


 ecclesiastical

baptist news

A newsletter for Baptist Union of Wales Churches.

 Undeb Bedyddwyr Cymru
The Baptist Union of Wales

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Welcome

Hello and welcome to the newsletter for Baptist Union of Wales churches from Ecclesiastical. This is intended to keep you up to date on the issues that affect you and gives practical advice on ways to minimise the risks that can affect your Chapel.

Insurance support that's right up your street



Chris Brudenell is your Church Insurance Consultant for Wales. He's part of a friendly and approachable team who provide support and guidance, and the reassurance that you're doing things safely and securely, allowing your church to focus on what really matters; worship, mission and outreach. And, it's free of charge!

From a simple explanation of the basics of your policy, to risk management presentations and church members' training tailored to your local requirements, Chris is there for you, face-to-face or over the phone.

Before his career in insurance, Chris was involved in events management for a national charity, running everything from a church leaders' breakfast to a live-music event for 1,800 people, giving him an in-depth knowledge of how to keep people safe during events. "I can advise churches on how to do things

professionally whilst still being friendly and approachable" he explains.

People value the objective view that a consultant like Chris can bring. "You can look at something with a fresh pair of eyes, so you can see things that other people might not notice.

"Our customers like the fact that there is someone in Wales looking after the Welsh churches and chapels," explains Chris. "Having that local presence is really important as it adds to the quality of the service."

Standing behind Chris are the rest of the team, with decades of combined industry experience, faith and charity backgrounds, and who appreciate and understand the concerns that trustees and communities have. And Ecclesiastical's 134 years of unrivalled expertise in dealing with everything life might throw at you.

To contact Chris, email meetus@ecclesiastical.com



Rhydwlwym Baptist Chapel in Pembrokeshire

Contains promotional material

Why do we need insurance?

We have over 130 years of experience working alongside churches, so you can have confidence that your policy provides the cover that you need to protect your church and the people who use it. This quick guide explains the main policy areas of your church insurance.

Church building(s) insurance

From arched windows to hardwood doors and lead roofs, you want to be sure you have cover for the physical structures of your church building(s) in the event of incidents such as flood, theft or fire. However, from age to style of construction, we know that no two churches are the same. That's why our Parishguard policy has a sum insured which is based on the bespoke valuation figure provided by our risk management surveyors.

Insurance for your contents

Whether it's a musical instrument, an item of furniture or an historic and unique item your church has responsibility for, you'll want to be sure you have suitable cover in the event of an incident. Our policies help protect the belongings used and loved by your members and local community.

Public Liability Insurance

With a range of activities including services, community events and more, you'll want the peace of mind that you have cover for all visitors should the worst happen. Public liability insurance covers the cost of accidental injury and damage to third party property, as well as any associated legal costs.

If you hold a Parishguard policy, you are automatically covered for buildings, contents, public liability and other areas¹. Our friendly and knowledgeable church Customer Services Team are ready to help with your queries. **Call us on 0345 777 3322.**

¹Limits and conditions apply, see www.ecclesiastical.com/documents/parishguard-summary.pdf



“ Ecclesiastical provides exactly what we need and are always at the end of the phone if we require information or assistance with anything regarding our insurance policy. ”

Protect your tech

Whether you're using technology for live streaming and social media, or simply for administrative purposes – there are things to consider to keep your digital activities safe and secure.



If you're using technology to interact with your community – for group activity, council meetings, a website and fundraising for example, you might want to think about things like copyright permissions, data protection, issues around wrongful acts by trustees, licences and safeguarding. You have quite possibly got computers, routers and other hardware that could 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. You'll be pleased to know that your standard policy with Ecclesiastical will cover most of your insurance needs and you also have the option to add specialist cyber-crime cover¹.

Our Made Simple guide: www.ecclesiastical.com/digitalchurches has more information, or talk to Chris, your Welsh Church Insurance Consultant, for assistance or training.

¹Limits and conditions apply, see www.ecclesiastical.com/documents/cyber-insurance-summary.pdf



Keeping your church safe through the seasons

From lambing to falling leaves, each season brings something different, and there is always something to consider to keep your church safe and secure. Download our Risk Calendar – a handy reminder of what to check throughout the year.

www.ecclesiastical.com/risk-calendar

Don't give bad weather the cold shoulder!

Our data tells us that storm damage is one of the most common causes of loss. The best way to limit damage caused by wind and rain is good maintenance. Regularly checking guttering, roof tiles and fences is a great start. You can also arrange a health check property inspection with your architect or building surveyor.



