

dialogue

The twice-yearly newsletter from the Methodist Insurance Company

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Social media sermons and online communions are here to stay

In a recent survey¹, 96% of Methodist leaders said video calls and live streaming have helped their church to stay in touch with their congregations during the pandemic, and new research shows they are here to stay.



Zoom with a view

The overwhelming majority said that they had used video conferencing platform Zoom to host public events and hold virtual meetings since March 2020. Facebook has also been a popular platform to reach the local community.

Almost half of churches who had used these new channels said that they had seen an increase in attendance against their usual numbers, with over half saying they would carry on streaming to their audience after lockdown ended.

Mics, cameras, action!

Adapting to these new channels did require some investment on the part of churches. Over a third said that they had bought new technology to support the new approach, drawing mainly on reserves and donations. Over half of those invested over £500 on equipment, including sound equipment (36%), cameras (38%), and live streaming services (51%).



A helping hand from churchgoers

Establishing new digital channels did come with challenges though with nearly half saying they had received help in setting them up.

Three quarters said that support came from members of their congregation, revealing not only a willingness to help their churches during such a challenging time, but also a potentially untapped skill base.

“ Churches are so important to so many people and have been a lifeline during the pandemic.

With restrictions preventing physical meetings and many experiencing isolation, these new means of keeping in touch with congregations have proved hugely popular.

Even though many churches are now open again, it is encouraging to see that they plan to continue with these new channels and in doing so welcome their audiences, both new and old, back into their churches.

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Michael Angell, Chief Executive Officer at Methodist Insurance

There is lots of information and advice about using online equipment safely available on our website:

www.methodistinsurance.co.uk/digitaltechnology

¹ The Bible Society research with UK cross-denomination church leaders, based on 110 Methodist responses



52% will continue to stream



41% have seen an increase in attendance



73% support from the community

**ALL
WE
CAN**

Methodist
relief and
development



Vaite holds a kid goat, which she has reared with the support of All We Can's local partner in her district.

'COVID-19 is here with us, but... I have the teachings that I was taught.'

Those are the words of Vaite – a 73-year-old grandmother from Nkayi, Zimbabwe. Like many communities, Nkayi is facing the challenges of COVID-19 and climate change. It is prone to erratic rainfall, and drought is a real threat – making it difficult for families like Vaite's to grow enough food.

Thankfully, All We Can's local partner is supporting people like Vaite by training them in livestock production. Whilst it can be difficult to grow crops, there is enough rainfall to produce grass for livestock. Livestock production provides a vital source of income for communities like Vaite's – and with support from All We Can and their partner, communities also receive expert training in animal husbandry to ensure healthy livestock.

Over the coming year, All We Can's local partner will be supporting 462 farmers like Vaite to take their next steps towards overcoming the challenges of COVID-19, climate change, and poverty. Will you walk alongside them? Discover more at www.allwecan.org.uk/nextsteps

Online fundraising can plug the gap

For much of the time since COVID hit, churches and their buildings have been shut, and worship off-limits. The impact on our spiritual life and community outreach has been significant, and fundraising – everything from Sunday collections, to rent from regular clubs and organisations – has been hit particularly hard. But be of good cheer – there are huge numbers of online opportunities which can help bring in much-needed cash!

Our website's Fundraising Hub www.methodistinsurance.co.uk/church-fundraising is full of useful links and expert advice.

There's a handy 'top tips' page, with pointers ranging from simply ensuring your local community understands that you are still fundraising, to more ambitious opportunities such as creating virtual events to draw people in. We look at the 'crowdfunding' phenomenon, and offer guidance on accessing emergency money, making successful grant applications, and finding new donors.

And we also put a seasonal spin on things with a list of festive fundraising

ideas – such as an online Christmas gift auction, or a 'best-decorated tree' photo competition.

We'll be refreshing that list with new suggestions which you can either borrow wholesale or use as a springboard to spark new ideas tailored to your specific church and its community. So keep an eye on the online fundraising hub for updates.



