

expressions

The twice-yearly newsletter from the Baptist Insurance Company

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Community chaplaincy bears fruit in Yorkshire

A Yorkshire church is reaping the benefits of having a community chaplain funded by a £12,000 grant from Baptist Insurance.



“Tracy Green’s appointment coincided happily with other changes at Beverley Baptist Church,” says church leader and treasurer Stephen Newton.

“For years we rented various rooms for Sunday services,” says Stephen. “But, in 2021, we took a lease on a local club. With a permanent location, we developed our outreach and the facilities and services we offer locally.

“Key to that was expanding Tracy’s role as our community chaplain. She worked as a nurse in end-of-life care and she’s a wonderful, caring listener. She’s been there to help and support families through the loss of loved ones and through life’s general struggles.



“She visits retirement homes to support the elderly there, supporting a newly commissioned Anna Chaplain. She leads prayer groups and she’s played a major part in Warm Spaces and our regular lunch meetings and cinema events for older folk.

“Her pastoral and spiritual guidance is really bearing fruit, with people having honest conversations about Jesus or returning to following Him and joining our church community. She’s a beacon of light and we’re very grateful to Baptist Insurance for making this possible.”

“

We’re so pleased to have been able to support Tracy and the rest of the team at Beverley Baptist Church with a grant of £12,000. They’re positive proof that many people are hungry for guidance to find their way to faith, while others who may not yet be ready still value the very real love and support offered by groups like this.

”

Anne Bishop

Chair of the BIC Grants Committee

The Committee has given over £2 million in grants over the past ten years to Baptist outreach and evangelism.

To learn more about the Baptist Grants Programme, please visit our website:

 baptist-insurance.co.uk/grants

A warm welcome to the latest edition of *Expressions*

As the leaves turn and the air chills, we're ushered into the autumn, a season of preparation; harvests are in, fruits are preserved and, as the nights grow longer, we edge closer to winter.



At Baptist Insurance, we were also thinking about preparing for the future as we wrote this edition of *Expressions*.

Our story, 'Seven Steps to Successful Fundraising', on page 6, is packed with hints and tips which can help you to raise funds for your church. As you browse through, you will also find useful information about how to turn your church into a welcoming 'Warm Space'

for your congregation and your wider community, which can bring so many benefits to your church.

We are also delighted to introduce our new Board member, Chris Chapman and on this page, you can read about his experience and aspirations for his work with Baptist Insurance.

As you would expect from your insurance provider, we also have articles about how you can hold a safer celebration if you are using fireworks and ways to mitigate the risk of flooding in your church.

Thank you for taking the time to read *Expressions* and as ever, please do get in touch with any questions or suggestions.

Best wishes,

Mark Cowdell
Head of Church Operations

We would love to hear from you



We welcome your thoughts on *Expressions* and would like to check in with you to see if this newsletter is meeting your expectations. If you have time, **please scan the QR code** to complete a short questionnaire; it will only take a minute or two and it will really

help us with your next edition. Thank you!

Save the dates!

Baptist Assembly

Bethel Conference Centre, West Bromwich
Friday 16 May and Saturday 17 May 2025

We are delighted to be the main sponsor of the 2025 Baptist Assembly. Look out for more information in our spring edition of *Expressions* or visit baptist.org.uk where you will find more details soon.



Chris Chapman joins the Board

Please join us in offering a warm welcome to Chris Chapman as he joins the Board of Baptist Insurance.



Chris is a highly respected industry professional who spent 30 years running his own specialist church-and-charity brokerage. As treasurer of Colchester Baptist Church in Essex, he has a particularly keen understanding of the challenges of that role and hopes to use his insight and experience to help bring other Baptist churches 'home' to the Baptist Insurance Company.

"I'm absolutely delighted to have been invited to join the Board," says Chris. "I really feel I've answered a calling to support the Baptist community, something the company itself has been doing for almost 120 years and which it continues to do brilliantly – our 100% customer satisfaction rating in a recent survey speaks for itself.

