

# expressions

The newsletter from the Baptist Insurance Company

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## 120 years of faithful service

**Celebrating Baptist Insurance's legacy and future.**

This year, Baptist Insurance proudly commemorates a remarkable milestone, our 120th anniversary!

Since our foundation in 1905, we have evolved from a small business protecting churches against fire, into a vibrant insurance company, offering a wide range of insurance products tailored to the unique needs of Baptist churches, homes and commercial properties.

Throughout this journey of growth and innovation, our enduring commitment to supporting Baptist churches and the Baptist community has never wavered.

A pivotal figure in our story is Malcolm Hayes, who is about to step down as Chair after nearly 20 years of exemplary service. Malcolm played a crucial role in shaping the company's direction, building a more professionally diverse board with a strong focus on charitable giving.



Malcolm Hayes

“ Last year alone, we awarded around £350,000 in grants... ”

‘A lot of people still don't appreciate that we don't make profits for ourselves or shareholders; every available penny is ploughed back into the Baptist family,’ says Malcolm. ‘Last year alone, we awarded around £350,000 in grants, all managed in-house and directed to front-line evangelistic projects.’

‘Looking ahead, Baptist Insurance remains firmly committed to our grants programme, and this commitment is supported by our exceptional claims service, with a current customer satisfaction rating of 97%.<sup>†</sup> Despite the challenges posed by climate change and its impact on properties, we are well-positioned to continue growing and supporting the Baptist community.’

As Malcolm Hayes transitions to a new chapter in his life, he leaves behind a rock-solid company focused on elevating customer service and grant-giving to new heights. His successor, a hugely respected and capable leader, is poised to guide Baptist Insurance into its next era of growth and service.

We are excited about the future and look forward to continuing this journey together with renewed energy and optimism.

**Here's to the next 120 years of Baptist Insurance!**

<sup>†</sup>Based on 30 responses to the 2024 BIC Settled Claims Survey.



# Thank you, Malcolm, from all of us!

Firstly, on behalf of everyone at Baptist Insurance, our customers and our grant recipients, I would like to extend our heartfelt gratitude to Malcolm Hayes. His dedication and hard work have been instrumental in shaping us into the proud company we are today.



As we celebrate our 120th anniversary this year, I've been reflecting on the remarkable changes that have taken place since 1905; we certainly live in a very different world today. At the turn of the last century technology was still in its infancy, with the first practical radio transmissions and the Wright brothers' early flights. Today, we live in a digital age dominated by smartphones and the Internet.

Communication in 1905 relied on letters and telegrams, while today, instant messaging, video calls and social media keep us connected across the globe in real time.

What remarkable changes Baptist Insurance has witnessed over its 120 years and as we look back on this incredible journey, we are excited to also look forward and share our latest edition of *Expressions* with you to help shape the future of your church.

**Mark Cowdell**  
Head of Church Operations

## Baptist Assembly 2025

**Bethel Conference Centre, West Bromwich**  
**16-17 May 2025**

Baptist Assembly 2025 is back at West Bromwich for 'United in Mission: global insight, local impact', the first of three yearly strategic missions, focus will offer national discussion and resolutions. We are delighted to be one of the main sponsors again this year and look forward to seeing you there soon!

For more details and ticket information, follow the link

[baptist.org.uk/Groups/433967/Assembly\\_2025.aspx](https://baptist.org.uk/Groups/433967/Assembly_2025.aspx)

## Martyn's Law: security at public venues

Martyn's Law, officially known as the Terrorism (Protection of Premises) Bill, is a significant step towards increasing security at public venues to prevent terrorist attacks. Named in memory of Martyn Hett, one of the 22 victims of the 2017 Manchester Arena bombing, this legislation mandates that venues, including churches, implement measures to protect the public.

Although currently undergoing Parliamentary scrutiny, becoming familiar with the Bill's implications is essential.

Stay informed by scanning the QR code for the latest updates, and we will provide further information as the year progresses.