150
YEARS 1872-2022



**METHODIST
INSURANCE**
MAKING IT COUNT

150 years of supporting Methodist customers

2022 will mark the 150th anniversary of Methodist Insurance Company and we would love you to celebrate with us. We are planning a year of special events, commemorative activities and exciting opportunities involving our customers. Look out for more information in our e-news and a special bumper edition of Dialogue in February.

Dates for the diary

Methodist Conference

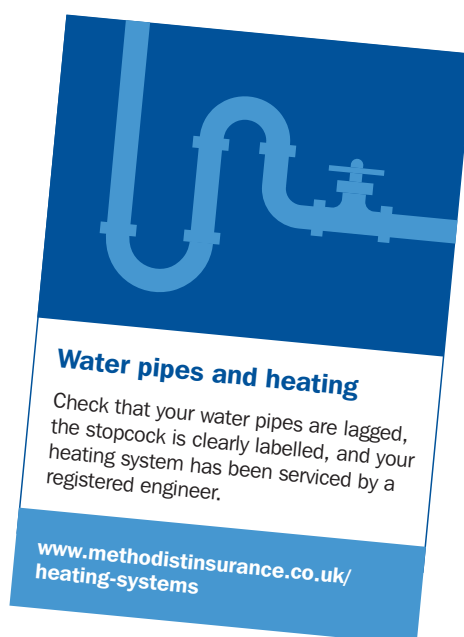
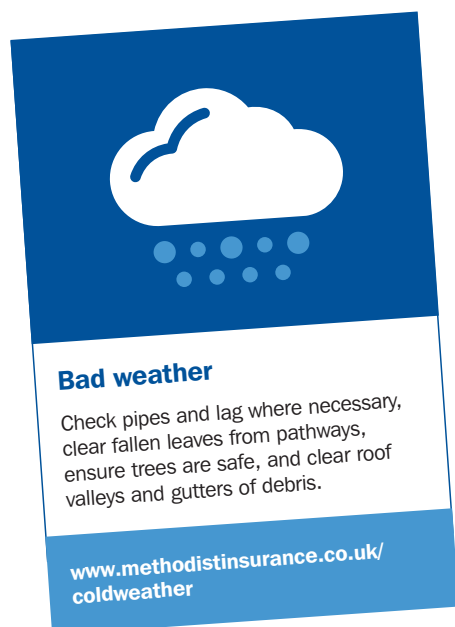
23-30 June 2022 – Telford

Superintendents' Conferences

18-20 May 2022 – Oxford

6-8 June 2022 – Blackpool





Snap, crackle and pop!

The snap of thunder, the crackle of ice, the pop of a firework – the winter months can be dramatic and exciting, but can also cause damage to your church property.

Don't give bad weather the cold shoulder!

Our data tells us that storm damage is one of the most common causes of loss. The best way to limit damage caused by wind and rain is good maintenance. Regularly check and clear gutters, gullies and drains of fallen leaves to reduce blockage and water build up. Replace missing or loose roof tiles sooner rather than needing to replace roof timbers later – a pair of binoculars is the easiest way to spot problems. Keep everyone safe from slipping by ensuring there is at least one clear pathway and keep entrances and exits free of leaves, ice and obstacles. And secure fences and outdoor furniture.

For more tips to being ready for winter, visit: www.methodistinsurance.co.uk/coldweather

Turn the taps on escaping water

Just a small fracture in a pipe could release gallons of water, causing damage to masonry, plaster and carpets, which could render your building unusable for services or your community. But there's lots you can do such as lagging pipes, regular boiler and heating system services, clearly labelling the stopcock, using a certified contractor for works, and considering installing a leak detection system.