"It's part of the fabric of the faith, but while we obviously insure a large number of Baptist churches, there are some five hundred churches which have sought insurance elsewhere for whatever reason. I see my role as helping to encourage and support those churches to come home to us, while also helping the company to continue to do that tremendous job of serving our existing customers.

"As well as having a rich history of protecting the Baptist family, we also give back all available profits to the community via our grants programme; I'm excited to see how that system supports churches in their important work."

Baptist Insurance Head of Church Operations Mark Cowdell says, "We're really pleased that Chris has agreed to join the Board. His knowledge and enthusiasm – and his understanding of the role of Baptist treasurer – are bound to help us to improve yet further."

Clearing up after the storms!

Storms Elin and Fergus wreaked havoc across much of the country at the end of last year. In some areas, gusts reached up to nearly 60 miles per hour.

And it was this exceptionally stormy weather that uprooted a huge tree in the garden of Mansfield Baptist Church in Nottinghamshire, sending it crashing into the church's pulpit noticeboard, destroying it beyond repair.

Neil Meadows, the treasurer of the church, contacted us to discuss the damage and to see what we could do to help.

"Baptist Insurance supported me and the church throughout with helpful and timely communications; and I dealt with one



adviser, Chelsie, all the way through the claim, which made it feel like a personal service. It was no effort at all to get the claim settled. Baptist Insurance paid for the removal of the tree and the installation of a new pulpit board."

Chelsie, the Claims Handler, says, "This is one of the many stories of how being insured with us can really help people when they need it most. We are proud of our great claims reputation and we do everything we can to help our customers get back to normal as quickly as possible."



100%

of our customers are satisfied with our claims service

Baptist Insurance claims customer opinion results full year 2023 – qualitative sample size 30




Free monthly e-news



Would you like to sign up to our monthly e-newsletter? It delivers grant information, topical risk management guidance, fundraising material and lots of other helpful tips for your church straight into your inbox.

Many of our customers have chosen to receive this and we hope you would like to join them. Please feel free to pass the sign-up link on to anyone else in your church community who might like a copy.

Scan the QR code or sign up at:
 baptist-insurance.co.uk/signup

Read me online



Did you know you can read this newsletter online and even download a copy which you can easily read on your phone or tablet? You could even share a copy online with church members and other friends and family, to save paper!

Scan the QR code or visit:

 baptist-insurance.co.uk/expressions for our newsletter at your fingertips.





Thinking of having a firework display?

Firework displays are becoming an increasingly popular addition to celebrations, especially around significant events and holidays. While they bring joy and spectacle, it is crucial to be aware of the inherent risks they can pose. Proper management is essential to ensure the safety of both participants and bystanders. We provide specific guidance on managing these risks effectively, which you can find in the link below.

Fireworks are manufactured using explosives and pyrotechnic materials, so misfired or improperly handled fireworks can lead to accidental fires, causing extensive property damage. It is really important to have fire extinguishers and other firefighting equipment readily available.

As pretty as they look against the night sky, when mishandled, fireworks can also cause personal injuries, including burns and even eye trauma. Ensuring that fireworks are handled by trained professionals and that spectators are kept at a safe distance can significantly reduce the risk of injury.

The debris and chemical residues left behind can contaminate soil and water sources. Additionally, the loud noises can disturb wildlife and pets. Choosing environmentally friendly fireworks and ensuring proper cleanup can mitigate some of these impacts.

Something else to think about...

Ideally, for larger displays, you could have your event managed by licensed professionals who are trained in the safe handling and ignition of fireworks. They should conduct a thorough risk assessment before the event, taking into account weather conditions, the layout of the display area and the proximity of spectators.

For smaller gatherings, that you might organise yourself, our advice can be really helpful – and having an emergency plan in place is vital. This includes having first aid kits, establishing communication protocols for emergencies and ensuring that all staff are aware of the procedures to follow in case of an incident.

