

Property Protection

Risk Management & Insurance
Manual for Faith Organisations



01

Contents

Property Insurance

Building insurance	2
Beware of under insuring	2
Major claim settlements and replacement of Church buildings	2
Adequate insurance for contents	2
Contents inventory	2
Property insurance for Church members	2

Fire Prevention

Arson	3
Faulty electrics	3
Heating	3
Hot work	3
Church maintenance	3
Kitchens	4
Monitored smoke detectors	5
Evacuation plans	5
See the signs	5
Fire drills	5
Fire equipment	7
Compliance with legislation	7
Specialist advice on fire prevention	7
It all adds up	7

Storm Protection

Thunderstorms	9
---------------	---

Electrical Safety

Church electrical work	11
Electrical wiring	11
Safety switches	11
Surge protectors	11
Information protection	11
Electrical cabling	11
Temporary wiring	11
Monitoring electrical safety	11
Water and electricity	11

Building Security

Perimeter security	13
Make someone responsible	13
Keys to Church-owned buildings	13
Key registers	13
Additional security for special equipment	13
Church-Watch programs	13
Security systems	14
Lighting	14
Security cameras	14
Security patrols	14
Selecting security systems	14
Protecting stained glass windows	14

Handling the Offering

Put it somewhere safe as soon as possible	15
Counting the offering	15
Transporting the offering to the bank	15
Banking the offering	15
A safe	15
Action when confronted by thieves	15

Hiring Church Property

When hiring out Church property	16
---------------------------------	----

Disaster Recovery Plan

Emergency service contacts	16
Evacuation Procedures	16
Restoring essential services	17
Access to alternative office facilities	17
Access to alternative accommodation	17
Other issues	17

Property Insurance

Building insurance

With any building insurance, the aim is to see that the building is rebuilt as close to original as possible. With houses or office blocks, this can be relatively easy. For many Churches, it can be more expensive. Replicating distinctive designs and features can add an enormous amount to a repair bill.

With building costs continually rising, rebuilding part of your Church now can cost more than building the entire Church in the first place.

To ensure you are properly covered, have a professional valuer or commercial builder establish a correct valuation for the Church buildings. Once you have this valuation, contact Ansvr Insurance to adjust your Church's insurance policy accordingly.

Beware of under insuring

Under-insuring is simply insuring your Church for less than it would cost to replace it fully. Many people do this in the belief it will save them money on their premiums. This is a false economy.

Many people who have under insured their property have discovered their claim is greatly reduced – and doesn't cover the full extent of the damage.

This is because the payout is worked out as an equivalent percentage to the amount of under insurance. The payout is reduced by the same percentage.

Major claim settlements and replacement of Church buildings

In the event of a loss, a building is usually replaced with a new building of equivalent standard and design. However, we understand the needs of a Church may change over the years – and so we can be flexible with the re-build.

If the worst did happen and you decided that changes to the original design were needed to meet your current needs.

If the changes do not increase the cost, you are unlikely to encounter any difficulties incorporating those changes into the new building.

If a substantially different building is required – and it is likely to cost considerably more than a like-for-like replacement, negotiate with Ansvr Insurance. Provided your Church is prepared to pay any additional costs involved, we are often able to grant these requests.

Adequate insurance for contents

Contents should be insured on a *new-for-old* replacement basis. Consider an eight-year-old television that is destroyed in a fire. Another eight-year-old television may cost \$150. To replace it with a new set may cost \$750. New-for-old replacement value means, if the old set is stolen or destroyed, you get the new set.

Make sure you insure everything.

You will need to maintain a register of the contents showing the likely replacement cost for items of a similar nature. The list should be updated as additional items are purchased. The sum insured should be adjusted to reflect the increased replacement costs.

See Contents Inventory (Attachment A).

When items of significant value are purchased, be sure to notify Ansvr Insurance immediately. We will note it as a special item – and we can increase your cover to ensure it is protected.

Contents inventory

If you do need to make a claim, being able to provide a register of your contents can simplify settlement of the claim.

Where possible, the register should include details such as manufacturer, make and model, date and place of purchase, purchase price and details of any distinctive identifying marks for each item listed.

