



Anglican Diocese
of the Northern Territory

Insurance & Claims Procedure Manual for Parishes/Diocesan Entities

edited as at 22nd June 2021

INDEX

1.	INTRODUCTION	3
	STATUTORY NOTICES	3
	Duty of Disclosure.....	3
	Non-disclosure.....	3
	Contracts Affecting Insurer's Rights to Recover from Third Parties	4
	INCIDENT REPORTING.....	4
2.	INSURANCE CONTACTS AND AIRS MEMBER ADVICE LINE	5
3.	FREQUENTLY ASKED QUESTIONS.....	6
	PROPERTY INSURANCE	6
	1. Do we have a claim?	6
	2. How do we make a claim?	6
	3. How do we set our insurance values?	6
	4. Is property belonging to Employees and Volunteers insured?.....	6
	5. Is property belonging to other people insured?.....	7
	PUBLIC LIABILITY INSURANCE.....	7
	1. Are activities away from the Parish/Diocesan Entity included?.....	7
	2. Is the liability of staff members insured?	7
	3. How do we show the Parish/Diocesan Entity has Public Liability Insurance?	7
	4. Does our Public Liability insurance extend to include the Indemnity Clauses in contracts with Suppliers?.....	7
	VOLUNTEERS	7
	1. Are volunteers covered by Insurance?.....	7
	HIRE OF PARISH/DIOCESAN ENTITY PROPERTY	7
	1. Who must have Public Liability Insurance?.....	7
	2. Can we arrange Public Liability Insurance for Hirers?	8
4.	CLAIMS PROCEDURE	9
	INCIDENT REPORTING.....	9
	PROPERTY.....	9
	PROPERTY IN TRANSIT	10
	PUBLIC LIABILITY	10
	PROFESSIONAL INDEMNITY, MANAGEMENT LIABILITY (INCLUDING DIRECTORS & OFFICERS LIABILITY, EMPLOYMENT PRACTICES LIABILITY, STATUTORY LIABILITY).....	11
	VOLUNTEERS PERSONAL ACCIDENT BUSINESS TRAVEL.....	11
	MOTOR VEHICLE	11
5.	INSURANCE PROGRAM SUMMARY	13
6.	RISK MANAGEMENT	14
	INTRODUCTION	14
	CHURCH SECURITY	15
	1.1 Key Security	15
	1.2 Electronic Equipment	15
	1.3 Security Alarm Systems	15
	1.4 Fire Security	16
	THE HANDLING OF CHURCH MONEY	16
	2.1 The Offering	16
	2.2 Petty Cash.....	17
	REDUCING YOUR LIABILITY EXPOSURE	17
	3.1 The Property	17
	3.2 Working Bees.....	18
	3.3 Youth Activities.....	18
	3.4 Ministries Involving Young Children	19
	3.5 Use of Private Motor Vehicles for Church-Related Activities	19
7.	FORMS & PROCEDURES.....	21

1. INTRODUCTION

This manual is designed to assist, in a user-friendly manner, those who are involved in the administration of insurance.

Our aim is to give you a document that is easy to read, answers your most frequently asked questions, outlines Claims Procedures & provides information on our insurances.

After this introductory section the remaining sections deal with:

	Section
Insurance Contacts	2
Frequently asked questions	3
Claims Procedures	4
Summary of Insurances	5
Risk Management	6
Forms & Agreements	7

Every person who deals with insurance must be fully aware of what are termed “Statutory Notices” & the need to report incidents.

We have included both these at this point because of their importance & you will see that the comments dealing with incident reports are repeated in the Claims Procedure Section.

Statutory Notices

Duty of Disclosure

We have a duty, under the Insurance Contracts Act 1984, to disclose to our Insurers every matter that we know, or could reasonably be expected to know, is relevant to the Insurers’ decision whether to accept the risk of the insurance and, if so, on what terms.

We have the same duty to disclose those matters to the Insurers before we renew, extend, vary or reinstate a contract of general insurance.

We therefore request that any unusual features, which might increase the likelihood of a claim under the policy, be advised to your Diocesan Insurance Contact (details in Section 2) at the Diocesan Office immediately they come to your attention.

Non-disclosure

If we fail to comply with the duty of disclosure, our Insurers may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract.

If the non-disclosure is fraudulent, our Insurers may also have the option of avoiding the contract from its beginning.