Proper planning can ensure a safer event for everyone!



baptist-insurance.co.uk/risk-management/church-events



0345 600 7531



risk.advice@baptist-ins.com

Escape of water and flood damage

Escape of water incidents, such as leaks from a tank or a burst pipe, can cause significant damage to properties. Quite aside from repair bills, which can be costly, there can also be substantial upheaval as you try to source temporary accommodation for church services, or worse still, have to cancel them – and in historic buildings, damage can sometimes be irreparable.



We can all agree then, that it is better all round not to have any damage in the first place and as a property owner or guardian, understanding the implications of escape of water and how to mitigate the risk of this is crucial.

We provide valuable help into managing risks and will work with you towards ensuring that you have adequate insurance coverage should the worst happen.

Major causes of escape of water

There are several factors that can contribute to escape of water incidents:

Cold weather: If they are not properly lagged or insulated, the water in heating and water pipes can expand during winter as it freezes, causing the pipes to burst and then leak as the water thaws. This can cause significant water damage.

Wear and tear: Ageing pipes and appliances can develop leaks over time.

Improper installation: Poorly installed plumbing systems or appliances can fail, leading to water escaping.

Neglect: Lack of regular maintenance can result in unnoticed issues that eventually cause leaks, like a constantly dripping overflow.

Inconvenience levels can be high

As we mentioned earlier, the aftermath of an escape of water incident extends beyond physical damage.

Displacement: Severe water damage can make parts of your building unusable, requiring temporary relocation.

Time and effort: Whilst our Claims Team will work to ensure the process is as pain free and smooth as possible, there are aspects that will draw on people's time which can be better used elsewhere.

Loss of precious belongings: Water damage can destroy valuable and sentimental items, adding emotional distress to the practical challenges.

What can I do to help minimise the chance of escape of water?

Regular maintenance: Schedule routine checks for plumbing and heating systems. Address any signs of wear and tear promptly.

Insulation: Properly insulate pipes, especially in unheated areas, to prevent freezing during cold weather.

Install leak detection devices: Modern leak detection systems can alert you to potential issues before they escalate.

Professional installation: Ensure that all plumbing and heating installations are carried out by qualified professionals.

Inspect your church regularly: We appreciate that you may not use the church every day or even week, so it is worthwhile, especially in the winter, just checking that all is okay.

Insurance coverage

Understanding your insurance coverage is essential. Baptist Insurance offers comprehensive policies that cover escape of water incidents and you will need to consider key aspects such as:

Coverage limits: Be aware of the maximum amount your policy will pay for water damage repairs.

Exclusions: Understand any exclusions that may apply, such as damage resulting from neglect or lack of maintenance.

Claims process: Familiarise yourself with the claims process and where in your policy document you can find the phone number for our Claims Team that you can call in the event of a leak, to ensure a smooth and efficient response in the event of an incident.



Dealing with an escape of water incident

If you experience an escape of water incident, swift action is crucial. Follow these steps:

Turn off the water supply: Immediately shut off the main water valve to prevent further damage – it is worth clearly labelling the stopcock so it can be found in an emergency as well as letting key persons within the church know of its location.

Mitigate the loss: Try to remove portable objects from the location of any water, especially those which could be damaged by water.

Contact your insurer: Notify us as soon as possible to start the claims process.

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

 0345 600 7531

 risk.advice@baptist-ins.com

Month-by-month support!


By popular demand, we have again produced an easy-to-view calendar, helping you plan maintenance activities throughout the year so you can better look after your church and parishioners. From when to check that lagging on your waterpipes through to how to have a safer Christmas and everything in between, Baptist Insurance can help. Find your own copy of the calendar in this pack!

 baptist-insurance.co.uk/documents/risk-calendar.pdf



How to make a claim

In the unfortunate event that you need to make a claim, please contact us as soon as possible, claims can be reported 24 hours a day, 7 days a week.

 baptist-insurance.co.uk/claims

 0345 070 2223

 baptistclaims@baptist-ins.com



Risk Advice Helpline

Our Risk Advice Helpline is available from 9am to 5pm, Monday to Friday (except Bank Holidays) and puts you in touch with our risk experts and surveyors. They are on hand to answer your questions and provide guidance.