Don't forget to include major items like floor coverings, soft furnishings, chairs, specialty lighting, and sound and audio-visual equipment.

Engrave or mark valuable property with the Church's name and postcode. This makes the property less attractive to thieves as it is harder to sell.

If possible, take photos of valuable property (even if with just a small digital camera).

Simple measures like this help the Police make a thorough investigation – and identify and return stolen property.

The *Contents Inventory (Attachment A)* can help you establish the value of your contents.

Property insurance for Church members

Most property insurance policies will cover the property of Church members left on Church grounds. This can include items like musical instruments and computers, for which the Church is responsible.

It is important to allow an amount for the replacement cost of this kind of property in your *Contents Inventory* and have an item for members' property shown on your insurance policy schedule.

Fire Prevention

Fire loves the unprepared

A well-prepared fire plan will not only protect your Church, and your congregation, it could also help reduce your premium.

The suggestions in this section have been designed to help you ensure your Church is as well protected as possible.

There are 5 major causes of fire

1. Arson
2. Faulty electrics
3. Poor heating
4. "Hot work" – including welding and angle grinding
5. Cooking

Arson

Arsonists cause an estimated \$1.6 billion* worth of damage to property every year. Places that are easily accessed, frequently unoccupied and set away from other buildings – places like Churches – are easy targets for arsonists,

But there are some simple things that can reduce the risk.

Checklist – Minimising the risk of arson

- install security lighting inside the building
- install security lighting outside the building
- keep flammable liquids in locked metal cabinets
- install a monitored security and fire detection system
- keep the site tidy, remove combustible rubbish such as timber, dry leaves and cardboard boxes from in, under and around the buildings
- limit access and ensure you know exactly who has keys to the property using a key register
- prevent access to the roof area – except by authorised people
- install perimeter fencing and locked gates to limit access and exit of arsonists
- institute a *Church Watch* scheme
- seek advice from your local Fire Service

*The Australian Institute of Criminology – 2005

Faulty electrics

One spark is all it takes.

Exposed wires and electrical shorts can produce sparks. While most of these will simply cause an inconvenience, in the wrong conditions can start a blaze.

Your best defence is to keep all appliances regularly maintained and ensure you have a properly installed safety board.

Heating

Churches need heating.

Most Churches have large halls, many with high ceilings and steeping roofs. To warm these spaces takes a lot of heat.

Tips to help you ensure the safe use of heaters

- avoid portable heaters; from small bar radiators to large gas heaters
- heaters without thermostats are more of a hazard than those with
- ensure all heating is a permanent fixture, well installed by professionals
- keep your heaters serviced regularly
- keep flammable items at least one metre away from any heater

Hot work

Hot work is any work process that creates a fire source such as sparks or flame. For trades-people, this includes grinding, welding or cutting metal.

Many fires that result from building or maintenance work start with stray sparks. Often, an enthusiastic workman is more interested in getting the job done than ensuring the working area is fire safe.

Experience has shown that an acceptable standard of care and supervision is far more likely to be achieved where a documented hot work permit system is enforced. Therefore, a precaution checklist should be established to highlight the important steps to take during hot work operations.

A Responsible Officer, who is appointed by senior management, should be responsible for all safe execution of hot work on site. The Responsible Officer must ensure:

- the Hot Work Permit Form is completed correctly (sample included in Attachment V)
- the area is prepared appropriately to conduct hot work
- the equipment to be used is safe and in appropriate condition
- appropriate fire protection measures are in place
- a trained fire watch person stays with the operator of the hot work until completion
- a suitable duration period for the permit is in place
- the work area is inspected 60 minutes post the completion of the work to confirm safe

Fire Prevention (cont'd)



Kitchens

More property fires start in kitchens than anywhere else. Gas flames, hot oil, electrical outlets, gas appliances and electrical appliances are all potential fire hazards.

The best prepared kitchens have more than one type of protection.

Install a smoke detector.

You must have a *smoke detector* in or very close to your kitchen. Check with your local fire brigade about where is the best place for it.

Have an extinguisher on hand.