Contracts Affecting Insurer's Rights to Recover from Third Parties

Our policies contain a provision that may affect our rights to recover in respect of a loss which arises as a result of a contract between any of our insured organisations & another party.

If, pursuant to a contract to which you are a party, the liability of that other party to you in respect of personal injury or loss or damage arising under the contract is excluded or limited, your ability to recover under the policy will be excluded or limited in the same way. In other words, if you enter into a contract that excludes or limits the other party's liability to you in the event of personal injury, loss or damage, the policy will not cover you.

A copy of existing or new contracts to which you are a party & which may affect your insurances, should be sent to your Diocesan Insurance Contact (details in Section 2) at the Diocesan Office so that you may be advised concerning the impact of those contracts on your ability to recover under your insurances.

Examples of such contracts are:

- a fire sprinkler maintenance agreement where the contract limits the liability of the contractor in the event of the system malfunctioning
- a lease that requires you to indemnify & hold harmless the Landlord
- a hire agreement that requires you as the Landlord to accept responsibility for the hirer's negligence.

Incident Reporting

This segment gives guidance on the action to be taken in those matters where something happens that may not give rise to an immediate claim. For example, a visitor to a Parish/Diocesan Entity property or a volunteer may trip and sustain a minor injury such as a strained wrist. The problem is that, at the time, it is difficult to foresee that medical complications may occur later, leading the injured person to make a claim against the Parish/Diocesan Entity.

The safest rule is to gather immediately as much information as possible, take statements from any witnesses, draw a diagram or take a photograph of the accident scene & report the incident to your Diocesan Insurance Contact (details in Section 2) at the Diocesan Office. Naturally, the same procedure should be followed when it is obvious from the outset that there will be a claim.

An Incident/Accident Report Form found at <http://www.ntanglican.org.au/safe-ministry/forms-procedures/irf001-incident-report-v2/> should be completed & submitted to your Diocesan Insurance Contact (details in Section 2) at the Diocesan Office.

NEVER, UNDER ANY CIRCUMSTANCES, ADMIT LIABILITY NOR MAKE ANY STATEMENT WHICH MAY LEAD THE INJURED PERSON TO BELIEVE THAT THE PARISH/DIOCESAN ENTITY ACCEPTS RESPONSIBILITY FOR THE INCIDENT. This may seem harsh but at one end of the scale it will help in the defence of spurious claims & at the other will not raise hopes that assistance or compensation may be forthcoming which is not available.

If you are in doubt about what to do you should contact your Diocesan Insurance Contact (details in Section 2) at the Diocesan Office.

2. INSURANCE CONTACTS AND AIRS MEMBER ADVICE LINE

Your initial contact for all insurance matters (aside from motor vehicle accidents in a Diocesan-owned vehicle) is as follows:

Registrar: David Ray
Postal address: Anglican Diocese of The Northern Territory
GPO Box 2950
Darwin NT 0801
Telephone: (08) 8941 7440
Mobile: 0418 689 170
Email: registrar@ntanglican.org.au

David will liaise with our broker Anglican Insurance and Risks Services. Our Insurance Broker has an AIRS Member Advice Line as an exclusive service to assist its members to support the human resources and work health & safety functions of the Diocese and its ministry units.

Rectors and wardens, please feel free to contact AIRS Member Advice Line on 1300 242 360 8:30am–7:30pm AEST Monday–Sunday. In doing so, **please ensure that you prepare a summary of the discussion and outcomes and send it to registrar@ntanglican.org.au**. The Registrar is keen not “trip over” advice previously given on the AIRS Members Advice Line!

Employment Practices and Work Health Safety Advice Line

Thank you to the members who have already used or enquired about the Employment Practices and Work Health Safety Advice Line (as provided by Business 360).

Initial feedback from members has been very positive with one member advising of substantial savings in legal and claims costs already!

Once again, we would encourage you utilise the service and provide us feedback with any engagement you have with Business 360.



The flyer features a background image of a waterfall with a rainbow. The text is organized into several sections: a header with the AIRS logo and 'MEMBERS ADVICE LINE', a contact number '1300 242 360' with operating hours, a description of the service as an exclusive one-on-one support, a list of 'Employment Practices Advice Examples' such as Performance, Conduct & Discipline, and 'Work Health & Safety Advice Examples' such as Managing Safety in the Workplace and COVID-19. It also includes the Business 360 logo and a brief description of their role as workplace consultants.