 0345 600 7531

 risk.advice@baptist-ins.com



Seven steps to successful fundraising

Church fundraising is more than just a means of securing financial support; it's an expression of generous minds and a shared mission.

By harnessing the collective passion and dedication of its congregation and wider business community, a church can transform contributions into deep initiatives that address both local and global needs. Whatever the scale of the fundraising goal for your church, following this seven-step process will help you to get organised and improve your chances of success.

Step 1: Tell your story

Funders of all types will want to know who you are and why you need funding; be very clear on your fundraising goal and the impact your project will have on your local community. Consider including gift prompts and illustrations, such as '£1,000 could enable us to update wiring in the children's area'. Also engage funders with highlights and achievements along the way to encourage further engagement.

Step 2: Your team

By gathering together a fundraising working group, you can draw upon the skills and experience of supportive volunteers; skills like budget management and writing good copy needed to inspire confidence in donors. You can collate ideas such as making sure that you properly thank funders with personalised communications.

Step 3: Research

Create a single, central spreadsheet to record your funder research in one place. Simple column headings such as: the size of grant the funder awards, their application process, contact details, deadlines and importantly that your application meets the funder's criteria, will form a vital database and enable you to have the information at your fingertips!

Step 4: Identify

Keep a 'priority prospects list' of funders with 'live' funding programmes, those with the best match to your projects and with the capacity for the largest grants. This will help you maintain focus to help you reach your goals. Make approaches to warmest prospects first, past funders and 'friends' in local businesses who might be motivated by the opportunity to fund key elements of projects.

Step 5: Sign up to funder newsletters

Many funders and organisations that support fundraising have newsletters with the current information about forthcoming opportunities, changes to funding programmes and deadlines. Make sure that you are aware of these opportunities.

Step 6: Events

Planning a fundraising event or series of events can be a useful way to raise the profile of your fundraising project and attract donations. Think about matching the theme of your event to your funding need.

Step 7: Network

Getting out and about to talk to people is an important way to shine a spotlight on your church. People remember an in-person conversation more than an out-of-the-blue email or cold call and these personal connections are invaluable in your fundraising endeavours.



Don't forget, our church fundraising hub is full of easy-to-use support, guidance and tools to help you and your church with your fundraising journey.

For more hints and tips about fundraising – follow the link!

 baptist-insurance.co.uk/church-fundraising

Creating Warm Spaces in churches: embracing community and comfort

In recent years, the concept of 'Warm Spaces' has gained traction as a community-centric approach to nurturing comfort and connection within local neighbourhoods.



Baptist churches, with their longstanding tradition of serving as community hubs, are well positioned to take part in this initiative. Churches play a vital role in society, not only as places of worship but also as sanctuaries of warmth and fellowship.

Creating Warm Spaces in churches can benefit both the church and the wider community

A Warm Space is more than just a heated room; it is an environment that radiates welcome and inclusivity. These spaces are designed to provide a refuge from the cold, both physically and emotionally, offering a place where individuals can meet, share stories of their day and support one another. For many, the church already symbolises a place of comfort, making it the perfect setting.

One of the primary benefits of Warm Spaces is their ability to reduce social isolation. Loneliness is a growing concern, particularly among the elderly and those living alone. By offering a Warm Space, churches can provide a venue for social interaction, where community members can meet and build relationships.

Warm Spaces can be places where individuals receive hot meals, find access to the internet and get access to other services such as advice and support for various personal issues. Churches can partner with local organisations to enhance the range of services available, making the Warm Space a comprehensive support hub.

By creating Warm Spaces, churches can extend their outreach beyond traditional religious activities. This initiative allows churches to engage with a broader segment of the community, including those who may not regularly attend services. It presents an opportunity to demonstrate the

church's commitment to serving the community in practical and meaningful ways. Offering a Warm Space can also attract new members to the church. People who come for the warmth and community may become more involved in church activities and services. This can lead to increased attendance and a more vibrant congregation.

