

dialogue

The twice-yearly newsletter from the Methodist Insurance Company

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Our team

We are here to insure, reassure and go that extra mile

Methodist Insurance is passionate about being caring, responsive and offering expert service to our customers. We recognise that if you have to claim on your insurance, something has happened that can be distressing and disruptive, and an efficient, friendly response is just what you need.

After the north of England was hit by a month of record rainfall, rivers and streams across South Yorkshire burst their banks sending floodwater pouring through towns and villages across the region.

Mr and Mrs Robinson were among hundreds of people who had to evacuate at short notice, leaving their bungalow in Tickhill, south of Doncaster, with only the clothes on their backs and what little they could carry.

Virtually everything else they owned was lost or ruined, and internal fixtures and joinery were badly damaged. Our claims team immediately swung into action. With the area still under water, we sent restoration experts to the house the next day once access was possible, to begin the clean-up.

Our loss adjusters quickly arranged a same-day payment of £2,000 to help Mr and Mrs Robinson pay for new clothes and to take away the worry of hotel costs. We then agreed the costs for a rental house nearby for them to stay in whilst necessary works were completed. Knowing they would be out of their home for Christmas, we also arranged a hamper for them.

The restoration took months, but eventually we were thrilled to be able to return the couple to their home, good as new. "We are both absolutely delighted in the professional way our bungalow has been restored by every participating company and involved personnel, and they must be congratulated on a 'job very well done!' It will never be forgotten."

Read the full story at:
www.methodistinsurance.co.uk/floodcase



 **97%**
Claims satisfaction¹

¹ Methodist annual claims satisfaction survey 2020, based on 150 customers who have had their claims settled.

A quick reaction is a hot tip

With fire, speed is everything – both in catching and killing the flames, and in dealing with the aftermath.

When a blaze broke out at a Grade II listed church, it caused part of the roof to cave in. The quick reaction of the fire brigade stopped a serious incident from becoming a catastrophe and alerting Methodist Insurance so quickly helped to protect the inside of the building from the elements.

Our loss adjuster, building surveyor and contractor were on site on the day the report came in, and – with time being of the essence – quickly arranged the installation of a 'tin hat', a temporary cover which protects the inside of a building while the major works are planned.

The church minister said, "Methodist Insurance immediately provided the expertise needed and their ongoing support has been magnificent, taking the stress out of such a difficult situation. Thank you!"

Read the full story at:
www.methodistinsurance.co.uk/firecase



**ALL
WE
CAN**

Methodist
relief and
development

Taking the next steps

It goes without saying that the past year has posed innumerable challenges both to those of us in the UK, and our brothers and sisters across the globe. We stand now at a pivotal moment – looking towards a brighter tomorrow, and envisioning a world where every person's potential might be fulfilled.

This Harvest, All We Can are inviting us all to help make that vision a reality. Together, we can help our global neighbours take the next steps towards recovery, resilience and a thriving future.

To find out more, get involved in 'The Next Steps' campaign, and discover resources for you and your church, visit: allwecan.org.uk



Thandiwe is changing her story, one step at a time. Will you journey alongside her, as she takes her next step?

Dates for the diary

UK conference

Thursday 24 June to Thursday
1 July 2021.

[www.methodist.org.uk/about-us/
the-methodist-conference/
conference-2021](http://www.methodist.org.uk/about-us/the-methodist-conference/conference-2021)

Superintendents Conferences

Monday 7 to Wednesday 9 June 2021 –
The Imperial Hotel, Blackpool

Prepare for every repair

It's a great time of year to prepare for those vital alterations, renovations or repairs to your church.



Along with planning the works themselves, there can be a variety of other issues to work through depending on the nature of the building work being carried out. Our Building Works Made Simple guide provides information and answers to many of the questions we are frequently asked, including types of contracts, scaffolding, involving volunteers, regulations and what to do when the works are complete. We've picked out a few of them here to help you get started.

Does our church insurance policy include building works?

Your church policy automatically covers most building works, but some works will require additional cover. This depends on factors such as the extent of the works you are planning, the cost and the type of contract you have in place with your contractors. Please ensure you contact us well in advance of the work starting so we can advise the appropriate level of cover for your plans.