AIRS
MEMBERS ADVICE LINE
Employment Relations and Work Health & Safety Support
1300 242 360
8.30AM - 7.30PM AEST MONDAY - FRIDAY

AIRS Member Advice Line is an exclusive service to assist members operate a Fair & Safe Workplace.
Questions & concerns naturally arise from time to time, and a pragmatic sounding board & helping hand is there to maintain your workplace equilibrium, understanding our staff is our most valuable asset.
We understand that not all members have ready assistance available, with many managers trying to fulfil the HR & WHS function and their obligations without the necessary support.
Maintaining organisational and personal values is key when managing and staying ahead of potential risk.
This is provided with our strategic partner Business 360, who are Employment Relations & WHS specialists.

Business360
Phone: 1300 242 360 | Website: business360.com.au
Business 360 are workplace consultants, who help employers achieve peace of mind on employment and safety management practices. A respected industry player, Business 360 is built on a foundation of consulting, advising and delivering best practice advice and documentation that support business managers to create a fair and safe workplace.
At heart, the challenge of every employer is one of instilling your management office into systems, practices and staff conduct, while also meeting complex government regulations.

Employment Practices Advice Examples

- Performance, Conduct & Discipline
- Probation, Termination & Resignations
- Redundancy
- Workplace Investigation
- Bullying & Harassment
- Wages & Awards
- Leave Entitlements

Work Health & Safety Advice Examples

- Managing Safety in the Workplace
- Creating a Good Policy
- COVID-19
- Working from Home & Lone Working
- Manual Handling
- Workplace Hazards
- Workplace Risk Assessments
- Accidents & Injuries
- Long Term Illness
- Hygiene & First Aid
- Compensation Claims
- Workplace Investigations

3. FREQUENTLY ASKED QUESTIONS

PROPERTY INSURANCE

1. *Do we have a claim?*

The cover provided by the policy is very broad so in most cases, provided the total of the loss &/or damage is more than the excess for each claim you will have a valid claim. Refer to Section 3 for details of the cover.

2. *How do we make a claim?*

Refer to Section 4 for Claims Procedure. If you are unsure about what to do, please contact your Diocesan Insurance Contact (details in Section 2) with details of when, where & how the loss occurred. If possible, it would also be helpful if you give an estimate of the amount of the loss. He will advise you how to proceed.

A Claim Form is found at <http://www.ntanglican.org.au/safe-ministry/forms-procedures/icf001-insurance-claim-1309/>.

3. *How do we set our insurance values?*

Buildings and Contents are insured on a New for Old basis.

Estimating the Value of Contents should ordinarily be determined at "replacement cost". If the item is valuable or unusual, this may not be easy to ascertain and may require a professional valuation.

It is always helpful to keep an off-site copy record (with photos if possible) of your Contents as the last thing you need is to lose your records in a disaster. This proved to be very important in a major loss in a Parish in Newcastle Diocese during 2000 & cannot be over emphasised.

Professional Valuations are expensive but Buildings can be valued to a satisfactory level of accuracy by someone from your Parish/Diocesan Entity with knowledge of building costs. The values need to include Architects' and Surveyors' Fees, an allowance for the cost of Removal of Debris, & the cost of complying with Uniform Building Regulations, Local Council requirements etc.

Parish/Diocesan Entity business income can be insured and an amount should be included to cover on-going expenses or loss of rent if income is interrupted or reduced because of an insured event. This is best reviewed with your Diocesan Insurance Contact (details in Section 2).

4. *Is property belonging to Employees and Volunteers insured?*

The limit of cover for property of Employees and Volunteers whilst on Parish/Diocesan Entity duties and whilst such property is on Parish/Diocesan Entity property is \$5,000 per person, **provided not otherwise insured. A claim will be accepted only upon production of evidence that there is no other insurance, such as Home Contents, in force.** This does not cover the Home Contents of Clergy in vicarages, for which they should make their own arrangements.

5. *Is property belonging to other people insured?*

The limit of cover for property of Employees and Volunteers whilst on Parish/Diocesan Entity duties and whilst such property is on Parish/Diocesan Entity property is \$5,000 per person, **provided not otherwise insured. A claim will be accepted only upon production of evidence that there is no other insurance, such as Home Contents, in force.** This does not cover the Home Contents of Clergy in vicarages, for which they should make their own arrangements.

Other than this, cover applies only to Parish/Diocesan Entity property unless specific arrangements are made.