Involvement in community initiatives like Warm Spaces reinforces the church's identity as a pillar of support and compassion. It aligns with Baptist values of hospitality, kindness and service, enhancing the church's reputation and reinforcing its mission.

Ideas for getting started

Begin by understanding the specific needs of your community. Conduct surveys or meet with local organisations to identify the most pressing issues and how a Warm Space can address them.

Ensure that the designated area is comfortable and inviting. This might include setting up heating, providing comfortable seating and ensuring accessibility for all individuals.



Warm Spaces require dedicated volunteers to manage daily operations, welcome visitors and provide support services. Mobilise church members and the wider community to get involved.

Collaborate with local charities, healthcare providers and social services to offer a wide range of support within the Warm

Space. These partnerships can enhance the effectiveness and reach of your initiative.

Use various communication channels to spread the word about your Warm Space. This can include social media, local newspapers and community bulletin boards. Highlight the benefits and encourage people to visit and volunteer.

Creating Warm Spaces in churches is a powerful way to serve the community, embodying the spirit of compassion and inclusivity. At Baptist Insurance, we are committed to supporting churches in their mission to provide such vital services. By transforming churches into havens of warmth and connection, we can make a significant impact on the lives of many, fostering a stronger, more cohesive community.

If you think this is something that you would like your church to be involved in, we have lots of useful information for you here:

 baptist-insurance.co.uk/risk-management/warm-spaces

Please do remember though to check your insurance policy to make sure that you have the appropriate cover; a quick phone call with one of our experts will set you on the right track!

 **0345 070 2223** or email us at

 enquiries@baptist-ins.com



Baptist Insurance can cover your home too!

We have been trusted to insure Baptist churches since 1905 – but did you know that you can also insure your home with Baptist Insurance?


Our home insurance features **buildings insurance** with an automatic limit of £750,000 and **contents insurance** with an automatic limit of £75,000. Home emergency cover and legal advice is standard and an automatic 20% increase in contents sum insured for celebrations such as weddings and Christmas.¹ You can find all of the details and see if our home insurance is right for you here:

 baptist-insurance.co.uk/home-insurance

But what we think really sets us apart is that all available profits from Baptist Insurance are reinvested back into the Baptist community. One of the ways we do this is through our grants programme. So, by taking out home insurance with us, you're helping us all do more for Baptist communities in need.

We have a customer services team in Gloucester, who are dedicated to the Baptist Church and its extended community. They are here to help you with your questions and enquiries from Monday to Friday, 8am to 6pm.

To get a quotation, call

 **0345 070 2223** or email us at

 enquiries@baptist-ins.com

¹ Terms and conditions may apply, the quotation, schedule and policy document will provide all terms and conditions that would apply to you.

Property Owners insurance

We know that renting out a property can be stressful. What if a pipe bursts? What if the tenant defaults on their rent? How will I afford any legal costs?

With this in mind, we have used our years of experience to launch a property owner's insurance product to support our Baptist landlords. Whether you have a simple property portfolio or rent out just one property to tenants, call us to discuss your requirements, as we are here to help.

Our cover has been developed for mansees too!

Available cover includes:

Property damage – Protection for your buildings and contents of common parts in the event of fire, explosion, storm, flood, falling trees, vandalism, escape of water, vehicle impact and forcible and violent theft. For residential properties, we also cover your loss of rent and alternative accommodation of residents where such premises become uninhabitable following insured damage.

Equipment breakdown – Cover for a range of equipment including lifts, boilers and air conditioning systems.

Rental income – Loss of income following an insured event under the Property Damage section of the policy. Cover includes the extra costs to minimise the loss of rent.

Public liability – With a limit of £5 million, which can be increased upon request.

Employer's liability – For liability claims made by employees and volunteers.

Legal expenses – Legal fees, compensation awards or appeal costs arising from a wide range of legal disputes. Legal fines cannot be covered by the policy.

Terrorism cover – Including loss of revenue.

To get a quotation, speak to the team on:

 **0345 070 2223** Monday to Friday 8am – 6pm or email

 enquiries@baptist-ins.com

