

dialogue

The twice-yearly newsletter from the Methodist Insurance Company

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Methodist Insurance Church Volunteer Awards

Methodist churches up and down the country rely on an army of volunteers who give their time and dedication to look after church buildings and make sure the worship and outreach continue. Our awards are designed to celebrate those extraordinary people who give so much.

Commenting on the Church Volunteer Awards, Reverend Paul Davis, Chair of the Business and Development Committee at Methodist Insurance said: "Church volunteers are the backbone of the church community. They do not ask to be thanked, but quietly undertake vital tasks for the benefit of their church and its community. The dedication and support that they provide should be celebrated."

Have you nominated on behalf of your church?

The Methodist Insurance Church Volunteer Awards are a chance for Methodist churches and their communities to say thank you to the people that give up their time to make a difference in their communities. But when did you last thank them for the contributions they make?

Every church has volunteers who work tirelessly behind the scenes. From people like Bernard Jaggard who has dedicated over 70 years as the organist for Emley Methodist Church, to Mark and Elen Dawson-Butterworth whose new initiatives and commitment have helped transform Handsacre Methodist Church.

If you know an unsung hero who makes a big difference to your church community, please nominate them **before 31st October**



Church Volunteer AWARDS



for a chance to **win up to £3,000 for your church**. Please see the enclosed entry form or visit: www.methodistinsurance.co.uk/volunteerawards for more details. Just think of the difference this could make!

Need some inspiration?

We have already received some lovely entries from Methodist churches all over the UK. To help you get inspired, we have had the joy of collating a selection of these fantastic groups and individuals on **pages 4 and 5** of this newsletter.

Our new-look website

Have you seen our newly refreshed website? We've changed our site to make it easier to use, but you will still find all our useful guides and information available on the site.

The website has a clean and fresh style, which makes it easier for you to find the information you need. If you have any trouble finding information on our new site, you can always call our team who will be happy to direct you to the right place.

Call us on **0345 606 1331**
www.methodistinsurance.co.uk

We would like to hear what you think of our new website. You can email comments and feedback to: enquiries@micmail.com

www.methodistinsurance.co.uk/volunteerawards

Methodist Conferences 2019 – another successful season

The Methodist Insurance team had a very busy couple of months in June and July, attending and sponsoring both the Irish and UK Methodist Conferences.

This year's Irish Conference was held at Cork Methodist Church, whilst the UK Conference was held at the Hilton Birmingham Metropole. We were delighted at the huge turnout and in meeting so many of our customers. Thank you to those who visited our stands and said hello – it's great to hear how much you enjoy working with us. We really hope you enjoy the free mugs, pens, notepads and sticky notes and we certainly appreciate the positive feedback.

The Conferences provided a great opportunity for the team to speak with hundreds of customers and listen to their views about how Methodist Insurance can improve its products and service to better support them. We were also fortunate enough to gauge so much interest in our exciting volunteer awards, which celebrate the fantastic work of church volunteers and we really look forward to receiving your entries.

You can find details of this year's UK Conference on the Methodist Church website, along with some reports, stories and catch-up webcasts from over the course of the week. For more information, please visit:

www.methodist.org.uk/conference

The team at Methodist Insurance look forward to seeing you again next year.



Is your church ready for winter?

With the colder weather around the corner, now is the perfect time to give your church a check over and complete some basic preparation and maintenance to help reduce the risk of problems over the winter.

Check the pipes

A small fracture in a pipe can leak significant amounts of water, damaging masonry, plaster, carpets and other contents.

- Ensure the boiler and heating system are serviced annually
- If you have a frost thermostat, check it is working correctly
- Make sure you know where to turn off the water supply
- Consider insulating internal water pipes with pipe lagging, reducing heating costs, and helping to prevent pipes from freezing or bursting

Clean the gutters

Falling autumn leaves can quickly cause blockages in gutters and downpipes, which, if not removed, can cause water damage to the building.

- Clear the gutters through the autumn and take appropriate precautions to ensure you do this safely, or arrange a contractor to do so
- If you find any blockages, arrange for a local contractor to clear it out

Create a snow-day plan

Ahead of the cold weather, get a plan in place for making your church safe in the event of snow and ice.

- Create a list of those able to clear ice and snow or put grit/salt down when needed, and plan how best to contact them to make sure it is done
- Stock up on the essentials such as grit and salt, and put them in an easily accessible location



Prepare temporary heating

If your heating fails, you'll need a suitable alternative. We recommend using electric convector or fan-assisted heaters with thermostatic cut-outs. These are the most suitable of the temporary options, though precautions should still be taken when using them, including not leaving them unattended, and using them in a safe place away from combustible materials.