PUBLIC LIABILITY INSURANCE

1. *Are activities away from the Parish/Diocesan Entity included?*

Yes. If it is a Parish/Diocesan Entity activity, liability cover applies.

2. *Is the liability of staff members insured?*

Yes, but only in respect of authorised duties of your Parish/Diocesan Entity.

3. *How do we show the Parish/Diocesan Entity has Public Liability Insurance?*

When a Parish/Diocesan Entity conducts an activity, such as a Street Stall, on someone else's property there is usually a request for a Certificate of Currency for Public Liability Insurance.

A Certificate of Currency is included at the end of this manual so that you can provide a copy without delay.

4. *Does our Public Liability insurance extend to include the Indemnity Clauses in contracts with Suppliers?*

Always read the Contract very carefully and if it contains an Indemnity Clause refer it to your Diocesan Insurance Contact (details in Section 2) because the cover is very limited.

VOLUNTEERS

1. *Are volunteers covered by Insurance?*

Our volunteer church workers are covered by public liability insurances, as well as Voluntary Workers and Business Travel policies *while on Diocesan business and provided that they have safe ministry accreditation and are included in volunteer reports given to our insurers.*

HIRE OF PARISH/DIOCESAN ENTITY PROPERTY

1. *Who must have Public Liability Insurance?*

Every Hirer must have PL Insurance with an Insurer licensed in Australia. If the Certificate of Currency supplied by the Hirer in response to this request shows an Insurer that you have any doubt about, refer it to your Diocesan Insurance contact (details in Section 2) for clarification.

The rule is: **no insurance no hire**. If we don't follow this rule we will be picking up liability for activities over which we have no control.

2. *Can we arrange Public Liability Insurance for Hirers?*

We have a facility to arrange PL Insurance for Personal Hirers wishing to hire property for personal use. The procedure and definition of "Personal Hirers" are set out on pages dealing with Hire of Parish/Diocesan Entity Property.

3. *Procedures for hiring of Diocesan facilities*

Please refer to the Administration Circular of the Diocese for further details.

4. CLAIMS PROCEDURE

This section is included for information purposes. It is designed to provide assistance in procedures to be followed in the event of any incident that might give rise to a claim occurring under any of your insurance policies.

All claims are to be reported to your Diocesan Insurance Contact (details in Section 2).

Firstly, some remarks on reporting incidents.

Incident Reporting

This segment gives guidance on the action to be taken in those matters where something happens that may not give rise to an immediate claim. For example, a visitor to a Parish/Diocesan Entity property or a volunteer may trip and sustain a minor injury such as a strained wrist. The problem is that, at the time, it is difficult to foresee that medical complications may occur later leading the injured person to make a claim against the Parish/Diocesan Entity.

The safest rule is to gather immediately as much information as possible, take statements from any witnesses, draw a diagram or take a photograph of the accident scene and report the incident to your Diocesan Insurance Contact (details in Section 2). Naturally, the same procedure should be followed when it is obvious from the outset that there will be a claim.

NEVER, UNDER ANY CIRCUMSTANCES, ADMIT LIABILITY NOR MAKE ANY STATEMENT WHICH MAY LEAD THE INJURED PERSON TO BELIEVE THAT THE PARISH/DIOCESAN ENTITY ACCEPTS RESPONSIBILITY FOR THE INCIDENT. This may seem harsh but at one end of the scale it will help in the defence of spurious claims and at the other will not raise hopes that assistance or compensation may be forthcoming which are not available.

If you are in doubt about what to do you should contact your Diocesan Insurance Contact (details in Section 2). The following paragraphs in this section set out the procedures for specific classes of insurance. The Incident Report form can be found at <http://www.ntanglican.org.au/safe-ministry/forms-procedures/irf001-incident-report-v2/>.

Property

To enable the completion of the claim without delay & to minimise the possible damage, it is important that the following action be taken:

- All reasonable steps should be taken following loss or damage to protect the property from any further damage.
- Any loss by theft &/or wilful or malicious damage should be immediately advised to the nearest Police station.
- Report by telephone to your Diocesan Insurance Contact (details in Section 2) who will advise what further action is required.
- Within 14 days, submit a report in writing giving details of the incident, the loss or damage sustained & any other information relevant to a possible claim.
- Where authorised, pay the repairer's account & send a copy of the receipted account to the Diocese for reimbursement.
- Where a Loss Assessor is appointed, liaise with that person & provide all relevant information to the Assessor.

