

expressions

The twice-yearly newsletter from the Baptist Insurance Company

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Cyber-security advice for churches

Cyber-crime is on the rise and criminals are finding increasingly sophisticated ways to attack computer systems and extract valuable data. At Baptist Insurance, we want to alleviate your concerns about cyber-security and help protect both yourself and your church against an attack.

Did you know?

The government provides free online training¹ which can be accessed by your employees and volunteers.

What are cyber-risks?

Cyber-criminals have many sophisticated techniques to access data and information for the purpose of financial gain and to commit fraud. The most common methods include:

- **Ransomware** – where an attempt is made to extort money from you by preventing access to your computer system or files until a ransom is paid, most of which is delivered via malicious emails.
- **Phishing** – the fraudulent practice of sending emails purporting to be from reputable organisations in order to

induce individuals to reveal personal information, such as passwords and financial information.

- **Spear phishing** – the practice of sending emails ostensibly from a known or trusted sender in order to induce targeted individuals to reveal confidential information.
- **Smishing** – this works like phishing and is carried out using text messaging.
- **Vishing** – this again works like phishing and is carried out using voice technology, i.e. phone or voicemail.

What can your church do to protect themselves?

Some churches may feel vulnerable to cyber-threats, as they have little knowledge around the correct and safe procedures to protect their finances. The good news is we are here to help and have included a list of some of the simple actions you can take:

- **Educate/train staff** – all staff should be wary of unsolicited emails, particularly those that ask for a prompt response. Educate your staff on what types of information are

sensitive or confidential and highlight their responsibilities in protecting it.

- **Malware protection** – make sure you use appropriate firewall, anti-virus and anti-spyware software and keep virus/spyware definitions up-to-date. This allows the software to recognise and protect against the latest threats to your network.
- **Password protection** – ensure your mobiles, laptops and computers have strong passwords and try to change them on a regular basis.
- **Destroy before disposal** – don't just delete files or reformat hard drives, as data can still be restored. Instead use software designed to permanently wipe the hard drive or storage device.

You can learn more about the threats posed by cyber-crime and find more detail about how to defend your church and data by reading our cyber-security guidance notes and FAQs. For more information, please visit our website:

www.baptist-insurance.co.uk/cybersecurity

¹<https://www.gov.uk/government/collections/cyber-security-training-for-business>



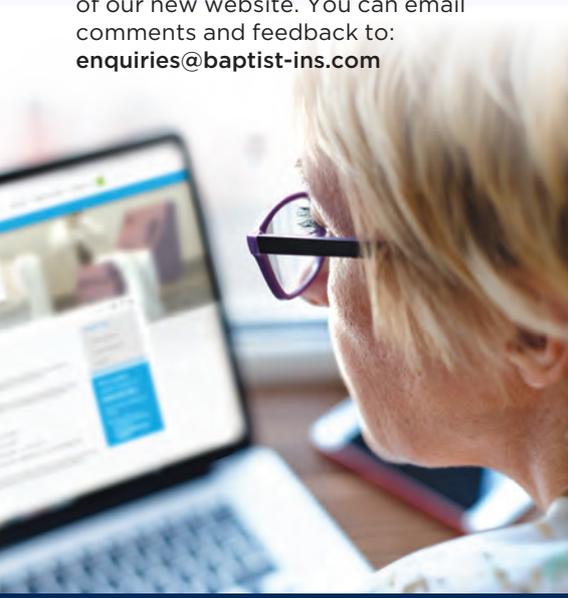
Our new-look website

Have you seen our newly refreshed website? We've changed our site to make it easier to use, but you will still find all our useful guides and information available on the site.

The website has a clean and fresh style, which makes it easier for you to find the information you need. If you have any trouble finding information on our new site, you can always call our team who will be happy to direct you to the right place.

Call us on **0345 070 2223**
www.baptist-insurance.co.uk

We would like to hear what you think of our new website. You can email comments and feedback to:
enquiries@baptist-ins.com



Improvements to your legal expenses cover

Employment-related disputes are one of the most common, and often most costly, claims made under a legal expenses policy. To provide you with additional support in handling these employment-related disputes, we have recently improved the cover available for legal expenses under your church policy.

The recent change is to the 'reasonable prospects of success' condition for civil claims in your legal expenses cover. Currently, a solicitor must believe that there is more than a 51% chance that your defence will be successful and if this changes at any point during the claim then the cover you have will end for that claim.

From your next renewal, this condition will no longer be required, and so for any valid claim you make for a dispute with an employee or former employee we will continue to provide legal support until the conclusion of the dispute regardless of whether the case looks to be in your favour or not.

