

expressions

The twice-yearly newsletter from the Baptist Insurance Company

Church

Grants

News

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A thank you from our Chairman, Malcolm Hayes

I would, at the commencement of this edition, like to say thank you for your continued business and enabling us together to serve the Baptist family. Without your support, we would not be able to make a difference to the world around us.

When I joined the board, I felt it was a practical means to serve the wider interest of the Baptist family. Unlike most insurance companies, Baptist Insurance do not pay dividends to corporate shareholders, and instead our profits are re-invested into the Baptist family. It is a powerful motivator knowing that every time a customer insures their church, manse, commercial property or home with Baptist Insurance, they enable the company to invest in the Baptist community.

Baptist Insurance is the largest and only insurance company dedicated to the needs of Baptists. Our unique relationship with the church and the strong liaison we have built with its regional associations, helps us to understand the activities and requirements of our customers. This enables us to provide tailor-made policies that protect what really matters to our customers.

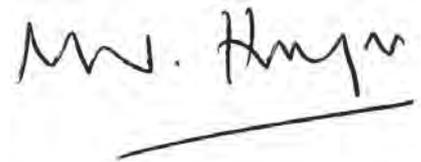
We also do not believe in offering cut-price insurance which seems too good to be true. Instead, we seek to do the right thing by you, ensuring that if you claim, we can be trusted above all others to be there for you.

We're passionate about supporting people and organisations who really make a difference. One way we do this is through our grants giving to the Baptist family, and in this edition of Expressions you will see how your business has helped enhance people's lives.

As a company, we are committed to providing traditional customer service with a personal touch, and I'm delighted to announce that, in 2017, 99%* of customers were satisfied with our service. Our specialist and dedicated teams strive to provide excellent service and I'm proud that every year we continue to provide this.



Once again, can I express my appreciation for your loyalty. We aim to be by your side with a wealth of specialist, expert knowledge and advice on how to protect your church and all those who work, volunteer or worship within it.



Malcolm Hayes
Baptist Insurance Chairman

"Your service is first class, best I have ever encountered. I can highly recommend you to other chapels and churches."

Mr McCann,
Felindre Baptist Church
September 2017

*Based on 180 respondents to the Baptist Insurance customer opinions survey 2017.

Supporting Regional Associations

Attending, sponsoring and supporting regional association events is just another one of the ways we support the wider Baptist family, and ensure our products and services continue to serve the needs of Baptist churches.

In 2017, we supported a number of regional associations and their events, including:

- Central Baptist Association
- Eastern Baptist Association
- West of England Baptist Association
- Yorkshire Baptist Association
- South Wales Baptist Association
- Breaking Bread London

Diary dates

3 May

Hearts and Minds conference, South Wales Baptist College
www.baptist.org.uk

10 May

The Annual Lecture(s) of the Baptist Historical Society, Bloomsbury Central Baptist Church, London
www.baptist.org.uk

12 May

Baptist Assembly, Peterborough
www.baptist.org.uk



13 - 19 May

Christian Aid Week
www.christianaid.org.uk

28 - 29 June

Women in Baptist Ministry
www.baptist.org.uk

Baptist Assembly 2018

Saturday 12 May, 10:30 - 18:30

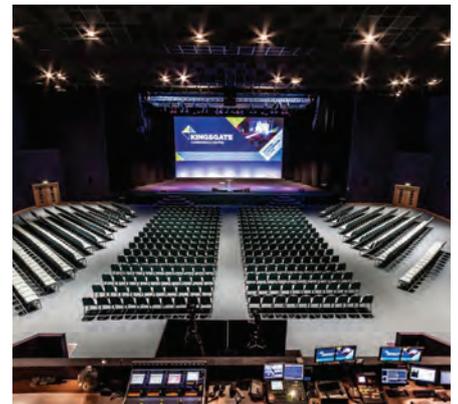
Each year at Baptist Insurance we support the Baptist family through various sponsorships and events. In particular, we always look forward to attending Baptist Assembly.

Every year, the Baptist Assembly gives people of all ages an exciting opportunity to join together and be inspired in mission and discipleship.