## Weathering the storm: climate change and your church



We all recognise the importance of reducing our carbon footprint for the health of our planet and the well-being of future generations. However, it's equally crucial to address the local and immediate challenges that climate change is already presenting to our churches.

In various regions, increased rainfall is leading to flooding, and unseasonal storms are toppling trees, causing

damage to nearby properties. These sorts of events highlight the urgent need for proactive measures to safeguard our places of worship and their surroundings.

At Baptist Insurance, we understand the complexities of climate change and its impact on our communities. That's why we've developed a comprehensive guide specifically focused on climate change and your church from an insurance perspective. This guide offers practical advice on ways to lower your carbon footprint and strategies to mitigate risks and protect your church from the adverse effects of a changing climate.

[baptist-insurance.co.uk/greenchurches](https://baptist-insurance.co.uk/greenchurches)




# Summer fun with safety in mind!

Summer is the perfect time for outdoor events, and open-air gatherings are a wonderful way to welcome new members into our church community. Of course, ensuring the safety of our Baptist family while having fun is always a top priority.



At Baptist Insurance, we offer plenty of hints and tips online to help you manage your events safely. For example, our events toolkit is full of useful information, particularly if the event you plan to hold is larger or involves unusual fundraising activities.

Even the best organised gathering needs publicity to drive people to go along and if you want support spreading the word to boost attendance for your community fun day, we have lots of useful online help for that too!

 [baptist-insurance.co.uk/events](https://baptist-insurance.co.uk/events)

Of course we are also here for your insurance needs. Many events fall under the umbrella of normal church activities, meaning they're already covered by your public liability insurance. Plus, the Baptist Insurance policy goes the extra mile to cover prizes, donated goods, hired property and even events held away from your church premises. We also double the cover for cash both before and after the event. And the best part? There's no extra charge for these extensions, although some conditions may apply, so check your policy documents and schedule to confirm!

And don't forget, if you're holding an event that is unusual or could be hazardous, please make sure to get in touch with us so we can ensure that 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 – perhaps ask to see a copy of their insurance schedule. We want your event to be a success and we know there is a lot to think about – but we are here to help. As a Baptist Insurance customer, you have access to our Risk Management Advice Line, where you can ask questions about your insurance cover, from construction to security and even events!

Have a fun and safe summer!

 [baptist-insurance.co.uk/risk-management](https://baptist-insurance.co.uk/risk-management)

 **0345 600 7531**

 [risk.advice@baptist-ins.com](mailto:risk.advice@baptist-ins.com)



## Read me online!



Did you know you can read this newsletter online?


If you use the link below or scan the QR code, you can read this newsletter on your PC, tablet or even your phone! Please feel free to share the link with

friends or other church members, so they too can enjoy this edition of *Expressions*.

 [baptist-insurance.co.uk/expressions](https://baptist-insurance.co.uk/expressions)

## Month-by-month support

To help you plan maintenance and manage your church and its grounds, Baptist Insurance has created a calendar to keep you organised and on track – you can download your copy using this link:

 [baptist-insurance.co.uk/risk-calendar](https://baptist-insurance.co.uk/risk-calendar)

Why not print it out and keep it somewhere handy!





# Managing building works at your church

## Planning alterations or extension works at your church?

It's essential to make sure that your church insurance is adequate and in place for the duration of the project. Understanding the insurance implications of building works and knowing when to contact Baptist Insurance can help you manage the process successfully.

Before starting any building works, check the terms and clauses in your building contract to determine who is responsible for insuring the works in progress and materials on site.

Reputable contractors should have public liability insurance to cover any injury or property damage caused by the works. Before hiring a contractor, verify that they have this coverage by asking to see their insurance certificate.

We provide a comprehensive guide to building works, which includes key considerations for planning your project. Importantly, it covers what to do if you have scaffolding in place and includes frequently asked questions, helpful checklists and template risk assessment forms.

In some cases, your policy may automatically cover the works, but depending on the extent and cost, additional insurance might be needed.

