

expressions

The twice-yearly newsletter from the Baptist Insurance Company

News

Church

Grants

Home

Tales of Technology

Our Baptist Insurance competition – ‘Tales of Technology’ – offers your place of worship the chance to be one of fifteen **Regional Winners of £500 – or the national winner of a further £1,000.**¹

All you need to do is send us your 250-word Tale of Technology, with a photograph if you'd like, explaining how technology has benefitted your mission and community.

How might you have embraced technology?

Perhaps your use of technology has had tangible, real-world applications – like installing the latest smoke alarms, fire suppression systems, or CCTV in your chapel. Maybe you've replaced the old central heating with a more efficient and

environmentally friendly boiler, radiators and thermostats – or put in a new disabled lift, or state-of-the-art audio-visual equipment.

It could be as simple as building a website, live-streaming activities, or digitally hosting sermons. You might have used the web for fundraising via online sponsored events, or electronic giving.

However your place of worship has embraced tech, we'd love to hear about it and celebrate your tales of technology!

How to enter

Simply complete the entry form by 30 June 2022. You can find it on the Baptist Insurance website: www.baptist-insurance.co.uk/churchcomp – or download the entry form and email it to us at churchcomp@baptist-ins.com or complete it by hand and post it to us using ‘FREEPOST BAPTIST’.

What makes a winning entry?

Our judges will be looking for places of worship which have used innovative or creative technological solutions to meet an identified need, along with positive community feedback.

The enclosed poster is a great way to generate awareness and gather ideas.

So get your thinking caps on and share your tale of technology with us!

Good luck!

¹For full terms, conditions and details, visit www.baptist-insurance.co.uk/churchcomp

WIN
a donation



Thank you for your service

“It is with great appreciation that we announce the retirement of Miles Buttrick, the Chair of Audit and Deputy Chair of Baptist Insurance Company.

Miles has been with the company for 13 years and during that time has been an invaluable counsel, adviser and finance leader to the Board. With many years' Board-level experience in treasury and finance he has brought insight and depth to the decision-making of the Board.

Deeply prayerful with great heart to see God move through the outreach grants awarded by the company; his humour, undoubted skill and financial wisdom will be sorely missed.

We wish him God's richest blessing in his retirement.”

Malcolm Hayes,
Chairman of the Board,
Baptist Insurance Company.



Baptist Assembly 2022

With the Baptist Assembly drawing closer, the team at Baptist Insurance is finalising plans and looking forward to meeting customers.



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

This year's Assembly will run from Saturday 14 May through to Sunday 15 May at The Bournemouth International Centre. As a union of churches, associations, colleges and specialist teams, the annual Baptist Assembly gives every member of the Baptist community the chance to meet, celebrate, discuss and learn. You're welcome to come along!



Members of our Baptist Insurance team will be on hand throughout the day on Saturday 14 May, answering any insurance questions you might have. 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. So please come and say hello at this great annual event that provides us with an opportunity to listen to our customers and discuss new and innovative ways of improving our services and products.

You can find more details of this year's event at baptistassembly.org.uk, along with information on the daily programmes, networking zone and how to register. We really hope to see you there.



Senior management

David drives our caring expertise

Every insurer likes to think of itself as customer-focused – but few can make the claim as strongly as Baptist Insurance.

That laser-like concentration on supporting and caring for our community is at the heart of CEO David Lane's role in the company.

For David, who was appointed in 2017, it works in two ways – firstly through excellent customer service, and then through the company's policy of returning distributable profits to the Baptist community.

'It's absolutely critical that we provide the best possible insurance proposition to the Baptist family,' he said, 'and obviously we've developed a great deal of specialist expertise and experience over many years.'

'A significant part of that is our customer experience, and I'm so proud of our teams for the work they do to deliver that.'

'Getting the front end right – things like risk management, valuations, and underwriting – is really important, but so is the claims process.'



'By definition, if you're making an insurance claim, something has gone wrong, so we focus on empathy and efficiency, and we get a huge amount of praise from our customers for the caring way in which we handle their claims.'

'The other element that sets us apart from most other insurers is our grant process – our distributable profits go back into the Baptist family in one way or another. We're looking to grow the business by reaching further out into that community – so watch this space!'

Your online library



The Baptist Insurance website is full of up-to-date guidance and support for you and your church family. It has information about church and home insurance, risk management, fundraising and grants and lots more.

You can also read this newsletter there and easily share the link with others, visit www.baptist-insurance.co.uk

Monthly updates to support your church



Have you signed up to receive our monthly e-news?

It has relevant short stories to support you through the year, highlighting timely risk management guidance, maintenance tips, fundraising opportunities and more to support you and your church community. It is easy to read and you can

subscribe or unsubscribe at any time. Choose to receive this monthly update on our website at www.baptist-insurance.co.uk/signup

The heat is on

Balmy summer days are a great time to think about the risks and rewards of solar power – but don't forget fire safety and electrical wiring.