Careful tree management can also help ensure the site is safe from the hazards these otherwise peaceful sentries can present during stormy weather and as they age. Trees can lose their branches onto neighbouring property during high winds, cause structural damage and subsidence as their roots spread, and can trip people up where they disturb footpaths.

To read more about your responsibilities and the precautions you can take to help with being ready for winter, visit:

www.ecclesiastical.com/documents/tree-maintenance-guidance.pdf and www.ecclesiastical.com/cold-weather



Turn the taps on escaping water

The impact of escaping water can be costly and may mean the building cannot be used until repairs are completed. Damage is typically the result of leaking taps, water tank faults, burst pipes, heating system leaks and blockages. Some leaks are concealed behind walls or beneath floors, and not spotted for some time. There are some simple things you can do to reduce the risk of escaping water, such as regularly checking pipes, lagging pipes before the winter, clearly labelling the stopcock, using a certified contractor for works, and consider installing a leak detection system.

For more information, visit: www.ecclesiastical.com/leaks

Risk advice

We know that managing the risks of a church can be a demanding responsibility. That's why we have our Risk Advice Line. Whenever you need information about managing risks, and can't find what you need on our website, our specialist Risk Management Surveyors are here to help.

Call our Risk Advice Line, and one of our experts will call you back within 24 hours: 0345 600 7531

Have you heard the e-news?

We send updates and useful advice by email once a month. If you or anyone else in your church would like to be added to the list, you can sign up at www.ecclesiastical.com/signup

If you no longer wish to receive our emails, you can unsubscribe at any time – just click the unsubscribe button at the end of the email.



In the event of a claim

In the unfortunate event that you need to make a claim, you should get in contact with us as soon as possible. We've made the claim reporting process as simple as possible, and claims can be reported **24 hours a day, 7 days a week on 0345 603 8381**.

Find out more about our claims service and make a claim online at www.ecclesiastical.com/claims



Information at your fingertips

Have you visited the Ecclesiastical website recently?

It is also full of advice and information about a wide range of risk management topics and includes Made Simple Guides about such things as building works, people on premises and property. You will also find information about church, home, commercial and legal insurance and how to make a claim. **Explore the website at www.ecclesiastical.com/church**

Making metal thieves' lives difficult

Thieves love lead and copper roofing, and churches are often made a target. As COVID-19 restrictions ease, we anticipate criminals will return specifically to target less-well-protected areas of lead. But the good news is there are various positive actions you can take to protect your church.

Churches that have installed a roof alarm or an approved forensic security marking solution, such as SmartWater, have found it's had a positive impact on reducing the risk of attack from metal thieves. Some other practical tips include: restricting vehicle access to make it hard for thieves to carry metal away; installing effective security lighting; cutting back trees that might conceal criminals as they work; and asking neighbours to keep an eye out. And if you're having repair work done – be doubly on your guard – builders' ladders and scaffolding make life easier for thieves.

For more advice, visit our website: www.ecclesiastical.com/churchmetaltheft

Tips for reopening your buildings



Meeting members of the community face-to-face again is something we've all been looking forward to. Making sure everyone remains safe as we continue to reopen will be a priority for you and deciding how to do this in your own particular circumstances will be key.

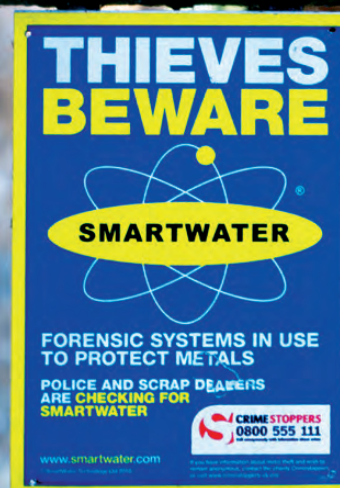
The Welsh Government will determine what you can do and if you can open. Baptist Union of Wales guidance will help you decide how best to comply with your obligations, relevant to your own circumstances. Size of premises, type, layout, the number of employees, volunteers and visitors you have and the nature of activities will determine the precautions you will need to take. In some cases, this may extend to other activities at your premises including tourism, retail and catering.

We have created a list of useful links and some top tips on our website to assist you, including checking your property and equipment, sanitation, protecting the vulnerable, maintaining social distancing, and the use of shared items.

Useful guidance can be found at

www.ecclesiastical.com/opening-up

www.ubc.cymru – www.buw.wales – www.cytun.co.uk



Over £5 million funding to support COVID-19 response

More than 700 UK and Ireland churches and charities have received over £5 million in grants from Allchurches Trust – Ecclesiastical Insurance's owner – to support communities to rebuild stronger following the Coronavirus pandemic.



