

# expressions

The twice-yearly newsletter from the Baptist Insurance Company

Church

Grants

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## We're here to insure, reassure and go the extra mile

At Baptist Insurance, we're passionate about delivering consistent peace of mind to our customers and since 1905 we've supported people and organisations who really make a difference, and we like to make a difference for them in return.

Reverend Vic Jackopson has insured his home with us for an astonishing 50 years and when Storm Dennis ripped through the UK in early 2020, we were there to help him.

The storm was one of the worst on record, and our dedicated and highly experienced claims team were on hand to support our customers and help them deal with its after-effects. Reverend Jackopson was hit particularly hard. He had been on a visit to Ukraine, where he has worked to spread the word of God for many years, and came home to find significant damage to his property from the deluge.

Claims Handler Matt Hopkins said: "When Reverend Jackopson first called us about damage from Storm Dennis, he was unaware of its full extent and understandably quite distressed. Once the contractor could investigate, we immediately agreed to pay the cost of 'like for like' repairs. Reverend Jackopson also wished to undertake some additional improvements at his own cost, and the good news is that we were able to ensure these could be done at the same time."



Reverend Jackopson was delighted by the speed and efficiency of the claims team's response. "There are real horror stories about insurance companies quibbling when it comes to paying out claims... Baptist Insurance could not be further away from that kind of thing. The way every claim is handled comes from a place of trust and cooperation from the start, coupled with an overriding sense of understanding and helpfulness."

You can read Vic's full story here: [www.baptist-insurance.co.uk/casestudies](http://www.baptist-insurance.co.uk/casestudies)

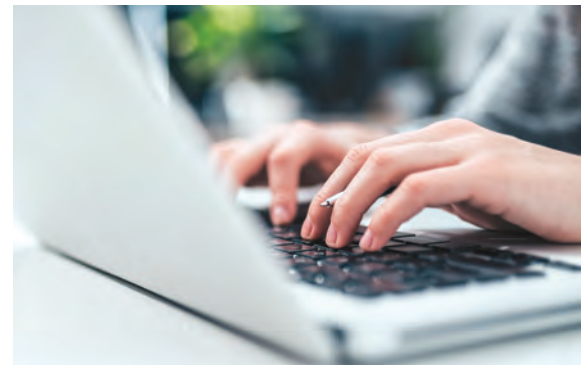
## "It's all about the customers"

In the last edition of *Expressions*, we introduced a new feature about the people behind the scenes who provide the services and benefits you receive from having your insurance with us. This time, we're turning the spotlight on our **claims team**, and we're proud to have received

**96% customer satisfaction.**<sup>1</sup>

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<sup>1</sup> Baptist Insurance customer claims survey, based on 54 customers whose claims were settled, 2020.



## How to click with Baptist Insurance

The Baptist Insurance website is full of advice and information about a wide range of risk management topics, including guidance notes about electrical wiring, events, maintaining your church and protecting people. There is also information about church, home, commercial and legal insurance, and how to make a claim. You can also read an online copy of the *Expressions* newsletter! Explore the website at: [www.baptist-insurance.co.uk](http://www.baptist-insurance.co.uk)



## “It’s all about the customers”



We caught up with Laura Eccles, one of our highly skilled specialist claims consultants, who often deals with some of the more complex claims.

“It’s all about the customers,” said Laura, who has won national awards for excellence since joining Baptist Insurance five years ago. “We deal with people who have suddenly found themselves living what feels like a nightmare. Our claims team is there to reassure them that we have the experience to fix things, quickly and efficiently – from arranging loss

adjustors, surveyors and contractors, to finding them alternative accommodation, if necessary.

“My specific role within the team is to assist where a claim is particularly difficult, or complex – if there are issues holding things up, my job is to help my colleagues to sort them out and make sure the customers’ needs are met with a minimum of fuss.

“It’s a fascinating job, and I get a real buzz out of helping people get through tough times.”

To read our claims promise and how to contact the team, please visit: [www.baptist-insurance.co.uk/claims](http://www.baptist-insurance.co.uk/claims)

## Prepare for every repair

It’s a great time of year to prepare for those vital alterations, renovations or repairs to your church.



Along with planning the works themselves, there can be a variety of other issues to work through depending on the nature of the building work being carried out. Our Building Works guide provides information and answers to many of the questions we are frequently asked, including types of contracts, scaffolding, involving volunteers, regulations and what to do when the works are complete. We’ve picked out a few of them here to help you get started.