- Plan who will be responsible for arranging this ahead of time, and plan where you will source a heater too

Whatever challenges the elements may throw at you, make sure you know who to call and what to do during an extreme weather event. For more information about protecting your church, please visit: www.methodistinsurance.co.uk/coldweather or call us on **0345 606 1331** to talk to our dedicated team.

Diary dates...

27 January

Holocaust Memorial Day

www.hmd.org.uk

9 February

Racial Justice Sunday

www.ctbi.org.uk

6 March

Women's World Day of Prayer

www.wwdp.org.uk

Cyber advice for churches

Cyber-crime is on the rise and criminals are finding increasingly sophisticated ways to attack computer systems and extract valuable data. At Methodist Insurance, we want to alleviate your concerns about cyber-security and help protect both yourself and your church against an attack.



What are cyber-risks?

Cyber-criminals have many sophisticated techniques to access data and information for the purpose of financial gain and to commit fraud. The most common methods include:

- **Ransomware** – where an attempt is made to extort money from you by preventing access to your computer system or files until a ransom is paid, most of which is delivered via malicious emails
- **Phishing** – the fraudulent practice of sending emails purporting to be from reputable organisations in order to induce individuals to reveal personal information, such as passwords and financial information

- **Spear phishing** – the practice of sending emails ostensibly from a known or trusted sender in order to induce targeted individuals to reveal confidential information
- **Smishing** – this works like phishing and is carried out using text messaging
- **Vishing** – this again works like phishing and is carried out using voice technology, i.e. phone or voicemail

What can your church do to protect themselves?

Some churches may feel vulnerable to cyber-threats, as they have little knowledge around the correct and safe procedures to protect their finances. The good news is we are here to help and have included a list of some of the simple actions you can take:



- **Educate/train staff** – all staff should be wary of unsolicited emails, particularly those that ask for a prompt response. Educate your staff on what types of information are sensitive or confidential and highlight their responsibilities in protecting it
- **Malware protection** – make sure you use appropriate firewall, anti-virus and anti-spyware software and keep virus/spyware definitions up-to-date. This allows the software to recognise and protect against the latest threats to your network
- **Password protection** – ensure your mobiles, laptops and computers have strong passwords and try to change them on a regular basis
- **Destroy before disposal** – don't just delete files or reformat hard drives, as data can still be restored. Instead use software designed to permanently wipe the hard drive or storage device

Did you know?

The government also provide free online training* which can be accessed by your employees and volunteers.

You can learn more about the threats posed by cyber-crime and find out more details about how to defend your church and data on our website. You can also read our guidance notes and FAQs. For more information, please visit: www.methodistinsurance.co.uk/cybersecurity

* www.gov.uk/government/collections/cyber-security-training-for-business



Protecting your church in the event of terrorist activity

In recent years, the focus of terrorist activity has shifted from damaging properties to indiscriminate attacks aimed at disruption through loss of life, as seen in the attacks at the Manchester Arena, Westminster, London Bridge and Borough Market. This change can mean that the major cost of terrorist acts is likely to come from business interruption rather than property damage.

Until recently, Pool Re, the scheme that enables insurers to provide cover against acts of terror, only provided cover where

property damage occurred, but changes to the scheme mean that cover against just business interruption can also now be offered.

As a result, we can now offer our customers two variations of cover:

- **Class A** – Cover for any damage to property and any subsequent business interruption as a result of a terrorist event.
- **Class B** – Cover for business interruption as a result of a terrorist event that does not involve physical damage to property.

We can offer any customer who takes out Class A cover the option of also taking out Class B cover. To find out more about the cover available, please call our team on **0345 606 1331**.



Church Volunteer AWARDS

METHODIST INSURANCE

Our Nominated Entries

The Methodist Insurance Church Volunteer Awards celebrate all of the hard work and dedication of church volunteers, those kind and caring people who go above and beyond for their church. Open to all Methodist churches in the UK, each church can nominate a volunteer or group of volunteers that have gone above and beyond to support their communities.

We have been fortunate enough to receive a number of wonderful entries since the awards first launched a few months ago. We really wanted to share some of the amazing and heart-warming quotes our nominees had to say about the volunteers they put forward.

Submit your entry today

Don't forget you have until 31st October to get your nominations in for the chance to win up to £3,000 for your church. Volunteers are worth talking about – help us celebrate them through our fantastic awards.

Entering couldn't be easier – simply complete the entry form enclosed and send it back to us, either by email: volunteerawards@micmail.com or by post: **FREEPOST Methodist Insurance**. Alternatively, you can download a form from our website:

www.methodistinsurance.co.uk/volunteerawards

How will the awards be judged?