Fire risk assessment

Have you reviewed your fire risk assessment? All churches need to complete a suitable and sufficient fire risk assessment to comply with the Regulatory Reform (Fire Safety) Order 2005 or The Fire (Scotland) Act 2005, which should be periodically reviewed to remain valid.



Electrical wiring

Electricity has the potential to cause considerable damage to property and serious personal injury. Check your electrical systems have been inspected by a qualified electrician within the last five years and all portable appliances have been tested.

installer appointed is Microgeneration Certification Scheme (MCS) accredited.

You can find further guidance by visiting www.baptist-insurance.co.uk/solar

Fight fire – before it starts

It's not just a good idea to carry out regular fire risk assessments at your church – it's the law – so just to remind you it is a legal requirement.

Baptist Insurance has developed this fire risk assessment based on our own expertise. This assessment can only be used by churches whose normal activities are limited to what might be expected services and occasional public events such as concerts.

Churches with a wider range of activities, such as night shelters, lettings and nurseries, should consider appointing an independent consultant to help them carry out the fire risk assessment.

For a full copy for you to use for your own assessments, please visit www.baptist-insurance.co.uk/fire-safety



Solar panels

With the green agenda becoming ever important and the desire to become carbon zero, some churches are considering installing solar photovoltaic (PV) panels to church or other roofs.

These panels convert the sun's light into electricity. They do not need direct sunlight to work and can still generate electricity on a cloudy day. Some users sell any excess power generated back to the National Grid.

Our experience has identified that the quality of installation of these systems is critical to success. Poorly designed or installed systems are common causes of fires. It is essential any

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 electrics 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 electrics, 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

Take care at height



As the warmer weather and lighter nights return, many volunteers will be taking the opportunity to get out and fix a section of leaking guttering, or replace that damaged roof tile.

But it's important to work safely – as these tasks can pose a risk of serious injury to those involved. Thankfully, falls from height are not common in churches. But where they do happen,

several have resulted in injuries that have been permanently disabling.

There's plenty you can do to minimise risk – from planning a job 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 useful tips and can be downloaded from

www.baptist-insurance.co.uk/workingatheight



Wake up safely in the spring

As the cold of winter slips by and the spring daffodils bloom in the warming sun, many churches will – we hope – be waking up from the slumber imposed by COVID lockdowns.



A big part of that process will be restarting the community outreach projects which have had to be put on hold in recent months.

Finding and helping those who are marginalised and struggling is at the heart of the Baptist ministry.

But the hiatus may have left some a little rusty when it comes to considering the risks and responsibilities involved with that vital outreach work.

Whether you're inviting local people into your church, or going out into the community to spread the Word, it's well worth revisiting your precautions and making sure that your insurance cover is where it should be.

Have you reconsidered the possible health and safety, personal safety and safeguarding issues around hosting or working with people?

Many 'normal' events like Messy Church are likely to be covered, but you should let us know about others, such as night shelters.

Likewise, when you're out and about – perhaps restarting a foodbank, or running a café – there are rules and regulations which need to be followed.

At Baptist Insurance, we have a wealth of experience in supporting our churches in their outreach work, and we're always delighted to help.

As a starting point, why not visit our website and check out these useful resources?

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

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

Top tips for reaching out online

1. Plan ahead

Take note of the risk management guidance available and put plans in place to get your church prepared for communicating online.

2. Make the most of free online resources and tools

From free images to image re-sizing tools, there is plenty online to help shape your online content.

3. Don't spread yourself too thinly

Social media and website maintenance

is a full-time job so it is better to focus on one or a few and do those well.

4. Go to where your audience are

If they prefer to contact you via a particular social media platform, concentrate your effort there.

5. Create great relevant content

You can also use free calendar templates to help you get started. Why not use our risk calendar to get inspired? Visit www.baptist-insurance.co.uk/risk-calendar



Embrace the online world

The aims of outreach work haven't changed since the earliest days of the Baptist ministry – but 21st century delivery methods are very different.

As we said in the last issue of *Expressions*, the COVID-driven evolution that has seen many sermons and communions go online is here to stay.

This can be hugely positive – where once you could only reach those who lived nearby, the worldwide web allows instant communication with people on the other side of the globe (as well as your local congregation and community). But alongside the benefits, the virtual world also poses its own unique insurance challenges.

There are obvious hardware issues – if you're live-streaming services, you'll need a camera, a computer and other equipment, and these can be damaged or stolen. And there are more esoteric risks – from accidentally libelling someone, to breaching data protection laws, to hitting copyright problems after sourcing online images for a newsletter or website – that also need to be considered.

Fortunately, we understand these problems and are happy to help you navigate this area.