### Does our Church insurance policy include building works?

Your church policy automatically covers most building works, but some works will



require additional cover. This depends on factors such as the extent of the works you are planning, the cost and the type of contact you have in place with your contractors. Please ensure you contact us well in advance of the work starting so we can advise the appropriate level of cover for your plans.

### The risk of fire from hot works

Many building and restoration projects involve welding, grinding or the use of open flames. This is what is known as hot works and it poses a real risk of fire on a construction site. If the work on your church or church buildings involves hot works, we’ll need your contractor to complete a hot works permit and send it back to us.

### What should I do if we need external scaffolding?

You should ensure that all lower-level ladders, including access ladders to any scaffolding, are removed from the site, or rendered inaccessible at the end of each day’s activity to prevent unauthorised access. The base of the scaffolding must be enclosed in either metal or solid timber sheeting to a minimum height of three metres. There is no cover for theft of parts of the building and fixtures, including external metal, when scaffolding is erected. We may be able to arrange full theft of metal cover subject to increased protection measures being installed.

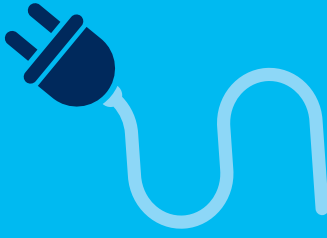
### Keeping church volunteers safe

Members of your church may be keen to help out with painting and decorating the church as part of its regular upkeep or following building work. The church has a duty of care to keep them safe – our guide – Your Responsibility for People on Church Premises – gives you an overview of what you need to consider.

### Building works behind schedule

If you find that the building works are taking longer than you had anticipated, it is important that you contact us and let us know. It may be necessary to extend your building works cover so that we can make sure you always have the right level of cover in place for your circumstances.

To read our Building Works guide, visit: [www.baptist-insurance.com/buildingworks](http://www.baptist-insurance.com/buildingworks)



**Electrical wiring**

Check that electrical systems have been inspected by a qualified electrician within the last five years and all portable appliances have been tested.

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



**Church security**

Lock valuables in a secure area and remove anything that could aid an arson attack.

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

### Testing, testing, 1, 2, 3

Don't forget, it's really important to have your church electrical installation checked properly every five years, at least, by a competent contractor with full-scope registration or membership to work on commercial installations. Review when your electricians were last checked and if it's been a while, now would be a great time to book another.

To help you, we've created a Testing Checklist, a record of the last test date for your electricians, and other items, and a diary reminder of the next.

You can download the checklist, and access a wealth of other help and information on this vital area, by visiting [www.baptist-insurance.co.uk/electricalsafety](http://www.baptist-insurance.co.uk/electricalsafety)

# Stay safe this summer

In the autumn 2020 edition of *Expressions*, we included an annual Risk Calendar – a handy, pull-out guide to help remind you of what to check throughout the year. With spring here, now is a great time to consider things like security and electrical testing.



### Make it hard for thieves

Churches are often at the centre of a community, containing irreplaceable items we cherish, and everyday items we rely on. It's a horrid feeling that any of it could be damaged or stolen, so here are some ideas of how to make your church more secure.

Put yourself in the shoes of a criminal and have a look around your church. Opportunities for criminal activity will vary depending on where your church is located, its design and existing security measures. Their success may depend on the actions of your staff and volunteers.

Ensure that anything that could aid a criminal to start a fire or gain access such as old newspapers, matches, petrol lawnmowers, ladders, bins, overhanging trees and scaffolding are securely stored, removed, or blocked.

Check locks on doors, windows and other access points to ensure they are in good working condition and review any intruder and fire alarm systems. Are they working as intended? Valuable items such as laptops, computers or multi-media projectors can be marked with a forensic marking solution.

Review staff and volunteer training, roles and responsibilities, ensuring they have a strong awareness for protecting themselves and the property. Consider irregular visit times both during the day and out of hours, and help protect anyone alone onsite, particularly after dark with a mobile phone for example.

Engage with your nearest neighbours to the church and ask them to advise you of any suspicious activity, and report it to the police immediately.

It's far better to reduce the risk of a theft in the first place. We can help you with further suggestions and guidance. Visit: [www.baptist-insurance.co.uk/church-security](http://www.baptist-insurance.co.uk/church-security) for more ideas.



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)



## Q&A

**Q: Do we have to do a fire risk assessment for our church?**

**A:** It is a requirement of The Regulatory Reform (Fire Safety) Order 2005 that a fire risk assessment is carried out of all premises (including churches) by a responsible person.

# Virtually better fundraising

It's nearly summertime and you may be thinking about events and how to raise those important funds.