It must be the right type of *fire extinguisher*. *Dry powder* is often the most favoured – as this works best for electrical, fat and oil fires, however it can create a mess. Check with your fire extinguisher equipment supplier: they can advise you on the most appropriate for your specific needs.

Get a fire blanket.

They're cheap and effective. They're ideal for putting out small fires that start in pans or trays. They can also be used to smother fires in a deep fryer. In the event of a person's clothing catching fire, a fire blanket can smother the fire, while protecting the rescuer.

Train your people.

Anyone working regularly in your kitchen, must be given fire protection training. Ensure, at the very least, they know where the equipment is located, how it is used and the limitations of each device.

You could also...

Install a sprinkler system.

This is extremely effective, but it can be expensive. However, it will go some way to reducing your insurance premium.

Install a monitored alarm.

This is a less expensive alternative to the sprinkler system. Having your heat or smoke detectors linked to a monitored alarm station means a faster response from the fire brigade in case of an emergency.

Monitored smoke detectors

Churches are often unoccupied and unless someone is there, fires can spread quickly. Battery powered smoke detectors only work when someone is there to hear them. By using detectors that are wired into the main power source and have good coverage of the Church – and linking them to a monitoring service – means the fastest possible response in case of fire.

Evacuation plans

See Evacuation Plans on page 17 for more information,

See the signs

Luminous or illuminated exit signs are a good and inexpensive investment, Place them over all doorways and emergency exits, and fit them with backup batteries. Please remember to check the batteries are charged and the lights work.

Fire drills

The idea of the drill is to see how well your emergency procedures work.

In a Church, it is recommended that drills be conducted at the end of a service. Please ensure the congregation knows the drill will be taking place.

Assign some observers to note what happens and identify any problems encountered during the drill.

Checklist – Fire drill

- the alarm works and is audible in all areas of the building
- the fire wardens or responsible persons give clear directions
- the building can be evacuated quickly
- disabled people can be easily evacuated
- all exits are clear
- all exits are easily accessed
- people are aware of the evacuation plan
- the evacuation plan worked
- no one is left in the building
- an all clear is given
- record the time taken to evacuate the building

Your local fire authority can help. They can provide valuable advice for preparing an evacuation plan.

In some cases, they may be prepared to participate in the drill to add a touch of realism to proceedings.

Fire Prevention (cont'd)

Portable Fire Extinguisher Guide

Current	Extinguishing Agent		Type of fire, class and suitability					Comments	D Metal fires
			A	B	C	E	F		
			Wood, paper, plastic	Flammable & combustible liquids	Flammable gases	Electrically energised equipment	Cooking oils & fats		
	Water		✓	✗	✗	✗	✗	Dangerous if used on flammable liquid, energised electrical equipment and cooking oil/fat fires	Use only special purpose extinguishers and seek expert advice
	Wet chemical		✓	✗	✗	✗	✓	Dangerous if used on energised electrical equipment	
	Foam*		✓	✓	✗	✗	LIMITED	Dangerous if used on energised electrical equipment	
	Powder	(ABE)	✓	✓	✓	✓	✗	Look carefully at the extinguisher to determine if it is a BE or ABE unit as the capability is different	
		(BE)	✗	✓	✓	✓	✓		
	Carbon Dioxide		LIMITED	LIMITED	✗	✓	✗	Not suitable for outdoor use or smouldering deep seated A Class Fires	
	Fire Blanket		LIMITED*	LIMITED	✗	✗	✓	*Fire blankets may be used as a thermal barrier against radiated heat and to control a fire in clothes being worn by a person	

✓ = the class or classes in which agent is most effective

✗ = not recommend for the class of fires

LIMITED = indicates that the extinguishant is not the agent of choice for the class of fire, but it may have a limited extinguishing capability

*Solvents such as alcohol or acetone mix with water and therefore require special foam

Fire equipment

All fire extinguishing appliances must be kept in working order. Expert maintenance personnel should be used to ensure the appliances are all in good working order.

There is a legal requirement in place to have fire equipment regularly maintained at specified intervals.

All fire extinguishers must:

- be suitable for the peril they are installed to protect against
- display clear operating instructions
- be maintained, fully charged and operational at all times
- have appropriate signage indicating their location and the type of fire for which they can be used
- be kept in designated places when not in use
- have a current service tag giving the date of the most recent service, with the name of the service provider.