Consult with your architect well in advance, if necessary, as this will help you understand the extent of the works – and please get in touch with us as soon as possible. Even if you don't have all the information to hand, the earlier that you contact us, the easier the process will be.

Ensuring that all insurance aspects are covered will help protect your church and its community during the construction process.

Remember, if you have any questions or need further assistance, Baptist Insurance customers can access the Risk Management Advice Line for expert guidance.

 [baptist-insurance.co.uk/buildingworks](https://baptist-insurance.co.uk/buildingworks)

 0345 600 7531

 [risk.advice@baptist-ins.com](mailto:risk.advice@baptist-ins.com)

## Our Claims Promise to you

We understand that making a claim can be a stressful time, you might have questions about your policy or just want to speak to your claims handler on the phone, and that's why at Baptist Insurance we developed our Claims Promise – to help you get the support you deserve.

### We promise that:

- we'll look at your policy cover to see how we can best compensate you. If we can resolve the claim when you first contact us – we will
- we give you direct access to the expert claims handler dealing with your case
- we aim to keep things as simple as possible, offering you guidance and assistance throughout the life of the claim and responding to enquiries within one working day
- we will look for cover, paying you exactly what you are entitled to, quickly and without fuss
- we will take a proactive approach in protecting your best interests and we'll always consult you before making any decisions on liability.

Christina Meek, one of our Senior Claims Handlers who has been with Baptist Insurance for nearly 20 years, says,





Christina Meek  
Senior Claims Handler

"We always strive to make the claims process as smooth and stress-free as possible. I believe we do a good job, and lots of our customers agree with us, which is something we are all very proud of. We often speak with customers when they are at their most worried or anxious, and helping our Baptist family through these challenging times is a truly rewarding part of my job."

### Making a claim

If you need to make a claim, get in touch with us as soon as you can. For new claims, our team is available 24 hours a day, 7 days a week, and you can discuss existing claims between 8am and 6pm, Monday to Friday.

 0345 070 2223

 [baptist-insurance.co.uk/claims](https://baptist-insurance.co.uk/claims)

## 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.

You can also find lots of useful information on our website:

 0345 600 7531

 [baptist-insurance.co.uk/risk-management](https://baptist-insurance.co.uk/risk-management)





# Fundraising for your church

## A community effort

Fundraising is an important part of maintaining and improving the fabric of a church. At Baptist Insurance, we offer guidance to help churches succeed in their fundraising activities, because we understand how important it is that your church continues to serve as a dynamic community hub.

Churches play a significant role in outreach and bringing people together, whether it's for celebrating life events, providing support during difficult times, or fostering a sense of community. Fundraising can support various projects, from repairing windows to installing new facilities or fixing a leaking roof. The key to successful fundraising is to clearly communicate the benefits your church brings to the community, appealing to both those with faith and those without.

One effective strategy is to focus on the broader impact of your church's work, highlight how your projects will benefit a wide range of people, from young families to isolated older adults, and emphasise the creation of a welcoming space for all. This approach can resonate with potential donors and open up more funding opportunities.

Becoming a registered charity with the Charity Commission can also enhance your fundraising efforts by making your church eligible for more grants and donations. Additionally, understanding the common objectives of funders, such as supporting community cohesion and aiding those in need, can help tailor your applications to meet their criteria.

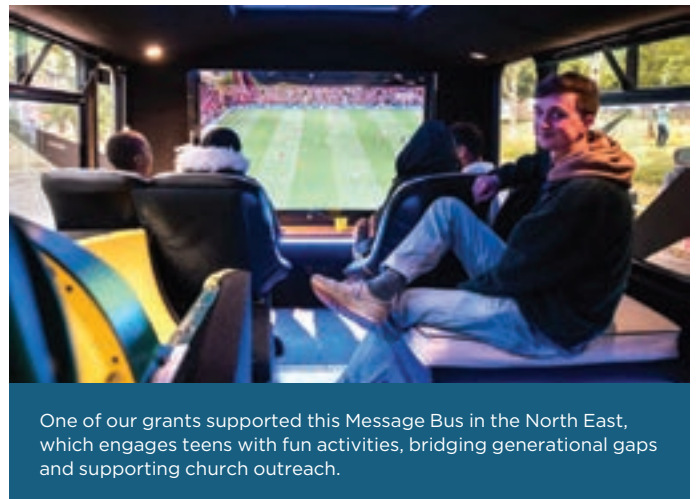
**We also provide a list of funders dedicated to supporting faith and community projects. This comprehensive guide connects you with potential donors who share your vision for fostering growth, inclusivity and resilience within your community.**