This year's Assembly is being held at the KingsGate Conference Centre in the historic city of Peterborough.

Registration for Assembly in Peterborough is now open - please visit www.baptist.org.uk/baptistassembly to book your place(s) by 29 April. The website has been updated with information about this year's event, including the outline programme and details of seminar sessions, and news about this year's children's programme being led by iSingPOP.

Members of our Baptist Insurance team will be on hand throughout the day, answering any questions you might have about your church



insurance. We will be happy to offer advice on how you can keep your church buildings safe, as well as how to best manage any church-related risks. Don't forget that we also offer home insurance and our team will be happy to let you know about the benefits of protecting your personal possessions with us.



Over 113 years' experience supporting the church

We're passionate about supporting the Baptist family, and want to do all we can to help your church in its mission.

As well as providing specialist insurance to the church for over 100 years, we have a wealth of complimentary guidance and support that is available to you.

Our experts have put together information created to help you stay safe and provide you with peace of mind. So, whether you are new to Baptist Insurance or an old friend, here are just a few of the resources available to you and your church.

Information at your fingertips

Our website contains a variety of resources designed specifically for Baptist churches.

From health and safety templates to guidance on running church events, we provide a wealth of information to help you run your church and meet your **legal liabilities**.

Our simple online guides, available at www.baptist-insurance.co.uk/guides, cover key topics such as:

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



Specialist teams dedicated to supporting you

No matter how big or small the query, our qualified teams are ready to help you every step of the way.

Instead of large call centres, our expert teams only handle church insurance, so you can be sure you're in the right hands.

Help is a phone call away

We know that managing the risks of a church or church hall can be a demanding responsibility. That's why we introduced the **Risk Management Advice Line**, offering free advice to all our Baptist Insurance customers.

The advice line provides expert support over the phone, so 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.

Simply call or email us and once we know the nature of your query the **right expert** will call you back within 24 hours.



0345 600 7531

(lines open 9am to 5pm Monday to Friday, excluding Bank Holidays).

Email: risk.advice@baptist-ins.com

Please have your policy number to hand when you call.

Valuation and risk management expertise

We are unique in providing a free valuation and survey to all our church customers, provided through our in-house team of Risk Management Surveyors. Our dedicated Surveyors regularly visit Baptist churches to provide valuation and proactive risk management advice. By accepting our valuation, you will have peace of mind that the church is fully covered should the worst happen.

Free advice delivered to your inbox

There's so much to think about when it comes to keeping you and your church safe. So, to help our customers we have created a monthly email which is packed full of lots of handy tips about managing the different risks faced by churches.

You can receive this useful advice each month delivered straight to your inbox. There's no obligation, and you can unsubscribe at any time.

If you'd like to receive emails, please contact holly.merrett@baptist-ins.com

A claims service you can trust

We know some insurers offer cheaper insurance policies, but the best insurance is about more than just a policy; it's what your insurer delivers when the unthinkable happens that really counts. Each year, we ask our customers about their experience when they make a claim. **In 2017, 93%* of our customers told us they were extremely or very satisfied with the service they received from us, and we are proud to announce that our overall claims satisfaction score for 2017 was 99%*.**

When you need to make a claim our dedicated team of church specialists will respond to your needs quickly and compassionately. They only deal with church insurance so they understand the issues that you face.

We keep the claim simple. If we can resolve the claim when you first contact us, we will. But if it is a little more complicated, we'll make sure that you know what is going on with direct access to the expert claims handler dealing with your claim.

Our claims handlers work in small teams offering a personal service and provide expertise, empathy and flexibility. We're here when you need to make a new claim – 24 hours a day, seven days a week.

Our depth of experience and commitment means that when the worst happens you know that you are in safe hands.

"Understanding our customers, what's important to them and how their personal circumstances are affected by a claim is at the heart of what we do."

David Bonehill
Claims Director

"I can't wait until all our buildings are insured through Baptist Insurance. Peace of mind, great cover, value for money and expert claims handling... What more could you want! Thanks for the great service as always!"

Mr Colk
Tabernacle Baptist Church
September 2017

*Based on 63 respondents to the 2017 Baptist Insurance settled property claims survey.