Our recent claims data suggests many causes of water escaping including frozen pipes, the result of poor workmanship, general wear and tear, and changes in temperature of the water pressure. If you find a frozen pipe, act quickly. Turn off the water supply and gently thaw the pipe using indirect heat, e.g. a hairdryer or hot water bottle. If you have a burst pipe, turn off the water supply and try to catch any excess water in a bucket or other container. Don't use the electrics if you think the escaping water might have flooded them – ask a professional electrician to make sure things are safe first.

For more information and some top tips, go to: www.methodistinsurance.co.uk/waterleaks

Stay safe at your church fireworks display

A fireworks display can be a great way to bring new people into the church family and raise funds. However, if not properly planned and managed, it can result in accidents and injury. Here are a few tips for a safe and fun event:

- Identify the risks and put measures in place to mitigate them.
- Inform us and ensure your planned activity is covered.
- Get written confirmation from any third party organiser of their Public and Employers' Liability Insurance.
- Make sure the display is well away from buildings, trees and other hazards such as overhead cables.
- If you're having a bonfire, make sure it is well stacked and stable and will not fall to one side as it burns.
- If you're running your own display, keep fireworks in a metal box and take them out one at a time – replacing and firmly closing the lid each time.
- Check the wind direction to make sure smoke does not drift across any main and busy roads.

For further information, visit:

www.methodistinsurance.co.uk/events



Online library for your use



The Methodist Insurance Company website is largely an online library of guidance and support for you and your

church family. You'll find information about church and home insurance, risk management, fundraising and grants and lots more. 'Dialogue' newsletter is also on there, making it really easy to share with others. Visit www.methodistinsurance.co.uk

Arson – a real threat

Over the past five years, arson attacks on Methodist church buildings have caused hundreds of thousands of pounds of damage. Of course, insurance is there to help cover the costs, but the loss of an important community building and its history can have a huge impact.

Arson is a security issue; by taking some simple steps, you can greatly reduce the risk for little or no cost. For example, make sure waste bins are kept secured and at least 10m from church buildings – over half the arson attacks recorded were started using waste bins.

For more guidance on protecting your church buildings from arson, visit our website www.methodistinsurance.co.uk/arson



Customer Services Team

Paul's team are here to help

It can be daunting for church volunteers dealing with insurance on a multi-million-pound church, and everything and everyone in it.



Meet Paul Hickman – a married father of four, a keen cook, a Manchester United fan... and head of the nine-strong Methodist Insurance customer services team, which regularly hits a 99% customer satisfaction score.

'We help hundreds of customers from Methodist churches, charities, and other organisations every week,' said Paul, who has been in the industry for 45 years, and with us since 2014. 'They'll want advice on everything from fire safety to security to finance. It can be simple – are we insured for a bouncy castle? – or more involved – what are the legal and safety implications of the new night shelter we're planning?

'As a manager, I often listen back to my colleagues' calls. To hear a worried customer ring up with a problem, and then the relief in their voice when we resolve it, is just wonderful. It's why we do what we do.'

If you need to ask us anything, call Paul and his team on

0345 606 1331

(8am to 6pm, Monday to Friday), or email enquiries@micmail.com

A change can do you good

Methodist churches are central to their communities and, as the world around us changes, so are our churches.

There are so many exciting ways to diversify and offer different functions to encourage different and new members. During a year where regular church activities have been greatly affected, 50%¹ have embraced diversification – setting up food banks, community spaces, parent/toddler groups, homeless shelters, cafés as well as job clubs and other education functions. And 75% of Methodist churches believe they need to diversify to survive.

Some churches used the pandemic as an opportunity to better support those in their communities who were most in need, either by expanding on existing services or developing entirely new ones. Churches have offered home deliveries, ranging from food to medication, to ensure that those isolated from the rest of the community

were kept safe, but still able to cope in isolation. Some have also been used as COVID vaccination centres, supporting local authorities and health services in the roll out of the vaccine and helping to protect people at risk from the disease.