Please check with your state regulations for extra requirements.

Compliance with legislation

Check with your local fire authority or a professional fire protection company to ensure you comply with legislation.

We recommend you use a company that provides a fire equipment maintenance service. They provide invaluable advice. They should provide an inspection every six months. This would include recharging out-of-date or used extinguishers and they provide evidence of compliance with legislation. These companies can provide valuable training in the use of extinguishers.

Specialist advice on fire prevention

The best advice comes from a professional.

The best place to start is by contacting your local fire authority. In most cases the information and guidance offered is free of charge. For smaller facilities, that information may be enough for your needs. For larger facilities or those in higher fire danger areas, paid professional advice is usually money well spent.

It all adds up

The better prepared your property is against fire, the better off you'll be. Also, you should be able to keep your premium to a minimum.

Case study

A Church is more than a building

The Presbyterian Church of Aotearoa in Christchurch has been a building of national significance since it opened its large kauri doors on 28 October 1877.

On the 5th of August, 2009, fire almost destroyed the Church.

At 2am, unseen from the deserted car park, someone lent a mattress up against the doors on the east portico and set fire to it.

The fire destroyed the doors, then raged into the gallery above the doors and up towards the ceiling. The heat was so severe, it fractured every window and melted the pipes on an historic organ.

Luckily, a passing policeman noticed the flames. The fire brigade responded quickly. The Church was saved. Some parts of the Church were unscathed. Some would require only cleaning and some simple repair work. Sections of the Church would need to be completely rebuilt.

The Church is heritage listed, which means only specialist repair methods and original materials can be used in the reinstatement. This includes the recreation of the horse hair and lime plaster for repairs to the ceiling and the decorative rosettes, sourcing identical timber from Europe for floor repairs and the reconstruction of the oak vestry panel – complete with carvings, brass plaques and solid oak door.

The metal frame on the portico window will need to be remade to match the original specification.

No modern finishes or materials will be permitted.

All up, the fire caused \$3.5million damage. All of this was covered by their policy.

Storm Protection



Thunderstorms

Storms are a major cause of damage to Churches.

While most storms only last 15 minutes or so, they present a real danger to the unprepared.

- Almost every aspect of these storms has the power to cause major damage.
- Lightning strikes, for instance are a big cause of fires in Churches.
- Power surges caused by lightning strikes can and do severely damage all types of electronic equipment.
- Strong winds can damage roofs, windows, vehicles and can cause serious injury.
- Hail can cause incredible damage in a very short space of time.
- Water leaks, if left un-repaired, can lead to rot, ceiling stains, electrical shorts and all sorts of other damage.

Checklist – Minimising the risk of storm damage

- secure all loose articles in the grounds
- keep gutters and down-pipes clear from debris
- fit surge protectors to the main circuit board
- cut away dead branches from trees
- trim any branches that may interfere with electricity cables
- install a lightning rod

After the storm passes

- check for damage and fix it as soon as possible
- look for possible water entry points by identifying dark circles appearing on ceiling or wall plaster
- remove loose or damaged tree branches
- clear debris and potential hazards from the building
- mop up excess water and dry damp carpets
- inspect the roof

Electrical Safety



Up to 2,000 people are hospitalised due to electrical accidents in Australia each year. You need to be aware of the risks that could lead to injury or damage to property. How safe are your Church buildings and people from electrical dangers? Consider the following...

Church electrical work

As a rule, only qualified electricians should work on your electrical systems. This is safer for your people, your property and the individual working on the system. If you do use volunteers, it is best to use registered electricians – and if possible, sight their registration and record their details.

Depending on the type of work, you may need them to supply a Certificate of Electrical Safety (CES). This certificate is an assurance that the work has been done by an appropriately qualified person and that it has been carried out in accordance with the high standards demanded by each state government.

Electrical wiring

Deteriorating electrical wiring causes many fires.

Have your Church's wiring checked regularly by a licensed electrician. Obtain a written report on its condition and act on any safety concerns.