The risk of fire from hot works

Many building and restoration projects involve welding, grinding or the use of open flames. This is what is known as hot works and it poses a real risk of fire on a construction site. If the work on your church or church buildings involves hot works we'll need your contractor to complete a hot works permit and send it back to us.

What should I do if we need external scaffolding?

You should ensure that all lower-level ladders, including access ladders to any scaffolding, are removed from the site, or rendered inaccessible at the end of each day's activity to prevent unauthorised access. The base of the scaffolding must

be enclosed in either metal or solid timber sheeting to a minimum height of three metres. Please discuss with us the level of insurance cover and protection measures, best suited to the type of works you are planning. This could help protect you against theft of parts of the building including metal when scaffolding is erected.

Keeping church volunteers safe

Members of your church may be keen to help out with painting and decorating the church as part of its regular upkeep or following building work. The church has a duty of care to keep them safe – our guide – Your Responsibility for People on Church Premises – gives you an overview of what you need to consider: www.methodistinsurance.co.uk/people

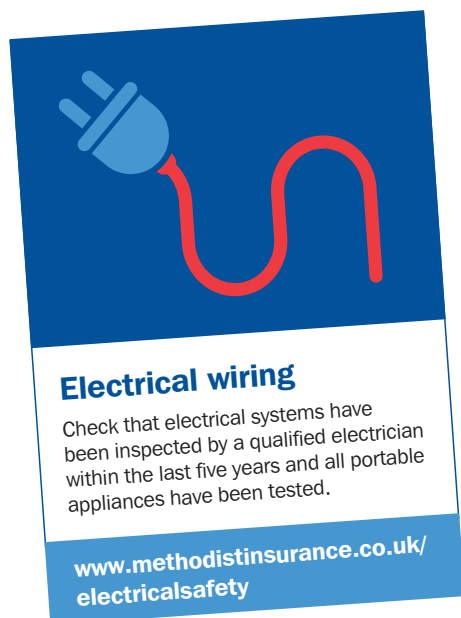


Building works behind schedule

If you find that the building works are taking longer than you had anticipated, it is important that you contact us and let us know. It may be necessary to extend your building works cover so that we can make sure you always have the right level of cover in place for your circumstances.

To read our Made Simple guide, go to: [www.methodistinsurance.co.uk/
buildingworks](http://www.methodistinsurance.co.uk/buildingworks)





Stay safe this summer

In the autumn 2020 edition of *Dialogue*, we included an annual Risk Calendar – a handy, pull-out guide to help remind you of what to check throughout the year. With summer approaching, now is a great time to consider things like security and electrical testing.

Make it hard for thieves

Churches are often at the centre of a community, containing irreplaceable items we cherish, and everyday items we rely on. It's a horrid feeling that any of it could be damaged or stolen, so here are some ideas of how to make your church more secure.

Put yourself in the shoes of a criminal and have a look around your church. Opportunities for criminal activity will vary depending on where your church is located, its design and existing security measures. Their success may depend on the actions of your staff and volunteers.

Ensure that anything that could aid a criminal to start a fire or gain access such as old newspapers, matches, petrol lawnmowers, ladders, bins, overhanging trees and scaffolding are securely stored, removed, or blocked-off.

Check locks on doors, windows and other access points to ensure they are in good working condition and review any intruder and fire alarm systems. Are they working as intended? Valuable items such as

laptops, computers or multi-media projectors should be marked with a forensic marking solution, such as SmartWater.®

Review staff and volunteer training, roles and responsibilities, ensuring they have a strong awareness for protecting themselves and the property. Consider irregular visit



times both during the day and out of hours, and help protect anyone alone on site, particularly after dark, with a mobile phone for example.

Engage with your nearest neighbours to the church and ask them to advise you of any suspicious activity, and report it to the police immediately.

It's far better to reduce the risk of a theft in the first place. We can help you with further suggestions and guidance.

Visit: www.methodistinsurance.co.uk/security for more ideas.

Testing, testing, 1, 2, 3

Don't forget, it's really important to have your church electrical installation checked properly every five years, at least, by a competent contractor with full-scope registration or membership to work on commercial installations. Review when your electrics were last checked and if it's been a while, now would be a great time to book another.



To help you, we've created a Testing Checklist, a record of the last test date for your electrics, and other items, and a diary reminder of the next.