Surprisingly, despite the acceptance that diversifying is vital to the future of the church, only half have actually adapted to provide the local community with new services. Almost two-thirds of those agreed that changes have helped them make an impact on the wider community, outside of their congregation.

Whilst there are likely to be challenges, diversifying can bring benefits too – it's an opportunity to utilise unoccupied buildings, and can help raise funds.

“

With pressure on community services, churches are leading the way in providing vital support to the elderly, the underprivileged and the community as a whole. Despite the challenges facing our churches, church communities continue to find a way to provide vital services of real benefit to local people. Particularly in areas where community resources have been stretched to the limit, the activities and services run by churches provide a lifeline to those in need, so it is important that we continue to champion the work our churches continue to deliver.

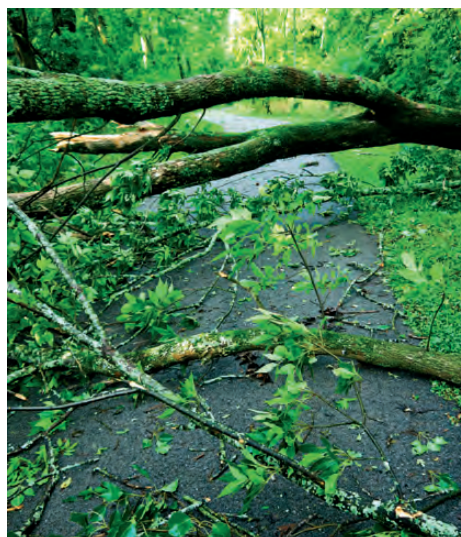
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Michael Angell, Chief Executive Officer at Methodist Insurance

¹ The Bible Society research with UK cross-denomination church leaders, based on 110 Methodist responses

Looking after our natural friends

Beautiful trees often surround our churchyards and form a natural part of the overall landscape, bringing many benefits as well as adding to the overall aesthetic of your church premises.



However, they can become your enemy if not properly managed. For example, they can fall against buildings, neighbouring properties and cars in windy conditions. Roots can cause walls to collapse or crack and foundations to move.

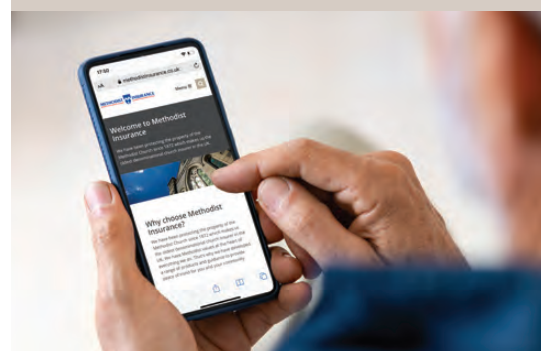
They can cause injury where tree roots become trip hazards or where they disturb paving slabs or other footpath surfaces. On very rare occasions, branches have been known to fall on people.

There are various things you can do to allow these otherwise peaceful sentries to flourish, depending on the number, species and condition of the trees at your church and any specific hazards they present. Typical precautions could include reducing or removing branches; topping and pruning; or bracing branches.

To read more about your responsibilities and the precautions you can take, visit www.methodistinsurance.co.uk/trees

Have you heard the e-news?

You can receive monthly updates through our e-news. It contains four or five short stories highlighting everything from information about funding opportunities to risk management guidance and maintenance tips. It isn't a sales advert or a long-winded communication. To receive it is completely your choice. You can subscribe and unsubscribe at any time – and it's not limited to policy holders so anyone in your church or community can receive it. Subscribe via our website: www.methodistinsurance.co.uk/signup



Don't slip up

Slips and trips are still the most common causes of injury in places of worship. While most of these are minor, some can be quite severe and, in some cases, disabling.

Hazards are not only present inside the premises themselves, but are common outside them too – in church halls, burial grounds and car parks. Where premises have been shut for some time as a consequence of successive lockdowns and with the winter months approaching, these hazards can become more of a problem.