This is important if you have an old switchboard or if you're using a lot of new equipment. New equipment or increased use of electricity also places a greater drain on the switchboard. Faulty fuses on switchboards are prone to overheating and can easily ignite combustible material such as wood panels or other combustibles that may be stored nearby.

Safety switches

Safety switches protect your property and they save lives. Have them fitted at the electrical distribution board.

Surge protectors

Power surges can easily damage electronic equipment like data projectors, computers and electronic musical instruments. Fitting power surge protectors protects Church property and the property of others. It's best to fit them at the electrical distribution board.

Information protection

Protecting important information is easy and relatively inexpensive. A daily or weekly backup of all computer files minimises the possibility of data loss. This data should be stored away from the Church premises. This way, if there is an electrical malfunction, fire or failure of the hard disk, most records and work will be retained.

Electrical cabling

Underground cables should be clearly marked in accordance with local laws. Plans indicating where underground cabling is buried on your Church property should be reviewed to check that all cabling is appropriately marked.

Temporary wiring

Too many adaptors and socket boards can overload electrical power points. This, in turn, can cause electrocution, or fire. While they are convenient, please ensure only appropriate adaptors are used in offices and kitchens, for musical instruments and sound desks. If adaptors are repeatedly used, consider installing additional power-points to the fixed wiring system.

If you need to use an extension cord, tape it securely to the floor for the whole length of the cord.

Monitoring electrical safety

Electrical testing and tagging procedures make electrical items safer. In some states there is a legal requirement to test and tag electrical equipment – especially portable electrical appliances and leads. Your local WorkCover Authority can help you with the legislative requirements for your state.

Water and electricity

Water and electricity don't mix. Be sure that the roofs of your Church buildings are in good condition and that external electrical fittings are weatherproof.

Check that all appliances in the kitchen are well clear of damp or wet areas. Take care of stand-alone spring water dispensers connected to power outlets. Electrocutions have occurred using these appliances in recent years.

Case study

An overloaded powerboard used for sound equipment in a large suburban Church overheated and sparked, setting fire to the wooden enclosure surrounding the equipment.

The fire was quickly extinguished, but the resultant fire, smoke and dry chemical damage from the extinguisher caused in excess of \$40,000 in damages.

Building Security



Sometimes, what you don't see can hurt you.

Deliberate acts causing loss – theft, arson and malicious damage – often occur when no one else is around. The more secure your property is, the harder it is for this to happen.

Perimeter security

It's important to find the right balance between openness and security for your Church. The more secure the property is, the safer it becomes.

Some simple rules of thumb to consider:

- keep the building itself in good repair (making sure there are no 'weak areas')
- ensure any fencing is in good condition
- use a good quality lock to secure the gate
- fit deadlocks on all external doors
- fit key-locks on all opening windows
- remove the keys when the building is unoccupied

Make someone responsible

Unlocked buildings make easy targets for arsonists and thieves. Each night, someone needs to take responsibility for locking the doors and windows. Ensure that lights and heating appliances have been switched off. This could be a staff member, or someone living nearby.

If the Church is being used by a group – a play group for example, or a community group, the person in charge of the group must take responsibility for locking up. If they don't have a key, they must make appropriate arrangements for the building to be secured.

Each Church is different. What is appropriate for one Church may not be for another. Church administrators should be aware of the issues, assess the individual needs of their Church and have a system in place that works for them. A system that minimises the risk of theft or arson.

Keys to Church-owned buildings

Keeping track of Church keys can be confusing, but it is important. Ministry teams and congregations change all the time. Keys are often passed on to others unofficially or not returned. Unfortunately, each time this happens, the risk of theft increases dramatically.

Key registers

A key register is a great way to control access to buildings. One person, possibly the Church administrator or a deputy, needs to have responsibility for issuing keys and monitoring their use. A responsible senior administrator should maintain the register. Consult with a locksmith when you set up the register – their advice can be extremely valuable.

The register works like this:

- introduce a master key system
- one senior person retains the master key
- individuals only get keys to the areas they need – for their work
- records are kept, so the administration knows who has which key
- the register is updated whenever new keys are issued
- charge a refundable deposit that can encourage the return of keys
- all locks are changed every five years or so, and keys are re-allocated.