Property in transit

Should owned goods be delivered in a damaged condition or should there be any reason to suspect damage

1. The attention of the Carrier's or Shipper's Representative should be immediately drawn to same & the delivery receipt written up accordingly. In the event of suspected damage, it is suggested that the receipt be written up as "Goods believed to be damaged. Accepted subject to survey in store".
2. A letter of claim should be immediately lodged with the Carrier or Shipping Company's Agent.
3. The Diocesan Registry should be advised by telephone of any damage & an estimate of repair or replacement cost should be given. This notification will enable an Underwriter's Surveyor to call, if required.
4. A claim form should be completed & returned together with the:
 - a) Delivery Receipt;
 - b) Original Freight Note or Carbon Copy;
 - c) Copy of letter of claim sent to Carrier or Shipping Company's Agent & reply;
 - d) Original Invoices.

Public Liability

UNDER NO CIRCUMSTANCES MUST LIABILITY BE ADMITTED EITHER VERBALLY OR IN WRITING

It must be remembered that this is a Legal Liability policy & as such only indemnifies us for our Legal Liability & not what we may believe to be a moral responsibility for injury or damage. An admission of liability on our part could void our policy.

Upon the happening of any incident likely to give rise to a claim, the following points must be noted:

1. All reasonable steps should be taken following an accident or loss to protect the person or property from any further injury or damage.
2. Advice must be forwarded to your Diocesan Insurance Contact (details in Section 2), together with the originals of all correspondence received from a third party & any accompanying accounts.
3. No correspondence should be entered into with a third party except acknowledgment of receipt of the claim. The acknowledgment letter should read as follows:

“Without Prejudice

We acknowledge receipt of your correspondence concerning the incident at:

.....

This is receiving our attention.”

This is the only form of words acceptable in acknowledging receipt of a claim.

4. Do not give any interview or make any statement to a Loss Assessor or other person investigating any accident or damage **unless** such person is acting on behalf of your Insurer or Principal.

Professional Indemnity, Management Liability (including Directors & Officers Liability, Employment Practices Liability, Statutory Liability)

These policies are written on what is known as a “claims made” basis.

This means the policies cover claims notified during the period of insurance, rather than actually relating to the date of occurrence giving rise to the action against you.

Any written or verbal contact from a party alluding to a breach of professional duty should be referred to your Diocesan Insurance Contact (details in Section 2) immediately.

No correspondence or discussion should be entered into with the party making the allegation.

Volunteers Personal Accident Business Travel

All claims under these insurances are to be reported as soon as possible to your Diocesan Insurance Contact (details in Section 2). An Incident/Accident Report Form should be completed (included in this manual) and sent to the Diocesan Office. In the case of injury to a Volunteer, the Form is to be accompanied by statements from any available witnesses.

Motor Vehicle

In the event of a motor vehicle accident in a Diocesan-owned vehicle, please following the following instructions:

At the scene of an accident

Ensure the SAFETY of yourself and others

Comply with Police reporting requirements

Do not admit fault

The following details should be obtained before you leave the scene

Obtain THIRD PARTY DRIVER DETAILS for all vehicles involved

Name

Phone number/s

Address (PHOTOS of Driver's Licence, front & back is helpful)

VEHICLE DETAILS (PHOTOS if possible) * Make, Model

Registration of vehicle * damage to vehicle

Name of THIRD PARTY INSURER

Name, address and phone number of any WITNESSES

*If your vehicle needs to be towed call: Zurich Motor Claims Unit Ph: 1800 611 372
Policy details are on the reverse side of this document. This line is open 24 hours / 7 days a week*

Lodging an Insurance Claim

For assistance at the scene of an accident call ZURICH MOTOR CLAIMS UNIT 24 hour helpline on 1800 611 372

For Windscreen and Glass repairs call: O'BRIENS GLASS 24 hour helpline on 1800 000 388

Lodge Online at ZURICH MOTOR CLAIMS ONLINE

<https://claimsonline.zurich.com.au/efnol/>

Insured: Anglican Insurance & Risk Services (AIRS) & Members

Department: Anglican Diocese of the Northern Territory

Group Policy No. 32 2249990 GFT

5. INSURANCE PROGRAM SUMMARY

The insurance program of the Diocese is managed by Anglican Insurance & Risk Services (AIRS). In brief, the Diocese has cover to a limited extent as follows:

Property - Industrial Special Risks
Management Liability
Crime Extension
Professional Indemnity
Primary & Umbrella Liability
1st Excess Liability
2nd Excess Liability
Hall Hirers Liability
Motor Vehicle Fleet
Business Travel
Voluntary Workers
Marine Transit
Cyber Cover
Stallholders

For further details, please contact the Diocesan Insurance Contact in Section 2. For reference, the confirmation of cover for Public Liability is found at <http://www.ntanglican.org.au/safe-ministry/forms-procedures/gpl20-dnt20-20m-none/>.