You can download the checklist, and access a wealth of other help and information on this vital area, by visiting: www.methodistinsurance.co.uk/electricalsafety

Our Risk Advice Line is available 9am–5pm Monday to Friday (except bank holidays) and puts you in touch with our risk experts and surveyors. They are on hand to help you, to answer your questions and provide guidance.

Call: 0345 600 7531

Email: risk.advice@micmail.com

“ You are great to chat to – always helpful, and if you can't answer something immediately, you will find out and follow up. ”



“It’s all about the customers”

In the last edition of *Dialogue*, we introduced a new feature about the people behind the scenes who provide the services and benefits you receive from having your insurance with us.

This time, we’re turning the spotlight on our claims team, and we’re proud to have received 97% customer satisfaction.¹

We caught up with Laura Eccles, one of our highly skilled specialist claims consultants, who often deals with some of the more complex claims.

“It’s all about the customers,” said Laura, who has won national awards for excellence since joining Methodist Insurance five years ago. “We deal with people who have suddenly found themselves living in what feels like a nightmare. Our claims team is

there to reassure them that we have the experience to fix things, quickly and efficiently – from arranging loss adjustors, surveyors and contractors, to finding them alternative accommodation, if necessary.

“My specific role within the team is to assist where a claim is particularly difficult, or complex – if there are issues holding things up, my job is to help my colleagues to sort them out and make sure the customers’ needs are met with a minimum of fuss.

“It’s a fascinating job, and I get a real buzz out of helping people get through tough times.”

To read our claims promise and how to contact the team, please visit:

www.methodistinsurance.co.uk/claims

¹ Methodist Insurance customer claims survey, based on 154 customers whose claims were settled, 2020.

Protect your tech

Did you know that nine out of ten churches are using digital channels like live streaming and social media?¹



Are you one of them? If you are, we hope you’re enjoying the digital world and all the exciting and engaging ways to connect to people it

offers – quite a difference to a year ago! Like anything, there are things to consider to keep it safe and secure, so you’ll be pleased to know that your policy with Methodist Insurance will cover most of your insurance needs.

Your standard cover will protect you for things like copyright and data protection breach, issues around wrongful acts by trustees, and loss and damage to equipment. You also have the option to purchase specialist cyber-crime cover.

The power of technology offers a variety of great ways to interact with all aspects of your local, and wider communities – especially younger people. You might use it for youth groups, choir practice, Church Council meetings, to host virtual services, a website, or to raise funds and run online events. As with most things, managing the risks that come with it is about more than

just insurance so you might also want to think about things like copyright permissions, licences and safeguarding. Here are a couple of example scenarios: A piece of film used in a digital presentation might require permission or licensing, and GDPR legislation creates serious rights and responsibilities when naming people online – data protection errors can be costly.

The same is true of an inadvertent libel – if it’s published on a church website or social media, it’s visible forever.

Innovative worship and communication inevitably mean more computers, routers and other hardware to 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.

Methodist Insurance has lots of experience and advice. Visit: **www.methodistinsurance.co.uk/digitaltechnology**

¹ Methodist Insurance research, August 2020.

Made Simple guides keep you covered!

Our Made Simple guides provide easy-to-understand, up-to-date information on the issues we are asked about the most. From technology to building works, outreach to legal expenses. You can access the guides from our website as you need them.

To see all the Guides, visit: **www.methodistinsurance.co.uk/madesimple**



Virtually better fundraising

With summer on the horizon, you may be starting to think about future events and how to raise those ever-important funds. Many churches have been looking at running events online, and it might be the best way forward at the moment. We have put together some great ideas and top tips to help you get started or increase your online success.



To get started, have fun and think creatively. What do you do face-to-face and how could that translate to online? Quizzes are great fun and easy to put together. You could have a quiz master read out the questions over a Zoom call, share your screen to display visual questions, or circulate quiz sheets via email and social media. How about streaming an online choir concert, or run craft or baking classes via Teams and sell virtual tickets to your Internet audience? Another idea is to offer the opportunity to request a favourite hymn in return for a donation.

More and more churches are using the Internet to reach not just their congregation and the wider community, but potential supporters literally everywhere.