For more detailed advice and resources on church fundraising, including how to create a compelling case for support, visit Baptist Insurance Church Fundraising. Our insights can help you effectively raise the funds you need to continue your work in the community.

 [baptist-insurance.co.uk/church-fundraising](https://baptist-insurance.co.uk/church-fundraising)

# Giving back to the Baptist family through grant giving

At Baptist Insurance, we believe in the strength of community and the impact of shared efforts. We are passionate about supporting people and organisations who, like you, seek to show God's love to those around them in a variety of ways.



One of our grants supported this Message Bus in the North East, which engages teens with fun activities, bridging generational gaps and supporting church outreach.

Our grants provide essential funding to Baptist churches for outreach and support in their local communities. Over the past ten years alone, we have awarded over £2 million in grants, enabling the Baptist family to offer God's love to their communities through projects such as community kitchens, youth programmes and toddler groups, as well as church planting and pioneering.

For example, in Croyde, the pay-if-you-can Community Meal initiative and pop-up café has been full to capacity since it was set up recently and is helping people to build friendships and foster invaluable supportive relationships.

All of our available profits are reinvested back into the Baptist community, ensuring that we can continue to support and empower churches in their missions. We are committed to making a positive impact for our Baptist family and are grateful for your support in helping us achieve this goal.

Together, we can continue to enrich lives and build stronger, more connected communities rooted in faith and compassion.

Our next grant application deadline is 5 August, so there's plenty of time to apply. If you follow the link below, you will find the application form and a useful guide which explains what we will and won't fund, which will help you along the way.

Thank you for being a part of this journey with us.

 [baptist-insurance.co.uk/grants](https://baptist-insurance.co.uk/grants)




## Get monthly tips straight into your inbox



Join the community of church leaders and Baptist family members who receive Baptist Insurance's monthly e-newsletter. It's packed with valuable advice about church security, event planning, fundraising and more.

Many of our customers already benefit from this e-newsletter, and we hope you'll join them. Feel free to share the sign-up link with others in your church community who might be interested.

Signing up is simple, just follow the link below, or scan the QR code – and you can unsubscribe at any time!

 [baptist-insurance.co.uk/signup](https://baptist-insurance.co.uk/signup)



## Please tell us what you think



We welcome your thoughts on *Expressions* and would like to ask if this newsletter is meeting your expectations. If you have time, please scan the QR code and complete a short questionnaire; it will only take a few minutes and will help to improve future editions.

# Home Insurance that gives back to the Baptist family

## Great cover, excellent customer service...

When it comes to protecting your home, Baptist Home Insurance stands out as an obvious choice.

With a reputation built on 120 years of dedicated service, we offer tailored insurance solutions to meet your unique needs as a homeowner.

Our UK-based team of experienced professionals is always ready to help, making sure that you understand your policy and feel confident in your cover. From the initial quotation through to filing a claim, we make the process as straightforward and stress-free as possible, you even get to speak to a real person.



You can read about our grant recipients in the booklet inside this pack!

## ... and so much more

What we think really sets us apart is that all available profits are reinvested back into the Baptist family. By choosing our Home Insurance, you're not just protecting your home, you're also supporting community projects and helping those in need.

**Together, we are making a difference.**

Get in touch today:

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

 [enquiries@baptist-ins.com](mailto:enquiries@baptist-ins.com)



# 100%

of our customers are satisfied with our Home Insurance<sup>†</sup>

<sup>†</sup>Based on 59 responses to the 2024 BIC Direct Insurance Opinion Survey