6. Risk Management

Any successful insurance program must include a Risk Management Program.

This simply means that you must implement procedures that will reduce the likelihood of claims occurring which in turn will be reflected in the premiums you pay.

A Guide to Risk Management for Churches has been prepared by Church Insurance Specialists, Ansvar Insurance Limited. It is included with their kind permission for your information & is recommended for implementation where applicable. **Please note that risk management processes associated with “Safe Ministry” has been omitted to avoid confusion. Further details on Safe Ministry may be found at <http://www.ntanglican.org.au/safe-ministry/>.**

A Guide to Risk Management for Churches

INTRODUCTION

There was a time when Churches were considered to be the most attractive of all properties for insurance. Church property was viewed by most as sacred & there was almost an expectation that anyone who attempted to violate Church property would almost certainly be struck down by a bolt of lightning sent from God.

Times have changed significantly. But it is wrong to simply blame changes in social attitudes within society. The Church itself has undergone rapid technological change.

Today's Church may well have an expensive sound system, electronic musical instruments, & a computer in the Church Office. These items alone are sufficient to increase the temptation to those in our society who believe all property belongs to the community & should be shared around.

Added to the risk of loss or damage to property is the expectation of the community to be compensated for damage to property or bodily injury should it occur during an activity organised by your Church. With many Churches now engaging in an ever increasing diversity of community based activities, a move toward risk prevention is essential.

In this booklet, a number of simple risk management concepts are presented. Churches are often under severe financial constraints, which limit the degree of maintenance & security measures that may be considered.

However, many of the suggestions are merely based on common sense and will rely solely on support from your membership.

The reality for Churches today however, is that some will find it increasingly difficult to obtain favourable insurance terms unless risk prevention becomes a much higher priority.

The three principle areas covered are:

- 1. Church security.**
- 2. The handling of cash.**
- 3. Reducing your liability exposure.**

CHURCH SECURITY

1.1 Key Security

Firstly, is your Church always locked when unattended? This may seem a rather simple question, but burglars obtain easiest access through unlocked doors & windows. A random check of Churches on a Monday morning would reveal that many who answered "yes" to the question above would be in for a rude shock.

Suggestion 1: *Appoint a person to be responsible for checking that all doors & windows are locked after each activity & after worship services where the practice is to lock the Church.*

Do you know who has a Church key? Church keys are usually handed out to the appropriate person on a practicality basis. But they are rarely handed back when that person finishes their appointment. Over a period of time some Churches lose track of their keys. The second easiest way to enter a building is by using a key.

If your Church has lost control of its keys, one relatively cheap way to solve the problem immediately is to change all your locks. The sophistication of today's locks gives you the opportunity to control who has access to the various areas within your property.

Suggestion 2: *Maintain a Key Security List.*

1.2 Electronic Equipment

By far the most attractive items for the burglar fall under this category. Both musical instruments & sound equipment can be readily converted to cash. It is therefore very important that Churches firstly know what equipment they have, & secondly take precautions to ensure access is denied to the thief.

Access to the sound equipment should be severely restricted. It is pleasing to note an increase in the number of Churches constructing audio rooms. A locked room with restricted access is a good risk prevention method.

Microphones & musical instruments should also be kept in a locked room when not in use. It is a most disturbing sight for an insurance inspector to walk into a Church mid-week to see guitars, drum kits, keyboards & microphones all set up ready for worship next Sunday. This is a burglary waiting to happen.

Suggestion 3: *Keep the audio equipment, including microphones in a locked room or receptacle & restrict access. Lock away your portable musical instruments when not in use.*

1.3 Security Alarm Systems

The relative financial state of your Church plays an important part in the quality of alarm system you can consider, if any. Church buildings often present problems for Security firms as the floor plans create difficulties in themselves. The fitting of an alarm is an area requiring expert advice. Before purchasing an alarm system, it is important that you seek advice from a Security firm.