Many churches have looked to online events, which may be the best way forward at the moment. We have some ideas and top tips to help get you started or increase your online success.

Have fun and think creatively. What do you do face-to-face that could translate to online? Quizzes are great fun and easy to put together. Your quiz master could read out questions over a Zoom call, share your screen to display visual questions, or circulate quiz sheets via email and social media. How about streaming an online choir concert, or run baking classes via Teams and sell virtual tickets to your audience? Another idea is to offer hymn requests in return for a donation.

Increasingly, churches are using the Internet to reach not just their community, but potential supporters literally everywhere. Online groups and social media outlets like Instagram and Facebook are a great way to publicise your activity to a new, wider audience, particularly younger people who can be harder to reach.

Invite them to sponsor a personal challenge, or come up with their own to benefit your church. Fundraising sites like **JustGiving.com** are quick to set up and easily promoted online. The Internet is also ideal for keeping everyone up to date which is essential to keeping those donations coming in. If you haven't dabbled yet, maybe have a look at what another organisation has done.

Supporters can buy virtual 'tickets', or make donations via dedicated online fundraising platforms like **TapSimple.org**, which offers a one-stop process from hosting your event to processing payments. Many of them will handle Gift Aid too.

If your church has a specific project – a new sound system, say – why not try 'crowdfunding'? These harness the power of a crowd of funders rather than individual donors. Sites like **Crowdfunder.co.uk** take only minutes to set up and provide a home for your story, where you can post updates and images of your project.

If the Internet seems a bit daunting, once you strip away the jargon it's often much simpler than it appears. For instance, 'streaming' might sound difficult and mysterious, but user-friendly services such as Microsoft Teams are easy to download and can be used by lots of people joining in on their PCs, smartphones, or tablets.

If this still feels too technical, ask around. Someone in your community who regularly uses a computer or smartphone may already use these tools and can help you get started. Youngsters might jump at the chance to get involved, if only to show their elders how it's done!



For more information and guidance visit:  
**[www.baptist-insurance.co.uk/fundraising](http://www.baptist-insurance.co.uk/fundraising)**



## Protect your tech

Did you know that nine out of ten churches are using digital channels like live streaming and social media?<sup>1</sup> Are you one of them? If you are, we hope you're enjoying the digital world and all the exciting and engaging ways to connect to people it offers – quite a difference to a year ago! Like anything, there are things to consider to keep it safe and secure, so you'll be pleased to know that your policy with Baptist Insurance will cover most of your insurance needs.

Your standard cover will protect you for things like copyright and data protection breach, issues around wrongful acts by trustees, and loss and damage to equipment. You also have the option to add specialist cyber-crime cover.

The power of technology offers a variety of great ways to interact with all aspects of your local and wider communities – especially younger people. You might use it for youth groups, choir practice, church council meetings, to host virtual services, a website, or to raise funds and run online events. As with most things, managing the risks that come with it is about more than just insurance, so you might also want to think about things like copyright permissions, licences and safeguarding. Here are a couple of example scenarios:

A piece of film used in a digital presentation might require permission or licensing, and GDPR legislation creates serious rights and responsibilities when naming people online – data protection errors can be costly.

The same is true of an inadvertent libel – if it's published on a church website or social media, it's visible forever.

Innovative worship and communication inevitably mean more computers, routers and other hardware to be lost, stolen or damaged – not to mention software, which can be corrupted by viruses and expensive to clean or replace. It's important to have policies in place to identify procedures and responsibilities, and to understand where your insurance cover ends and a more specialist policy may be beneficial.

Baptist Insurance has lots of experience and advice. Visit: **[www.baptist-insurance.co.uk/digitaltechnology](http://www.baptist-insurance.co.uk/digitaltechnology)**

<sup>1</sup> Baptist Insurance research August 2020

# Giving grants, enriching lives

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.



In 2014, West Leigh Baptist Church, in partnership with UK Parish Nursing Ministry, employed a registered nurse from its congregation and began to care for its community with support and practical love.

The Service, supported by grants from Baptist Insurance Company, has flourished over five years and now employs an Assistant Parish Nurse, Family Support Worker and Health Nutritionist, supported by a dedicated group of church volunteers. Lorraine Lawrence, Parish Nurse since 2014, meets weekly with the minister and pastoral team to review those with health needs or referrals, and to arrange home visits where needed.

“We accompany people to hospital, provide healthcare support, medicine management, screening and GP and hospital follow-up,” Lorraine said. “We help those with referrals for our services or residential care and offer clinics for operation preparation, blood pressure, well-being and diet.”