For more on staying safe and legal in the hi-tech world, please visit [www.baptist-insurance.co.uk/
digitaltechnology](http://www.baptist-insurance.co.uk/digitaltechnology)



A helping hand for rural churches

Churches have long been an important part of rural life. Country churches have a special place in the UK's landscape and in people's imagination of the countryside.

Although there's great need for them, that doesn't make it easy to pay for their upkeep and care, or for the ministry that happens in them.

Raising funds can be a daunting task – and the pressure on hard-working volunteers means that fundraising is just one of the many activities that need to be done.

That's why we've created an easy-to-use fundraising toolkit for rural churches. It's full of useful links and expert advice to help raise those all-important funds.

We look at how you can better understand and draw in your community, assemble a fundraising team and find potential donors.

And we spotlight successful examples of how your church could earn income. Offering a paid-for service to visitors or local people can be a great way for rural churches to generate income, especially over the long term.

Rural churches have a special place in the communities they serve, and we hope our guide helps to highlight the various fundraising opportunities open for them.

Find the rural fundraising toolkit at www.baptist-insurance.co.uk/rural-churches

Fundraising resources

Our website's Fundraising Hub is full of useful links, handy templates for all types of churches and expert advice to help with fundraising now and into the future.

Visit www.baptist-insurance.co.uk/church-fundraising

Baptist Insurance grant supports Glebe Farm Baptist Church

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 2019, Baptist Insurance was pleased to contribute to Kathryn Alvis' salary costs as Team Leader of Glebe Farm Baptist Church in outer East Birmingham.

Glebe Farm was a thriving Baptist congregation until its building was sold 20 years ago. By 2018, the congregation had dwindled to five members meeting in their homes. As a teenager, Kathryn had been a strong part of the Glebe Farm Baptist family and kept her love for it after she moved away from the area as an adult.

Some years later, after completing mission training in Gambia, Kathryn felt a deep calling to return to Glebe Farm and, following a 'church planting' model, she set out to support what remained of her small and beloved Baptist congregation and reignite its mission and role in the community.

The Baptist Insurance grant enabled Kathryn to lead the church in an exploration of itself and how it could grow and develop mission within the wider community.

One of the first developments was to move the Sunday services, Messy Church and the home of the

congregation into the neighbourhood library – a move that was instrumental in saving the library from closure and increasing its potential as a community site. Kathryn developed strong ministry partnerships with other Baptist churches, built networks with other denominations and local residents' associations, and the church has maintained an active presence on local streets and at community events.

Reflecting on how far this small church has come since 2018, Kathryn said: "We've spent three years exploring ourselves as a church – more deeply than we might have, due to the pandemic. The next few years are about firming up these beginnings, consolidating our foundation and our understanding of who we are, and then pursuing our mission as an evangelising church with purpose and faith."

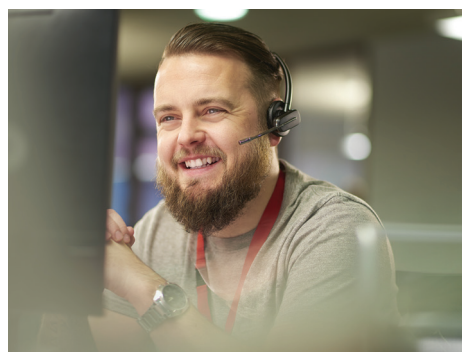
Visit our website

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

Supporting the safe and efficient running of your church

We know that managing the risks of a church can be a demanding responsibility. That's why we offer a Risk Management Advice Line that puts you in touch with our risk experts and surveyors; 9am-5pm Monday to Friday (except bank holidays). Call us on

0345 600 7531 or email risk.advice@baptist-ins.com



 **96%**
claims satisfaction¹

¹ Baptist Insurance claims satisfaction survey 2021 – 48 responses from customers who had their claims settled.

Claims

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



Home insurance with a heart

£100
donation¹

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 a Baptist church of your choice when you take out a new home insurance policy with us.¹

It may not sound much, but from new noticeboards to a new sound system or kitchen equipment, a £100 donation could make all the difference. With no limit to the number of donations a church can receive, the more policies that are taken out, the greater the impact that can be made.

Our policies provide comprehensive cover, including cover for lost keys, legal expenses and home emergency protection as standard, plus cover for bicycles (up to £750 per bike²) both at home and away, and £5000 of contents cover for outbuildings (provided the contents are kept under lock and key). For extra peace of mind we automatically increase your cover by 20% for 30 days either side of key family celebrations and Christmas.

Did you know?



Our home insurance policy can be adapted to suit the needs of your church staff and volunteers on behalf of the church, or the general needs of your community.

Why not ask us for a quote?

Our specialist team would love to help. Call us on **0345 070 2223** quoting **BIC100**.

For further information, please see our website: www.baptist-insurance.co.uk/home-insurance

¹ Terms and conditions apply, full details available on our website: www.baptist-insurance.co.uk/home-insurance/bic-100

² 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.