We know that most slips occur when the floor is wet or dirty, often as a result of the weather or spillages. Commonly, trips are caused by worn paths, steps or floor coverings (for example, carpets and rugs) and where cables trail across the floor.

You are probably already taking a number of precautions to protect people from slips and trips. In many instances, straightforward precautions can make a real difference; for example, making sure spillages are cleaned up promptly so people do not slip or making sure that there are no trailing electrical cables presenting a trip hazard. Following a period

of closure, it's wise to check all areas for deterioration and maintenance needs.

In some situations you may need to do more, particularly if you employ staff. This could include completing a risk assessment or preparing a health and safety policy. Also, checking the precautions you have in place and revisiting staff training is also advisable following closure and ahead of the colder months. Whatever the case, it is a good idea to carry out periodic checks for slip and trip hazards, so that sensible precautions can be taken.

Our information on preventing slips and trips highlights some simple things you can do, please visit www.methodistinsurance.co.uk/documents/slips-and-trips.pdf

Should you want more comprehensive detail, visit www.methodistinsurance.co.uk/slips



New strategic guidance for the Use of Property in Mission

The Methodist Church is pleased to announce the launch of the strategic guidance for the Use of Property in Mission. Drawing on the successes and lessons learned, this new guidance sets out key priorities to enable effective use of property for mission across the Connexion. A Methodist building that is welcoming, eye-catching and that acts as a focal point for community engagement can speak powerfully of God's love within a community. Read more on www.methodist.org.uk/property/mission

Grants to enhance Methodist buildings

Funded primarily by Methodist Insurance, the Allchurches Trust's Methodist grants programme seeks to enhance the mission and ministry of the Methodist Church in the UK and Ireland by supporting Methodist churches to run building projects focussed on church growth, community engagement and accessibility.

We're sharing some recent examples of projects to benefit from the Methodist grants programme, which has awarded almost £10.5 million to date.



Barnes Methodist Church, London

Barnes Methodist Church, London

A grant of £11,900 is helping Barnes Methodist to transform its Methodist chapel into a multipurpose community hub. Funding will support vital roof repairs, installation of solar tiles, and internal improvements.

The Church in Westbury Park, Bristol

The church provides accommodation for refugee families, giving them the foundations to start a new life. £8,000 funding will support the internal and external restoration of the house next door, transforming it into a safe space for vulnerable families to thrive.

Darwen Methodist Church, Lancashire

Darwen Methodist is reinstating its building following vandalism and arson. A £7,500 grant will help to extend and install an industrial kitchen, providing emergency food and basic cooking lessons.

Find out more about the Methodist Grants Programme: www.allchurches.co.uk/methodistgrants



The Church in Westbury Park, Bristol

Merging made easy

Merging churches into a group with one Church Council can offer many opportunities and help to keep smaller churches open. This is happening more and more in response to reducing minister numbers, limited finances and the impact of the pandemic. And we can now offer your group a single insurance policy.

We have a wealth of experience and can guide you through all key considerations – such as differing excesses, asset transfers, or additional insurance requirements specific to one particular church. All you

need to do is give us a call to discuss and ensure the Insured Title matches the council's legal name.

It may be new to you, and it might sound complicated and even a little daunting. But insurance is not new to us – we have the knowledge and experience to ease you into your new arrangement with a minimum of fuss.

For more information, please contact our customer services team on **0345 606 1331** or email us at enquiries@micmail.com





Disruption won't hold us back

Trinity Methodist Church, Ancoats in Manchester serves a diverse community and provides a variety of services including a charity shop, Dementia Friends café as well as regular congregational services.

When storm Christoph hit the UK in January 2021, 75mm of rain fell on Trinity – that's almost a month's worth of rain in just 48 hours. The roof over the community hall suffered a catastrophic collapse under the weight of the heavy downpour, causing structural and water damage, and disruption to all of the community activities carried out at the church.