Additional security for special equipment

Reduce the temptation. High-value property that is reasonably portable and readily marketable makes a tempting target for thieves. These can include sound systems, laptops, musical instruments, portable electrical goods and power tools.

Keep items like this in a lockable room or shed – and only allow access by authorised people. Musical instruments and audio equipment should not be left in worship areas during the week or between services.

It is common for thieves to return to Churches after an initial break-in. They assume it will be as easy to break in the second time. They wait until the Church's insurance policy will have provided new replacements for what was stolen. Then they return.

Church-Watch programs

Church-Watch is well worth considering. This is a natural extension of the very successful neighbourhood watch schemes. Church-Watch helps to substantially reduce the chance of burglary or malicious damage.

They are worth considering if your Church is left unoccupied for long periods during the week. It is easy to draw up a roster from the congregation to keep an eye on the property.

Security systems

Security systems provide extra peace of mind. However, because there are usually many people who use the Church, it can be difficult to install a system that will provide maximum protection. This is made harder if the Church has a complex layout. It is best to obtain advice from reputable experts before making a decision.

Different alarm equipment offers different levels of protection.

Local Alarm

This alarm simply features a siren at the premises. This sounds for a limited period when a break-in is detected. The alarm is a deterrent and works best if there are people within hearing range who are willing and capable of dealing with a break-in. This type of alarm is not recommended for Churches.

Dialler Alarm

Like the local alarm, this alarm has a siren on the premises. It also includes a dialler. This device dials a nominated telephone number (usually that of a security company) using your telephone line. This ensures the alarm will not go unnoticed.

Secure Monitored Alarm

This alarm includes regular pulsing from the alarm system installed at the Church. Any interruption to the pulsing triggers an immediate notification to a security company.

It is important to remember, an alarm system does not prevent burglary. It only notifies you if a break-in occurs. The best security systems are monitored. This allows for a faster response from qualified professionals – and can result in you paying lower insurance premiums.

Most security companies can arrange for a security patrol to attend the property quite quickly after the alarm is sounded. Please note, they usually ask for the keyholder to be there. Police will also require the assurance of legal key access within a reasonable time, usually 20 minutes, before they will attend a call to commercial premises.

Lighting

Good quality outside lighting is a good way to discourage vandals and burglars. Lighting should be robust and out of reach. This makes it harder to be damaged or broken. It's worth paying extra for a good system. The cost of constantly replacing cheaper, easily broken lighting soon adds up.

While security lighting will increase the size of the electricity bill, it will also reduce the likelihood of burglary, arson and vandalism.

As an extra precaution, the exterior of your property should be free of visual obstructions and excess foliage – anything that can hide potential intruders.

Security cameras

Cameras can discourage theft and vandalism. They also assist police in their investigations, but they can be expensive.

An effective, integrated security camera system needs to be tailored to the particular needs of your property and your people. Placement of cameras may lead to accusations of invasion of privacy and must be handled sensitively. It's best to engage a professional security organisation in consultation with the Police and the Office of the Privacy Commissioner.

Security patrols

Like a Church Watch program, security patrols are a good way of showing that your Church is being watched. The patrols visit your site on a regular basis (at night, and when the property is unattended) to check all entry points. Ensure the security visits and patrols are not predictable. This makes it even harder for potential intruders to monitor the timing and avoid detection.

Selecting security systems

Ideally, you should deal with a reputable firm that has been in business for some time. Check to confirm they are appropriately licensed through the Australian Security Industry Association (ASIAL) or other industry association.

Protecting stained glass windows

Stained glass windows are fragile and easily broken. They are frequently targeted by vandals and can also be accidentally broken – by hail stones for example, or by people using the Church property.

Leadlight or stained glass windows can be protected with stainless steel grills or polycarbonate sheeting. If you use polycarbonate sheeting, allow sufficient ventilation. This stops the window space overheating and melting the lead components. The sheeting should be regularly cleaned to prevent the build-up of condensation and rot.

Remember to use a glazier or a builder who has experience with stained glass windows and Church buildings.