There are some measures which can be taken at minimal cost. Firstly, criminals do not usually like to be seen in action. Many Churches enjoy a prime location. Good, visible lighting can reduce the risk of burglary, the majority of which occur at night. To floodlight your building may increase your electricity bill, but it also discourages the burglar.

Some Churches are appointing a Security Officer from within their own congregation. It is this person's role to wander around the building each evening to ensure doors & windows are locked and appliances turned off. This role can be filled by the member living closest to the Church.

- | | | |
|----------------------|----|--|
| Suggestion 4: | a] | Consult a Security firm for advice on alarms. |
| | b] | Appoint a Church member as Security Officer. |

1.4 Fire Security

Whilst the risk of burglary is the most obvious today, Churches are still burning down. Very few Churches have sprinkler systems due to the cost involved, so a cheaper, more practical alternative is required. Smoke detectors are now required as standard in many new buildings. They are surprisingly economical to fit.

Fire extinguishers are also very important for any Public Building. You need to know the regulatory requirements & ensure that you are complying. This will also encompass the need for Fire Drills for all organisations within your Church. All exits should be clearly identified & instruction given at least once a year.

The Fire Brigade will be able to assist you in this area & in the maintenance of your fire fighting equipment.

- | | | |
|----------------------|----|--|
| Suggestion 5: | a] | Install Smoke Detectors throughout the Church if you have no other early warning system |
| | b] | Ensure your Church is complying with Fire Prevention Regulations. |

THE HANDLING OF CHURCH MONEY

[Note the Diocese policy on money handling is found at <http://www.ntanglican.org.au/safe-ministry/forms-procedures/cl001-instructions-for-counting-collections/>.]

2.1 The Offering

Many Churches have had to dramatically amend their procedures over recent years. Leaving the offering sitting on the Communion Table during & for a short time after worship has resulted in substantial losses. All Churches should seriously consider purchasing a safe. These security devices are no longer 4 x 2 x 2 boxes weighing more than you care to mention. They can be cleverly concealed in walls, cupboards or floorboards & take up very little space.

The procedure for handling the offerings will vary from Church to Church. However, the following procedures will minimise the risk of loss:

- Suggestion 6:**
- a] **Remove the offering from the worship area before the congregation begins to move after the service.**
 - b] **Where possible, have two people count the offering with both to sign off on the total for their mutual protection.
A copy of the counting sheet should be made & kept in a separate file so the treasurer can verify that the monies counted agree with the monies banked.
Where possible, the treasurer should not be involved in the counting or banking of monies, but oversees the process by ensuring that banked monies equal counted monies.**
 - c] **Always count the offering in a locked room. Do not allow children and other visitors into the room during counting.**
 - d] **If you do not have a safe in the Church, a responsible officer should take the offering from the premises after worship. NEVER LEAVE THE OFFERING AT THE CHURCH WHEN UNATTENDED OTHER THAN IN A LOCKED SAFE.**
 - e] **Deposit the offering at the Bank at the first opportunity. Night safe facilities are available & should be considered by Churches with large weekly offerings.**

2.2 Petty Cash

It is our belief that [edited: petty cash is unnecessary in this day and age.] In any case, leaving money on the premises will be a recipe for repeat burglaries. It may be necessary to have a petty cash float in your Church Office. A lockable cash receptacle should be used & the float should be as low as possible. A filing cabinet should never be used as a lockable cash receptacle. Again, if you have a safe, lock the receptacle in the safe each night.

Suggestion 7: Do not leave cash on the Church premises when unattended, other than in a safe.

REDUCING YOUR LIABILITY EXPOSURE

3.0 Operational Risk Management Methodology

It is recommended that parishes review their key operations areas, assess the likelihood and consequence of risks which are inherent in those activities and proactively plan to mitigate those risks to an acceptable level. Further information on an approach to Operational Risk Management can be

found at <https://www.ntanglican.org.au/wordpress/wp-content/uploads/2021/06/SR002-Operational-Risk-Management-Methodology.pdf>.

3.1 The Property

Many Church Boards believe their Church will never be the subject of a Public Liability claim because their members uphold the Biblical principle of not taking legal action against the Church. This is the first sign of complacency.

Ask yourself this question. On any given Sunday, what percentage of the people at your Church are actually members?