This change will be made automatically on your next renewal for all church policies, and may be available for other policies you hold with us.

To find out more about this cover, call our team on **0345 070 2223**.

Remember! Legal advice helplines are included within your insurance policy for legal advice on a range of matters, including employment issues such as redundancy. Visit: www.baptist-insurance.co.uk/legalexpenses

Diary dates

22 October

WEBA Pastoral Leaders Day
 with Ken Benjamin, Bristol
www.baptist.org.uk

1 - 2 November

Baptist Union of Scotland
 Assembly, Motherwell
www.scottishbaptist.com/assembly

13 - 15 January

Fresh Streams Conference,
 Derbyshire
freshstreams.net/events/conference-2020

28 March

Safeguarding Training, Burlington
 Baptist Church, Ipswich
www.easternbaptist.org.uk

Baptist Assembly 2019 - Another great success

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

This year's Assembly was held at The International Centre in Telford. We were delighted at the huge turnout and in meeting so many of our customers. Thank you to those who visited our stand and said hello - it's great to hear how much you enjoy

working with us. We hope you enjoy the free bags, pens and notepads and we certainly appreciate the positive feedback.

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

You can find details of this year's event on the Baptist Assembly website, along with some reports and stories from over the course of the weekend. For more information, please visit: www.baptist.org.uk/assembly

We very much look forward to seeing you again in Bournemouth next year.

Protecting your church from metal theft



Theft of metal is, unfortunately, an ongoing problem for churches. In recent years, we have received numerous claims for theft of metal from our policyholders, the vast majority of which have been from church properties.

Suffering a theft of metal attack can be costly; aside from the metal being stolen, damage can be caused to the fabric of the building during the course of the theft. Internal furnishings are also at risk of being impaired as a result of rainwater leaks that can occur before the theft is discovered.

What can you do to protect your church?

There are steps you can take to help protect your church from theft of metal:

- apply a forensic marking system approved by us (such as SmartWater®) to external metal.
- register the marking system with the provider.
- clearly display signage of the marking system to deter thieves.



You may also want to consider installing an approved roof alarm, and if you do, we may be able to increase your theft of metal cover.

What is SmartWater®?

SmartWater® is a forensic traceable liquid that is used to mark items of value, making them uniquely identifiable. In the unfortunate event that you experience a theft, any stolen property marked with SmartWater® can be traced back to your church, providing the police with vital evidence to assist in a criminal prosecution.

SmartWater® is well known to criminals and by displaying the SmartWater® logo you are sending out a powerful warning which may deter potential thieves.

You can purchase SmartWater® supplies, direct from SmartWater®, at a discounted rate to Baptist Insurance policyholders. SmartWater® can also supply signage such as posters, plastic signs and stickers.

For more information, please call them direct on **01952 204102** or email: church@smartwater.com

Further guidance

If you have any questions about protecting your church from metal theft, please don't hesitate to call our team for more advice on **0345 070 2223**, or visit our website: www.baptist-insurance.co.uk/theftofmetal



Protecting your church in the event of terrorist activity

In recent years, the focus of terrorist activity has shifted from damaging properties to indiscriminate attacks aimed at disruption through loss of life, as seen in the attacks at the Manchester Arena, Westminster, London Bridge and Borough Market. This change can mean that the major cost of terrorist acts is likely to come from business interruption rather than property damage.

Until recently, Pool Re, the scheme that enables insurers to provide cover against acts of terror, only provided cover where property damage occurred, but changes to the scheme mean that cover against just business interruption can also now be offered.

As a result, we can now offer our customers two variations of cover:

- **Class A** – Cover for any damage to property and any subsequent business interruption as a result of a terrorist event.
- **Class B** – Cover for business interruption as a result of a terrorist event that does not involve physical damage to property.

We can offer any customer who takes out Class A cover the option of also taking out Class B cover. To find out more about the cover available, please call our team on **0345 070 2223**.

Is your church ready for winter?

With the colder weather around the corner, now is the perfect time to give your church a check over and complete some basic preparation and maintenance to help avoid problems over the winter.



Check the pipes

Just a small fracture in a pipe can leak significant amounts of water, damaging masonry, plaster, carpets and other contents.

- Ensure the boiler and heating system are serviced annually.
- If you have a frost thermostat, check it is working correctly.
- Make sure you know where to turn off the water supply.
- Consider insulating internal water pipes with pipe lagging, reducing heating costs, and helping to prevent pipes from freezing or bursting.

Clean the gutters

Falling autumn leaves can quickly cause blockages in gutters and downpipes, which, if not removed, can cause water damage to the building.