A Hope Beyond funded project offering support sessions

The 'Hope Beyond' programme, which is now closed, was created shortly after the COVID-19 outbreak. Some initial research identified three core areas of funding need: issues of isolation and loneliness; improving mental health; and building digital resilience.

The inspiring response to the programme has seen record numbers of applications from organisations stepping up to support their communities through the toughest of times, including some amazing Baptist projects:

£10,000 was awarded to a project to employ new staff and increase the remit of existing staff so that they can run support sessions for members of the community who need a helping hand and a listening ear in times of hardship.

A £5,500 Hope Beyond grant is supporting another Baptist Church to engage with the older members of its community in a more cohesive way. Including regular telephone calls, IT communication training, and a weekly delivery of a 'Self Care Box' containing activities, CDs, DVDs, food and equipment to help keep them safe.

Allchurches Trust has also provided £250,000 to national charities helping tackle increasing food poverty due to the pandemic and supported Just Finance Foundation with £100,000 to expand their COVID Recovery Course – helping churches and community leaders to deliver financial information and advice to families with money worries.

To find out more about the funding, advice and resources available from Allchurches Trust, visit www.allchurches.co.uk

Virtually better fundraising

Many churches have been using the Internet to run events and raise funds. It's a great fun way to reach wider audiences. Here's some ideas and tips to help you get started or increase your online success.

- Use what you know – how could you do online what you do in person?
- Use something like Microsoft Teams to stream an online choir concert, or run craft classes.
- Social media is a great way to promote your activity – particularly to younger people who can be otherwise hard to reach.
- Fundraising sites like **JustGiving.com** are perfect for challenges. They're quick to set up, easy to promote and great for sharing progress updates.
- Sell tickets or invite donations via platforms like **Give-Star.com** which will not only host your event but process payments too – and many of them will handle Gift Aid too.
- 'Crowdfunding' is a great way to raise funds for a specific project like a new sound system. This harnesses the power of a crowd of funders rather than individual donors.



If this still feels too technical, ask around – someone in your community may already use these tools. Youngsters might jump at the chance to help, if only to show their elders how it's done!

For more information, visit our church fundraising hub at www.ecclesiastical.com/church/fundraising

“ The church fundraising hub is great! It's really clear, easy to read and navigate, lots of helpful ideas and resources, and great to have a clear list of potential funders. ”

Financial services

Ecclesiastical Financial Advisory Services (EFAS) provides expert, independent financial advice including for pension, investments, life assurance and mortgages to the clergy, church people and PCCs.

Call: 0800 107 0190 Email: getadvice@ecclesiastical.com
www.ecclesiastical.com/financial-advice



Funeral planning

Ecclesiastical can help you make financial provision for your funeral, reducing the worry for your family and ensuring your wishes are provided for.

Call: 0800 055 6503 Email: info@epsfunerals.com
www.funeralplans.co.uk



Car insurance

The Clergy Motor Insurance provided by Ecclesiastical is tailored specifically for the clergy and includes benefits such as business use, no admin charges and up to £500 cover for church goods in the car.¹

Call: 0345 450 9396
www.ecclesiastical.com/church/car-insurance

¹ Subject to terms and conditions.

A lock and key help keep the thieves at bay

Our Home Insurance team love your home or manse almost as much as you do – and that's why we're proud to have been awarded Fairer Finance's 1st place gold ribbon for customer experience, and voted the most trusted home insurance provider in their recent rankings.



Our home insurance includes a variety of covers to protect your building and contents, including emergencies, accidental loss, personal and charity money, losing keys and legal expenses. You can find further information on our website about levels of cover, high-value items, what we don't cover, and a useful contents checklist that helps you to identify the costs of your home or manse contents.

Visit www.ecclesiastical.com/home-insurance or call the team on **0345 777 3322**



Updating your contact details

If you need to update us about changes to your policyholder contact details, please call us on **0345 777 3322**

For more information

Call: 0345 777 3322 Email: churches@ecclesiastical.com
f Facebook: Ecclesiastical t Twitter: @churchmatters

Whilst Ecclesiastical has used reasonable endeavours to ensure that the information in this newsletter is correct at the time of publication, please note: (a) the information is not intended to constitute a definitive or complete statement of the law on any subject, (b) the information may over the course of time become incorrect or out of date; and (c) neither Ecclesiastical Insurance Office plc. nor its subsidiaries or parent company can accept any responsibility or liability for action taken or losses suffered as a result of reliance placed on the information provided in this newsletter.

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