Your Church may be the subject of a claim if somebody is injured or property is damaged as a result of your people failing to act in a reasonable & prudent manner. This may sound like legal jargon, but basically, it means you must use common sense.

The majority of Public Liability claims arise out of the accident waiting to happen, happening.

Many claims relate to the failure of Churches to properly maintain their property. Insufficient funds to rectify the wobbly balustrade will not succeed as a defence, if it gives way & a person falls down the stairs.

Suggestion 8: Ensure you have an active Property Committee with expertise in the area of building maintenance & fix what needs fixing today.

3.2 Working Bees

Working bees increase the exposure of Churches to liability claims substantially. Unskilled workers are often requested to perform tasks beyond their capabilities. It is essential that you have skilled supervision of all activities. It may be necessary for you to bring in an outside person to supervise. No Church wants to see one if its members injured, especially working for the Church.

Suggestion 9: Always appoint a Supervisor for each working bee & establish the skill levels of the workers before allocating the tasks.

3.3 Youth Activities

The key to successful & safe Youth Programs hinges very heavily on the Supervisors. Young people like to have fun & they enjoy new experiences.

Churches are to be encouraged to provide a full program for youth. However, it is imperative that the new experiences are old experiences for those supervising. When participating in any dangerous activity, experienced leaders must be used. If that experience is not available within your leadership, you need to obtain it from outside.

Further details on Safe Ministry may be found at <http://www.ntanglican.org.au/safe-ministry/>.

Motorised vehicles, (whether cars, motor bikes or go-karts), present a very real danger to young people. Activities where vehicles are used other than as a means of transport should be avoided.

Suggestion 10: **Ensure your activities are responsibly supervised by experienced leaders [and always have two persons accompanying a youth].**

3.4 Ministries Involving Young Children

With the reduction of Government money in the Pre-school area in particular, many churches will become involved in alternative community services.

Whilst the Government may be withdrawing funding, it is heavily targeting legislation at this area. It is important Churches commence Children's Ministries with their eyes fully open.

Great care is required in the area of choosing your leaders for these Ministries. In some cases, tertiary qualifications are required.

Most liability claims involving children result from children being where they should not be. By far, the most common claims arise from children being scalded by hot water from an urn after tripping over the cord.

Supervision is again the key. It may be necessary for you to prevent children from entering some areas of your property, such as the kitchen.

Further details on Safe Ministry may be found at <http://www.ntanglican.org.au/safe-ministry/>.

The Plan has been posted on the Diocese's website and your parish will have a hard copy.

Suggestion 11: **Know the regulations relating to care of children & ensure you comply.**

3.5 Use of Private Motor Vehicles for Church-Related Activities

Private vehicles owned by employees & volunteers are often used for authorised church activities in transporting people.

As part of the Parish's Duty of Care, the Parish should ensure that owners of each vehicle being used in this way have current registration, comprehensive insurance & a compulsory third party insurance policy in place.

Also, as part of the Parish's caring for its volunteers, the Parish should advise volunteers that it is in their best interest to have a current comprehensive motor vehicle insurance policy or at least a current third party property damage insurance policy, both of which should include liability cover for those incidents resulting in bodily injury which are not covered by the compulsory third party policy.

Suggestion 12: **Ensure private vehicles have current registration & recommend to owners of such vehicles that they have additional insurance to cover liability for bodily injury.**

7. FORMS & PROCEDURES

Forms & Procedures relating to insurance are located at <http://www.ntanglican.org.au/safe-ministry/forms-procedures/>, including but not limited to:

Memorandum of Hire Facility
Travel Declaration
Insurance Claim Form
Incident Report
Public Liability Certificate of Currency

Note particularly that there are templates which ought to be used for **risk management purposes** at <http://www.ntanglican.org.au/safe-ministry/forms-procedures/is002-whs-procedures-draft-2/> and <http://www.ntanglican.org.au/safe-ministry/forms-procedures/wif001-workplace-inspection-checklist-adnt/>

Update No.	Issue Date	Pages Amended
0	Feb 2006	Initial issue
1	Feb 2006	
2	Feb 2007	Version 6.1 - Replace pages 5, 13, 16, 23 and Incident/Hazard Report
2	Jan 2008	
3	Mar 2009	Reviewed & Updated
4	Feb 2010	Full review completed – replace all pages
5	Dec 2020	Revised to match current policy with AIRS and procedural changes