Handling the Offering

The temptation of cash can be hard to resist

Churches sometimes discover that their offerings have disappeared before being banked. While unfortunate, there is a need to guard your collections.

There are a number of options. Many Churches, for instance, are now encouraging members to give to the Church by cheque or electronic transfer. However, there is usually an amount of cash received through the offering.

This step-by-step guide may provide some hints to help you ensure the safety of your offering.

Put it somewhere safe as soon as possible

Make two or three trusted people responsible. They should remove the offering from the worship area immediately after it is collected – and take it to a secure room. The room should have lockable doors. If possible, it should be in an upper story. If there are windows, those windows should have security grilles.

If the offering has to go through a foyer or other common area, those areas should be secured. Consider locking external doors for this time.

Counting the offering

There should never be less than two people in the counting room. Only people cleared to perform counting duties should be allowed in the room. These people should be highly reputable members of the Church. People who are well known to the leadership team.

Background security checks should be conducted for people involved in counting the offering. Although most people will understand the need for a check, seek their permission before doing it. If they don't grant permission, engage someone else to carry out the work.

Transporting the offering to the bank

Larger Churches may employ a security firm to transport cash to the bank. Smaller Churches should consider the following precautions:

- Carry the money in a securely locked bag.
- Travel in pairs.
- Travel by vehicle – not on foot.
- Keep it close. Make the journey to and from the car as short as possible.
- Change your habits. Vary the vehicle, time and route taken to the bank.
- Don't take the scenic route. Proceed directly to the bank.
- Never leave money in an unattended vehicle.

Banking the offering

Ideally, cash should not be left on Church property. Bank the offering as soon as possible on the day of collection. Do not accumulate offerings over a number of weeks before banking, no matter how small the amount.

Where needed, use the night safe facilities at a local bank. If no night safe is available, a proper safe should be installed at the Church.

A safe

These can be concealed in walls, under floors or in other inconspicuous places. Ask a security professional for advice before purchasing a safe – to ensure that it meets your needs.

Action when confronted by thieves

Personal safety is paramount. If confronted by thieves, obey their instructions – do not hesitate to hand over the money. Do not argue or use force. If possible, take note of as much as possible. The appearance of the thieves, their clothing, what make and model of car they used, its colour and registration number.

Call the Police, immediately.

Hiring Church Property

Often Churches hire their facilities to outside groups

When hiring out Church property

Make sure it is safe. Ensure the property or equipment to be hired is well maintained and free of known defects. For example, ensure steps and flooring are in good condition. Make certain power points, cables and electrical equipment are in good repair.

Get it in writing. Establish a contract or hire agreement to be signed by all hirers. *The Property Hire Agreement (Attachment H)* is provided as a sample. This document should only be used for simple hiring situations. Hire agreements for long term, more complex situations should be referred to the Church's solicitors to ensure a suitable agreement is put in place.

Outline their responsibilities. Provide a written document to the hirer explaining their responsibilities regarding cleaning, behaviour and any damage they may cause.

"Do you have insurance?" Ask for written evidence of Public Liability insurance from the hirer and keep a copy on file. It is recommended that the cover be for a minimum of \$10 million.

Know who's responsible. Ensure the hirer knows, in writing, they are responsible for loss or damage to any items they bring onto the Church property.

"Why do you want it?" Make sure you understand why your property is being hired. Do not hire the property to groups that do not meet your Church's standards. Do not hire your property to groups that could increase the risk of damage to the property or injury to people. If you do, please contact us. If there is an increased risk and you don't have prior agreement from Ansvar Insurance, your insurance cover could become void.

Know who's going where. Where possible, make a Church employee or member responsible for opening and closing the hired area. If you must provide a key to the hirer, ensure they only have access to the area being hired.

Same in. Same out. Ensure the hirer leaves the property as they found it and vacates the premises at the agreed time.

Long term contracts. If the hire agreement is long term and involves the hirer running a business from the Church property, Ansvar Insurance should be advised prior to a contract being entered into. This will help ensure the Church's insurance coverage remains valid.

Tell us if something goes wrong. If there is any property damage or injury; if a claim is being submitted or a potential claim may be submitted; please notify Ansvar Insurance as soon as possible.