## Parish Nursing is how we show we care

Aside from Lorraine's 280 registered patients, the Service provides a weekly drop-in nursing clinic for children

and babies; one-to-one support and courses on health, parenting, lifestyle and faith.

On Wednesdays, there are fitness classes, a walk-in nursing clinic, and drop-in sessions with outside community health professionals. These busy mornings are followed by an all-welcome lunch, cooked by volunteers, and have led to the formation of a new Wednesday congregation, with 70 members.

“Friendships form, loneliness is overcome and discussion about faith happens over shared meals. The professional advice, support and practical care of our clinics, courses and team has formed a new mid-week life in our church. For some, church now happens on Wednesday. We're thankful to the Baptist Insurance Company for supporting the unexpected blessing arising from our Parish Nursing Ministry.”

For more information about Baptist Insurance grants or to apply for funding for your own project and see our other case studies, please visit our website: [www.baptist-insurance.co.uk/grants](http://www.baptist-insurance.co.uk/grants)



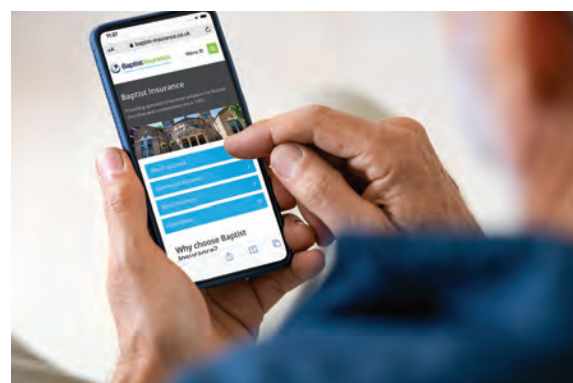
Shane Claiborne

## Baptist Assembly Online 2021

We regularly support the Baptist family through various sponsorship events and the Assembly is something we always eagerly anticipate. Unfortunately, due to Assembly 2021 being an online event, we will again miss seeing you in person.

This year's event will run from **Thursday 13th to Sunday 16th May**, with **Shane Claiborne** as the keynote speaker. We would encourage you to keep an eye on the BUGB website for further updates as the programme is released: [www.baptist.org.uk/assembly](http://www.baptist.org.uk/assembly)

A notable feature in this year's Assembly is the broadcast of an online service in the morning of Sunday 16th May, giving the opportunity for Baptist churches and their congregations to all participate in the event.



## Have you heard the e-news?

E-news is a monthly email full of tips and information for all of our customers and anyone in your church community. To receive it is easy – all you need to do is register on our website at: [www.baptist-insurance.co.uk/signup](http://www.baptist-insurance.co.uk/signup) and if at any time you decide you no longer want to receive it, you can click the 'unsubscribe' button at the bottom of the email. Feel free to pass on the sign-up website to anyone you think might like it.

## Customer comments

“ We've had a few claims in the years we've been insured with you, and your response has always been speedy, fair and courteous. ”

“ Socially responsible company with good cover at a competitive price. ”

“ Thank you for the extra concern and attention shown to me as an elderly person living alone to get the work done in an efficient and convenient manner. ”



# 99%

customer satisfaction<sup>1</sup>

<sup>1</sup> Baptist Insurance customer opinion survey 2020 based on 207 responses.



## Q&A

**Q: Is there a no claims bonus available with your home insurance?**

**A:** A no claims discount is offered to reward customers who are claim free for up to a maximum of five years. If a claim is made on the policy, this is reduced to nil.



£100  
donation<sup>1</sup>

## Bringing insurance home

With winter behind us and spring in full flow, our Baptist Home Insurance team are keen to share some advice on the questions they frequently receive at this time of year.

### Does Baptist home insurance cover my bicycle?

Our policy provides cover for bicycles kept in any outbuilding up to the value of £750 per bike. Furthermore, if you are away from home, providing your bike is worth less than £750, our policy will also provide you with cover under the portable possessions section of your insurance.

If your bike is worth more than £750, please make sure you let us know as we can specify it individually on your policy at a slight premium.



### Are the contents in my outbuildings covered?

Yes. Our policy provides contents in outbuildings cover for up to £5,000, provided they are kept under lock and key. Thieves definitely like an easy target; somewhere they can break in quickly and undetected such as garages, sheds and outbuildings – please make sure you fit good-quality locks and remember to lock up after you.

### 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!<sup>1</sup>

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 team are on hand and happy to help.

<sup>1</sup> Terms and conditions apply – full details available on our website: [www.baptist-insurance.co.uk/bic100](http://www.baptist-insurance.co.uk/bic100)