Online community groups and social media outlets like Twitter, Instagram and Facebook are a great way to publicise your activity to a new wider audience – and particularly younger people who may otherwise be harder to reach.

Ask them to sponsor a personal challenge and invite them to come up with their own challenges to benefit your church. Fundraising sites like **JustGiving.com** are quick to set up and can easily be widely promoted online. The Internet is also ideal for keeping everyone up to date, which is essential to keeping those donations coming in. If you haven't dabbled yet, maybe have a look at what another church or community organisation has done.

If you find the Internet a bit daunting, once you strip away the jargon it's often much simpler than it appears. For instance, 'streaming' might sound difficult and mysterious, but user-friendly services such as Microsoft Teams are easy to download and can be used by lots of people joining in on their PCs, smartphones, or tablets.

Supporters can buy virtual 'tickets' – or make donations – via dedicated online fundraising platforms like **TapSimple.org** or **Eventbrite.co.uk**, which offers a one-stop process from hosting your event to processing payments and contributions. Many of them will handle Gift Aid for you too.

If your church has a specific project to pay for – a new sound system, say – why not try to 'crowdfund' via a website? These harness the power of a crowd of funders rather than individual donors. They take a matter of minutes to set up, using sites like **Crowdfunder.co.uk**, and provide a permanent home for your story, where you can post updates and images of your project for your supporters.

If this still feels too technical, ask around – someone in your congregation or local area who regularly uses a computer or a smartphone for work or leisure may already use these tools and can help you get started. Youngsters might jump at the chance to get involved, if only to show their parents and grandparents how it's done!



For more information and guidance about fundraising, please visit our fundraising hub:

www.methodistinsurance.co.uk/church-fundraising

“ As a Methodist charity, we feel you understand our needs better than other insurance companies. ”

A big boost for churches

More than £2.5 million pounds headed to churches and Methodist organisations across the UK and Ireland in 2020, boosting community engagement and encouraging church growth.



Wesley Methodist Building

Funded primarily by donations from Methodist Insurance PLC, Allchurches Trust's **Methodist Grants Programme** provides grants aimed at enhancing mission and ministry, with Methodist churches supported to run building and development projects focused on connecting with community, encouraging sustainability and improving accessibility.

Almost 40 inspiring Methodist Church, district and charity projects benefited from funding from the programme last year, including £20,000 to help Wesley Methodist Church to develop a charity and

community hub in the former manse next to the church. The hub will be a place for worship, mission work and community activities – inviting 'non-churched' families to join in and feel safe and included in an unthreatening environment.

A charity hub already exists on the middle floor of the building, and is currently home to Graft Thames Valley (supporting employment opportunities for disabled or disadvantaged people) and Reading Frontline (providing advice and assistance to those struggling with debt). However, Wesley Methodist Church wants to enhance

its support for these and other charities further and bring the entire building back into use.

It will create a community hub for lunch clubs with a focus on the lonely; run craft activities and 'knit and natter' groups to build new relationships; and provide social opportunities for the residents in the new apartment blocks being built opposite.

Fleetwood Methodist Church stands at the heart of the Fleetwood community – a disadvantaged area of Lancashire where there is increasing poverty and need. The church is seeking to reach out and provide support with the creation of a coffee lounge for local people. It will be a place for community projects, church gatherings, and a home for the CHAt project and is being supported by £5,000 funding from the Methodist Grants programme.

CHAt was initially established to offer parents/carers extra support, dropping their children off at school one day a week, with a free breakfast included. The new space offers CHAt a dedicated room which will enable the project to extend its hours, increase its support, and continue to help those families who need it the most.

A £60,000 grant is also helping Marlow Methodist Church in Northampton District to redevelop its premises to provide space for partner organisations, including the **One Can Food Bank**, addressing the growing crisis of food poverty. The church will also build a café at the front of the church.

Paul Playford, Grants Officer at Allchurches Trust, said: "We've given grants through the Methodist programme to a wide range of innovative and impactful projects, many of which have the potential to have a truly transformative effect on both church and community, addressing needs that have been exacerbated by the pandemic and providing a vital lifeline in these challenging times."