The church contacted our specialist claims department who immediately appointed expert loss adjusters and structural engineers, ensuring they were onsite the very next day. They assessed the damage, arranged site safety, and provided advice and assurance to our customer. Photographs were taken and drone footage gathered to help the experts determine the extent of damage and what would be needed to restore the building.

The building restoration experts assigned to Trinity met onsite very shortly afterwards and coordinated draining water from the basement and the installation of a temporary roof. Meanwhile, the community spirit was fantastic – church members and other volunteers rallied to help clean out damp and damaged items filling skips to the brim.

Once the reinstatement plan had been finalised, a 'pre-start' meeting was held in July. At this meeting, details of the planned works were discussed and a start date agreed (9 August). Restoration began on time and is expected to take 4–5 months to complete, hopefully in time for Christmas.



"Whilst we deal with many storm claims, the design of the roof and the nature of the collapse added to the complexity of the work. It was essential that we brought the right team together to manage the project and support the customer in their hour of need."

Paul Humphris, Claims Specialist Consultant.

"The response from Methodist Insurance was very quick. They were onsite the very next day. Our superintendent and I were in quite a bit of shock and the way the loss adjuster spoke to us; his calmness was just what we needed. In fact throughout, the team, especially Neil, have been brilliant. I can't praise him enough. He is efficient, really lovely and reassuring."

Rev'd Williams, Deputy Superintendent.

For more information about our claims service, visit **www.methodistinsurance.co.uk/claims**



Legal peace of mind

Caring for your church and its community is a great joy and an honour – and there's huge peace of mind in knowing that you're abiding by the many rules and regulations which govern our modern world.

Our knowledge of the church sector extends far beyond insurance, so we've produced a simple guide to your legal obligations in areas like health and safety law to help you navigate those often-daunting areas outside your insurance arrangements.

There's valuable advice on risk assessments, safety checklists, and more – all laid out in an easy-to-follow, step-by-step style. For more information, please visit **www.methodistinsurance.co.uk/healthandsafety**





20%
donation¹

Keeping safe at Christmas

Christmas is a time for celebration and coming together, and fairy lights, candles and gifts are all part of the fun. Unfortunately, some of the most common causes of fires over the festive period are faulty electrical lights and candle flames. Your home insurance may cover you for damage, but your house may be filled with many more valuables over the Christmas period.

That's why Methodist Home Insurance policy increases your cover by 20% for 30 days before and after Christmas. The policy also includes automatic cover of up to £2,500 for a guest's portable belongings, ideal if you have friends or family staying with you in December.

Methodist Home Insurance

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 – our team are on hand and very happy to help.



For more information about home insurance, please visit our website:
www.methodistinsurance.co.uk/home

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

Did you know?



Keeping us up to date with your email address has many benefits for you and the environment. You can correspond with us electronically, more easily share information with your colleagues, and it's also far easier to keep on top of 'paper work'. If you'd like to update your contact details, simply call us on **0345 606 1331** or email **enquiries@micmail.com**

If I'd known that before...

One of the types of claims that we see fairly often is an 'impact claim' which is when a vehicle collides with your property – a wall for example. It's one of those situations when you rattle your brain trying to recall what you should do, and what questions to ask. We hope you won't be in this position at all, but if you are, here are some key things you need to know and do:

- 1 Vehicle registration number, make, model and colour
- 2 Driver's details, in case they're not the vehicle owner
- 3 Cab and trailer numbers if it's a lorry
- 4 Name and contact details of any witnesses
- 5 Police report and / or crime reference number
- 6 Use CCTV from your own property or local businesses if the vehicle details are unknown
- 7 Make the property safe
- 8 An excess will need to be paid to cover expenses but will be reimbursed upon successful recovery of costs
- 9 Gain two estimates for repair to help us negotiate recovery of costs

Contact us as soon as possible following the incident on **0345 606 1331**
24 hours a day, 7 days a week /
methodistclaims@micmail.com



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