Disaster Recovery Plan

No one wants a disaster

But it's best to know what you should do if one strikes.

Natural disasters and serious accidents can severely disrupt your mission. They can stop you providing services to a community and worship opportunities to its congregation. A disaster recovery plan can minimise the problems you may face if the worst should happen.

For most Churches a simple plan is all that is needed.

At a minimum, you should be able to:

- contact emergency services
- ensure the safety of your employees and your congregation
- restore essential services
- have access to alternative office facilities
- have access to alternative accommodation

We recommend you compile a disaster recovery plan booklet. A copy should be provided to leaders and senior staff. Keep a copy in a prominent place in the administration area and off-site where it can be easily accessed. The booklet should be reviewed annually to ensure it is up-to-date and that all contact numbers are current.

Emergency service contacts

The booklet should contain emergency contact numbers and other details for:

- Police
- Ambulance
- Fire services
- State emergency services
- Your electricity/gas supplier
- Telephone service provider
- Emergency plumbing services
- Water service provider
- Emergency electrical services
- Ansvar Insurance
- All senior Church personnel

Evacuation Procedures

The Disaster Recovery Plan should include a copy of the Church's evacuation procedures. The plan should also include contact details for your local WorkCover Authority and any reporting agency for workplace accidents.

Evacuation plans

Your first responsibility in the event of a disaster is to ensure people's safety.

Every Church needs an Evacuation Plan or Emergency Response Plan. The plan should be displayed on notice boards where it can be easily seen by anyone visiting the property. It should include a diagram of the property.

At the very least, your plan should include:

- information on how to recognise a fire warning signal
- the location of fire fighting equipment
- names and locations of emergency wardens
- designated evacuation routes from each location in the building
- where to assemble once clear of the building
- who to report to once clear of the building
- telephone numbers for the fire station, police and ambulance
- advice on evacuation procedures including not to waste time collecting or going back for valuables
- who is responsible for management of escape routes (including monitoring and maintenance).

Restoring essential services

How fast services can be restored depends on the extent of the disaster. Essential services may be restored by contacting the relevant people listed in the emergency contacts section of your disaster plan. The speed will depend on:

- the availability of relevant information about the property
- the availability of detailed plans of the property including plans for wiring, drainage and plumbing
- whether there are preferred suppliers or contractors to undertake work on the property

Having one point of contact can make the process go faster. You should appoint someone to be responsible for co-ordinating general maintenance in the event of an emergency.

Access to alternative office facilities

The Church office is critical in providing services to the community and maintaining administration. In the event of a disaster, it is important to re-establish communications as quickly as possible. You should have:

A reciprocal arrangement. Can a sister Church or similar organisation provide accommodation or services to each other in the event of a disaster

Back-up. Ensure that all computer files and records are backed up on a weekly basis. Store the backup files off site

Protect your valuables. Where possible, store valuable property and information in fireproof cabinets

Know who to talk to. Discuss the issues of restoring communications as quickly as possible after a disaster with relevant providers, including telephone and internet providers

Have a Plan B. Keep a computer or laptop away from the main site. This will enable quick restoration of data should disaster strike.

Access to alternative accommodation

Keep the congregation together. Unless an alternative Church can be established quickly, part of the congregation may not return when the building is restored. Try not to consider what the disaster will be, just the recovery process for each church function or service

One option is to form an agreement with a sister Church or other worship centre in the area to hire their facilities in the event of a disaster.

Another option is to have several community buildings in mind. Document what needs to be done to hire these venues. Once hired, let the congregation know when and where services will begin.

Other issues

Each Church is unique. Each will have different requirements.

Conduct a brainstorming session involving all ministry and administrative staff to determine what can be done to resume normal services and restore the property in the event of a major catastrophe.

These actions should be included in your disaster recovery plan.

AD Level 5, 1 Southbank Boulevard,
Southbank VIC 3006

EM insure@ansvar.com.au

Ansvar Insurance Ltd.
ABN 21 007 216 506 AFSL 237826
Member of the Ecclesiastical Insurance Group

Ansvar Insurance
1300 650 540
ansvar.com.au