To find out more about the Methodist Grants programme, visit: www.methodistinsurance.co.uk/grant-giving



Fleetwood (and right)





Andy's enthusiasm continues to grow

Last year's Methodist Insurance Volunteer Awards competition saw hundreds of hard-working people around the UK nominated by their church for the outstanding time and effort they volunteer for their churches and communities.

The national winner was Andrew Barber, of Latchford Methodist Church in Warrington, for his amazing efforts recruiting local families to tidy up their estate, and sow wild flowers in the open spaces, as well as helping special needs children, local youths, and people with dementia.

The pandemic has prevented Andy from calling on his army of local helpers and delayed spending all of the £3,000 prize. But despite having suffered the virus himself, Andy's astonishing spirit and dedication have still shone through.

Minister Linda Bishop said, "He's planning lots of stuff – he's got plants and seeds ready – his whole house looks like a greenhouse! But his heart is really in engaging families, and he has obviously been held back there."

"Once things improve he'll be back out, bringing people together, working as hard as ever. Winning the competition was amazing and well-deserved. We're fundraising for a new tractor so some of the prize money will go towards that. It will enable Andy to transport his plants, seeds and tools around the estate, which he really needs. It will make a big difference."

To read more about the Volunteer Award winners' stories, visit:

www.methodistinsurance.co.uk/volunteerawards



Church Volunteer
AWARDS
METHODIST INSURANCE

Have you heard the e-news?

E-news is a monthly email full of tips and information for all of our customers and anyone in your church community. To receive it is easy – all you need to do is register on our website at:

www.methodistinsurance.co.uk/signup and if at any time you decide you no longer want to receive it, you can click the 'unsubscribe' button at the bottom of the email. Feel free to pass on the sign-up website to anyone you think might like it.



 **98%**

Customer satisfaction¹

¹ Methodist Insurance customer opinion survey 2020, based on 883 responses.

How to click with Methodist Insurance

The Methodist Insurance website is full of advice and information about a wide range of risk management topics including Made Simple guides about electrical wiring, events, maintaining your church and protecting people. There is also information about church, home, commercial and legal insurance, and how to make a claim. You can also read an online copy of the *Dialogue* newsletter! Explore the website at: **www.methodistinsurance.co.uk**



“ For many years I have always been treated in a most professional manner. Nothing has ever been too much trouble. ”

Push the bike out this summer

We have been insuring Methodist churches for nearly 150 years, but our expertise doesn't stop there. With winter behind us and summer around the corner, our Methodist Home Insurance team are keen to share some advice on the questions they frequently receive at this time of year.

20%
donation¹

Does Methodist home insurance cover my bicycle?

Yes. Our policy provides cover for bicycles kept in any outbuilding up to the value of £750 per bike. Furthermore, if you are away from home, providing your bike is worth less than £750, our policy will also provide you with cover under the portable possessions section of your insurance.



“ I feel that the service understands the needs of Methodist ministers and their families. I appreciate the student cover for my two children. Thank you. ”

If your bike is worth more than £750, please make sure you let us know as we can specify it individually on your policy at a slight premium.

Are the contents in my outbuildings covered?

Yes. Our policy also provides cover for contents in outbuildings for up to £5,000, provided they are kept under lock and key. Thieves definitely like an easy target; somewhere they can break in quickly and undetected such as garages, sheds and outbuildings – please make sure you fit good-quality locks and remember to lock up after you.

Protect your home and contents and help your favourite charity

When you take out a Methodist Insurance Home Shield policy, we'll give you back 20% of your first year's premium for the charity or church of your choice¹. Your Methodist home insurance policy not only protects your home but it also supports the Methodist community.

So if your renewal is coming up soon, why not ask us for a quote today? Call us on **0345 606 1331** or visit: **www.methodistinsurance.co.uk/home** for more information.

¹ Minimum premiums apply. Subject to terms and conditions – please visit www.methodistinsurance.co.uk/home

Did you know?

Insurance can be a complex beast and we are often asked a variety of questions. Here are two of the frequently asked questions we receive to help you and your church better understand your policy.

Q: Are freezer contents covered by Methodist home insurance?

A: The contents in your freezer will be covered up to your contents sum insured.

Q: Is there a no claims bonus available with your home insurance policy?

A: A no claims discount is offered to reward customers who are claim free for up to a maximum of five years. If a claim is made on the policy, this is reduced to nil.



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