With spring on the horizon, your thoughts may be turning to events

We know that events are a great way to bring new people into the church family and the good news is that if you insure with Baptist Insurance, most church events are already covered under your church insurance policy.

If you're planning a church fete, or just holding a Sunday school out in the sun, these events are considered normal church activities, so are covered under your public and employer's liability insurance. In addition to this, our policy extends to cover prizes and donated goods, hired in property, and cover for events away from the church premises. We also double the cover for money for both before and after an event takes place, and all of these extensions come at no additional cost (conditions may apply).

Without adequate planning, an otherwise successful church event could lead to accidents and injuries. There are lots of things to consider, but the first step in planning any event is to carry out a risk assessment. Even if you are planning a small event like a coffee morning, it's important to complete a risk assessment. You can download our risk assessment template form by visiting www.baptist-insurance.co.uk/churchguidance.

Things to consider when planning an event

Check for any damage and debris on the ground

Winter's bad weather may have caused damage and debris, so to make sure they are safe, it's important to check your grounds, paths and driveway for

any potential hazards. For example, if there are trees in your grounds, ensure there's no risk of falling branches.

Slips, trips and falls are a common cause of accidents, so it's important you take steps to help avoid any incidents.

You can find straightforward advice, a short video and a checklist to help you at www.baptist-insurance.co.uk/slipsandtrips.

Check whether you need additional insurance cover

If you're holding an event that is hazardous or unusual, please make sure to get in touch with us so we can make sure you are covered.

If you're letting the premises to an outside organisation, such as a scout group, check that they have current public liability insurance themselves, and ask to see a copy of their insurance schedule.

We want your event to be a success and know it's not just insurance you need to consider. Further guidance, as well as useful guides for both planning and publicising an event, visit www.baptist-insurance.co.uk/events. Furthermore, if you have any questions, feel free to call us to talk to our team on 0345 070 2223.

And finally...

Enjoy yourselves. Even if you don't make much money, even if it rains, part of the reason for the event is to bring your church and community together. If that happens, you've succeeded!

Exceptional customer service

At Baptist Insurance, we are dedicated to delivering exceptional customer service, and to support this promise, we regularly ask our customers what they think and feel about our service. **Thank you for sharing your experiences with us, your feedback allows us to further improve our service for all Baptist churches.**

For further advice and support with your church insurance, speak to a member of the team on 0345 070 2223 or visit www.baptist-insurance.co.uk

More than just your insurance policy



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

You have **peace of mind** thanks to our 113 years' experience



Overall customer satisfaction*

99%



FREE expert church valuation service

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



Extensive **risk management** and insurance guides to help you manage your church insurance

*Based on 180 responses to Baptist Insurance customer opinion survey 2017.

Charitable grants

At Baptist Insurance, we are dedicated to supporting people and organisations who really make a difference. Unlike most insurance companies, we do not pay dividends to corporate shareholders, and instead our available profits are invested into the Baptist family. By insuring with us, you are helping us to support Baptist causes, including evangelism projects, and through our charitable grant giving – thank you.



Enabling churches to house the homeless

More than just a roof over their heads

Best known for his work with churches to provide housing and support for those in need, Hope Into Action's founder, Ed Walker, is also passionate about sharing the Gospel. To this end, the organisation recently held an evangelistic weekend away for some of its tenants, funded by the Baptist Insurance Company.

In addition to the serious talking, the 30 participants spent time outdoors doing a variety of activities designed to stretch them by trying new things, to good effect. As one of them said to her Empowerment

Worker afterwards, "Mustering the courage to do the high-ropes helped me overcome my fear of going to church" – which she has been doing regularly since the weekend away.

While Ed is careful not to "count chickens", he and the team at HIA are encouraged by the spiritual journeys being undertaken by tenants, and emphasise the value to them of time away from their normal setting. "Much of our contact with tenants is around the practicalities of life and dealing with their daily challenges. By going away together for the weekend, we were able to have more in-depth spiritual conversations and put into words the love of God that we and the churches demonstrate through our actions all year round.