- Clear the gutters through the autumn making sure you do this safely, or arrange a contractor to do so.
- If you find any blockages, arrange for a local contractor to clear it out.

Create a snow-day plan

Ahead of the cold weather, get a plan in place for making your church safe in the event of snow and ice.

- Create a list of those able to clear ice and snow or put grit/salt down when needed, and plan how best to contact them to make sure it is done.



- Stock up on the essentials such as grit and salt, and put them in an easily accessible location.

Prepare temporary heating

If your heating fails, you'll need a suitable alternative. We recommend using electric convector or fan-assisted heaters with thermostatic cut-outs. These are the most suitable of the temporary options, though precautions should still be taken when using them, including not leaving them unattended, and using them in a safe place away from woodwork and combustible materials.

- Plan who will be responsible for arranging this ahead of time, and plan where you will source a heater too.

Whatever challenges the elements may throw at you, make sure you know who to call and what to do during an extreme weather event. For more information about protecting your church, please visit: www.baptist-insurance.co.uk/wintertips or call us on **0345 070 2223** to talk to our dedicated team.

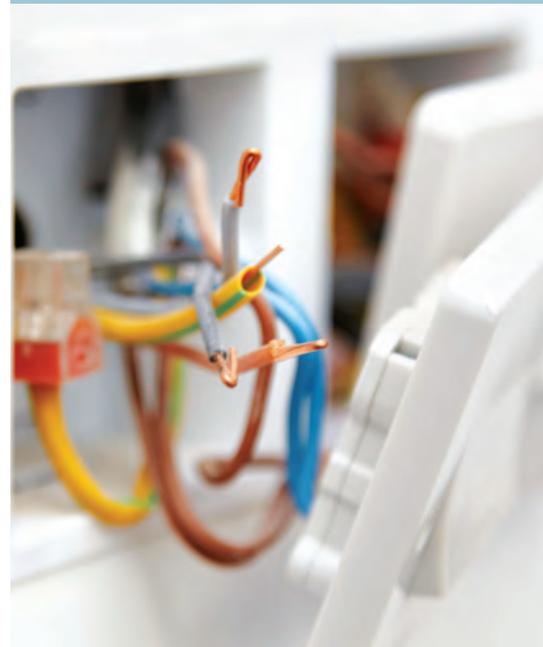
Electrical inspections – do you know the rules?

To ensure you reduce the risks of accidents from electrical hazards and fire damage at your church, it is important that the electrical installation is checked by a qualified electrician or electrical contractor every five years.

Before appointing any electrician to undertake this task, please check the electrician is fully accredited to work on commercial installations.

So, if we ever issue a survey report for your church, we'll give you the full details of what kinds of accreditation you should look for, and will include the contact details of each organisation. We will also give you the option of choosing HSB Engineering, with whom we can arrange preferential rates.

With our support, you can be sure that any contractor working on your church will be properly accredited. For further information, go to: www.baptist-insurance.co.uk/electricalsafety or call our team on **0345 070 2223**.



Do we have up-to-date contact details for you?

If you need to update us on changes to names, email addresses and phone numbers, you can do this by calling our team on **0345 070 2223**.

Charitable grants

At Baptist Insurance, we have been helping to protect the life and work of churches since 1905, but we've always been committed to providing more than just 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 grants giving and we would like to share with you an example of a grant we recently awarded.

Myland is God's land

Founded in spring 2017, New Growth Ministry (NGM) serves a busy commuter belt to the North West of Colchester, Essex. With its focus on being "present without an agenda", NGM seeks to share the good news of Jesus with the residents of several housing estates in an area called Myland, under the leadership of Rev'd Lynsey Heslegrave.

Being "present without an agenda" does not, however, mean that there are no planned activities. In fact, pioneer Lynsey is very busy making the most of the opportunities God has brought to NGM, including regular discussion groups that have drawn people together to grow spiritually through some very tough times; monthly Forest Church, family-focused activities that use time outdoors to bring Scripture to life in a new way; and participation in Make Lunch, a national initiative to provide hot meals to families during school holidays. Future plans include Prayer Spaces in one of the local schools.

Understanding that the journey of faith is neither quick nor straightforward, Lynsey feels she is learning to step into the flow of what God is doing, rather than pushing her own ideas. "Just as Jesus took time to focus on the Father and then allowed Himself to be interrupted by what God was doing" explained Lynsey, "so we spend time praying, listening to and waiting on God. Then as we go out, He opens doors and brings us into contact with the people He wants us to reach."

