code or visit [www.baptist-insurance.co.uk/expressions](http://www.baptist-insurance.co.uk/expressions)

## Customer Feedback

“ I would have no hesitation in recommending your insurance to other voluntary organisations, similar to ours, as you understand our situation and manage the process very efficiently. ”

“ I have been with you for over 25 years, you are outstanding every time I deal with you. ”



## Your feedback is valuable

We welcome your view on Expressions, we would like to check in with you that this newsletter is meeting your expectations.



Please scan the QR code or use the link to complete five questions. This will only take a couple of minutes. Thank you!

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



## Home insurance that gives back

What sets Baptist Insurance apart is that all available profits are reinvested back into the Baptist community. By taking out home insurance with us, you are helping us to do more for communities in need.

Our home insurance offers protection for your home and possessions. From legal expenses and home emergency protection to lost keys, they all come as standard, automatically included in your policy so you can relax knowing you are covered.

### Ask us for a quote

Our specialist team would love to help. Call us on **0345 070 2223** quoting **BICEX23**.

For further information, please see our website: [www.baptist-insurance.co.uk/home-insurance](http://www.baptist-insurance.co.uk/home-insurance)

### Why choose us?

- Buildings insurance with an automatic limit of £750,000
- Contents insurance with an automatic limit of £75,000
- Home emergency cover and legal advice as standard – no extra cost
- Automatic 20% increase in contents sum insured for celebrations such as weddings and Christmas.