"Your money has been used to share the good news with the poor and rejected in our society – thank you very much and may God bless you."

More than just a friendly welcome

High Street Baptist Church in Tring is in many ways typical of Baptist churches up and down the country. Strategically located at the heart of the town, there are records of a Baptist presence in Tring since 1750 but, were it not for the support of Home Mission in the 1980s, it might have closed down. Yet it is now a busy church, reaching out not just to the town itself but to the villages around.

In 2016, the church applied to Baptist Insurance Company for financial help, predominantly to fund salary costs, for fledgling children's work, as part of its overall initiative of "reaching into and engaging with our community." Using the existing church building and resources, church staff and volunteers have been able to offer regular mid-week activities that are much appreciated by those who attend, many of whom have commented on the safe environment and variety of activities on offer. But Children's Work Coordinator, Carolyn Boulton and the dedicated team of volunteers who plan, prepare, serve and clean up each session, have also been able to get to know the children and their carers, building up friendships and being part of the support network for the community.

While most of those who attend the Activity Room, Tots or Play Café sessions do not attend church regularly on Sundays, they do see High Street Baptist Church as a key part of their lives, and some have joined the congregation.



"The outcomes of the children's and young people's work have exceeded our expectations and continue to grow and develop," explained Carolyn. **"We have been delighted to see our work with children and young people grow over the past year and would like to express our thanks to the Baptist Insurance Company for their generosity in helping bring this about."**

Home insurance for the Baptist family

Did you know Baptist Insurance provides home insurance cover too? Our policies include cover against lost keys, legal expenses and home emergency protection as standard.

Our premiums are competitive, and if you take out a policy **we'll donate £10 to the Baptist Union of Great Britain and £10 to BMSWorld Mission**. It's just another way we're supporting the communities where we work, and giving our profits back to Baptist causes.

Every year, we receive a number of claims related to water leaks in the home.



The good news is there are some straightforward steps you can take to try and prevent leaks and avoid the damage they can cause.

Here are our top tips to avoid water damage

- Keep your gutters and downspouts clean and clear.
- Check your roof, looking for any loose tiles that might have been dislodged during bad high winds or storms.
- Check and maintain your home appliances often for leaks, following the manufacturer's directions.
- If you're planning a DIY project, invest in a stud finder - it will help you locate pipes that might be concealed behind walls or floorboards.
- Check your water pressure, as pipes can fail if the pressure is too high.
- Insulate your pipes to help avoid them freezing.

- Check to ensure your boiler is fitted with a 'froststat'. This device is designed to automatically detect low temperatures.
- Minimise landscaping near utility pipes and think about removing any trees or shrubs that have become too big - roots can wrap around pipes and break them.
- **Investigate leaks straightaway and fix promptly** - moisture damage can result in mold, mildew and even structural damage.
- Find out where your home's stopcock is, plus how to switch it on and off.
- Keep an eye on your water bill - any changes could be a sign of a water leak.

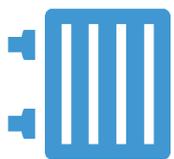
What to do if you find a leak

- Turn off the main water supply to your home to stop the leak.
- Switch off the power and avoid electrical appliances.
- Call our home emergency cover line on **0345 268 8471** for access to a team of fully qualified and approved contractors. Home Emergency Cover is included in your annual premium and you don't have to pay any excess if you use it.

*£10 to the Baptist Union of Great Britain and £10 to BMSWorld Mission

Protecting your home in an emergency at no extra cost

Our home insurance includes emergency cover which is included in your annual premium and you don't have to pay any excess if you use it. With specialist support and a rapid response, we can help make your home safe again. To find out more about the cover our home insurance provides, call us on **0345 070 2223** or visit www.baptist-insurance.co.uk/home-insurance.



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

Pest control

Extermination of pests such as wasps or hornets nesting within your home



BaptistInsurance

Experts in church and home insurance

The Baptist Insurance Company PLC
Beaufort House, Brunswick Road,
Gloucester, GL1 1JZ

Telephone: **0345 070 2223**

Email: enquiries@baptist-ins.com

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