This is not always easy, as Lynsey freely admits. "At times it has felt a bit hit-and-miss, but we have been thrilled to see some people really flourish in their faith and join our core group. Others are only slowly



opening up as they get to know and trust us but it is beginning to feel like a community that is ready to explore spiritual issues."

Lynsey's goal is to reach those who are unchurched or who find traditional church isn't for them but she is strongly linked into the local Churches Together, as well as the Baptist family, and highly values their prayerful and practical support. "We are very grateful for the grant from Baptist Insurance which, alongside the financial support of Home Mission and nearby Baptist churches, is allowing us to share God's love with the people of Myland."

By insuring with us, you are helping us to support Baptist causes through our charitable grant giving. If you would like to learn more about how to apply for a grant, please visit our website today:
www.baptist-insurance.co.uk/grants

Same-day settlements for home insurance claims

Making an insurance claim can be a stressful experience, especially when you've broken your prescription glasses. Our aim is to minimise the effort needed by our customers by making the experience as simple and quick as possible.

Recently we were able to same-day settle a claim for a minister who had accidentally broken his prescription glasses and needed to source a replacement as soon as possible.

One of our specialist claims handlers took the call and was able to confirm cover straight away. Accidental damage to contents can be covered on our Baptist home insurance policy upon request, just be aware there is usually an additional charge for this cover.

On this particular claim we identified the urgent need for the minister to replace his glasses. We were able to establish the replacement costs and confirm that he could source his new vari-focals from a local nearby optician.

"I can't recommend the service highly enough. It was incredibly efficient and the staff were knowledgeable and helpful."

Baptist Insurance customer

Putting our customers back into the position that they were in before making the claim is extremely important to us, the speed at which we can do this is equally important to our customers. Sometimes there is no need for us to have a formal estimate as we can establish and verify costs over the phone. On this claim, we were able to raise a payment to the customer on the same day they reported the loss to enable him to go and purchase his replacement glasses.

We are always looking for ways to improve our claims service and your feedback is welcome. If you would like to speak with the team please call us on **0345 070 2223** or email: enquiries@baptist-ins.com

Protecting your home

Baptist Home Insurance offers you comprehensive protection for your home and possessions and generous automatic sum insured limits on both your buildings and contents cover. We aim to keep insurance simple, and make it as clear and easy for you to understand as possible.



There's nothing standard about our standard policy

Some companies might charge more for useful extras, but your Baptist Home Insurance policy includes cover against losing keys, legal expenses and home emergency protection at no extra cost.

You'll be insured against a range of events such as fire, theft, subsidence, storm or flood and escape of water. A summary of our home contents and buildings policy can be found below.

Building Insurance

- Up to £750,000 cover including your home, garages, sheds, greenhouses, accidental damage to windows, underground pipes and cables, bathroom and sanitary fittings.
- £5,000 of cover for the cost of locating the source of a leak of oil or water at your home.
- £1,000 for loss or theft of keys or accidental damage to door or window locks.
- £2,000,000 against your legal liability as a property owner.

Contents Insurance

- Up to £75,000 cover.
- Automatic 20% increase in contents sum insured for celebrations such as weddings and Christmas.
- Up to £3,500 for accidental loss or damage to valuables and personal belongings that you take away from your home.

- Up to £5,000 cover extended to include possessions of children temporarily living in student accommodation in any one period of insurance.
- Loss or damage to possessions of your immediate family who are living in a nursing or care home. Up to £1,000 for any one claim and £5,000 in total for all claims in any one period of insurance.



Home Emergency Cover

This type of cover is designed to protect your home in an emergency, such as a leaking pipe in the middle of the night. Baptist Insurance provides this cover at no extra cost and it gives our customers access to a rapid response team of fully qualified and approved contractors.

Did you know home emergency cover is included in your annual premium and you don't have to pay any excess if you use it?

For more information on our home insurance or for a quote, please visit: www.baptist-insurance.co.uk/homeinsurance or call the team on **0345 070 2223**.

Not all Home Insurance is the same

Our Home Insurance includes cover against lost keys, legal expenses and home emergency protection. With specialist support and a rapid response, we can help make your home safe again. To find out more call us on **0345 070 2223** or visit: www.baptist-insurance.co.uk/homeinsurance.



Heating

Failure of your main heating system

Plumbing & drainage

Collapsed, blocked or broken drains



Electric & gas

Losing your gas or electric supply to the whole of your home

Roof damage

Damage to your roof during a storm



Locks, doors & windows

Unsecured windows and doors, and lost, broken or stolen keys



BaptistInsurance

Experts in church and home insurance

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