Our judging panel will shortlist the entries based on:

- volunteers who have made a meaningful and impactful contribution to their church and community
- volunteers that have gone above and beyond in their volunteering efforts
- volunteers whose activities are valued and recognised by those they have helped.

Each church can make one nomination – don't forget to ask permission from the person, or people being nominated, that they are happy to have any details you supply shared.

Eddie & Becky

“Eddie and Becky have been an amazing powerhouse of activity in Toothill church and community for many years. Without their hard work, cheerfulness and determination, the life of our church and local community would be poorer.”

**Rachael Wilson, Church Minister,
Toothill Methodist Church**

Brian (and Norma)

“Brian (with the help of Norma who hates being in the limelight) has been instrumental in transforming the life and outreach of Trinity Church Centre. Thank you from everyone at Trinity Church Centre – we just want you to know how much we appreciate and value you both. Trinity would not be the same church without you.”

**Rev Jennet McLeod, Church Minister,
Trinity Church Centre**

Mervyn & Peter

“Committed to the church above and beyond, Mervyn and Peter normally work an average of well over 20 hours a week each, unpaid and often unsung. Much valued and respected by the users of our premises, they have made a meaningful and important contribution to our church and suburb.”

**John Anderson, Local Preacher,
Baildon Methodist Church**

Linda Hodson

“No matter how busy Linda is, and she is always very busy, she will make time for people and listen to them. She gets to know them personally and continues to take an interest in their lives. We are blessed to have her at Dawley Christian Centre.”

**Sharon Hanson, Church Steward,
Dawley Christian Centre (Methodist Church)**

Paula, Eve, Keith & Ann

“We would like to take this opportunity to thank you all so much for the time you freely give to the café and for all the care, love and support you pour out, both to people with dementia and their carers. They are compassionate, warm and welcoming – nothing is too much trouble as they give love and care to those who come.”

**Rob & Carol Cotton, Pastoral Workers,
Knutsford Methodist Church**

Susan Paddington

“Without hesitation and with delight, we take this opportunity to say thank you to a friend, colleague and team member whose voluntary work has been exemplary. Susan – one of the many, yet one who is unique in who she is, and what she does for others.”

**Sandra Emerson, Church Steward & Treasurer,
Towcester Road Methodist Church**

Bernard Jaggar

“Throughout Bernard's life he has been generous with his talent and has brought happiness to many including entertaining the elderly. We treasure Bernard for his commitment and consider ourselves lucky to have him as our organist – he is a star.”

**Dianne Hughes, Church Treasurer,
Emley Methodist Church**

Phillip, Alison, David, Maggie & Michael

“I want to say a huge and heartfelt thank you to you all for the amazing work that you do week in and week out at the Job Club. The extravagant way that you welcome people with love, understanding and gentleness is a joy to witness.”

**Rev Timothy Thorpe, Church Minister,
Pollokshaws Methodist Church**

Emma Hearn

“Emma as an unpaid volunteer has taken Fusion Kids and Youth to a new level, through her enthusiasm, rapport with the children and guidance. Emma is ‘doing’ church differently and is influencing the local community and church members.”

**Jane Fulford, Local Preacher,
Wesley Methodist Church**

Helen, Margaret & Anne

“Helen, Margaret and Anne deserve to be recognised. They have between them been running the Parent and Toddler Group for over 30 years. They are a credit to the church and the local community.”

**Sylvia Dunn, Parent & Toddler Group Attendee,
Ilkeston Methodist Church**

Win up to
£3,000
for your
church



Protecting your church from metal theft

Theft of metal is, unfortunately, an ongoing problem for churches. In recent years, we have received numerous claims for theft of metal from our policyholders, the vast majority of which have been from church properties.

Metal theft can have a massive impact on a church, from the cost of the replacement metal, to subsequent damage to the church during the course of the theft or subsequent leaks in a roof.

What can you do to protect your church?

There are steps you can take to help protect your church from theft of metal:

- apply a forensic marking system approved by us (such as SmartWater®) to external metal
- register the marking system with the provider
- clearly display signage of the marking system to deter thieves.

Please note, these are policy conditions and your policy only covers you for metal theft if all of these steps have been taken.

Consider a roof alarm

Methodist Insurance believes roof alarms provide the best deterrent to metal thieves and this is supported by our claims experience. Alarms are highly effective at deterring metal theft and perfect for buildings in remote or rural locations.

If you want to consider installing an approved roof alarm, we may be able to increase your theft of metal cover. Call our team on **0345 606 1331** for more information.

Further guidance

In addition to SmartWater® and roof alarms, there are plenty of steps you can take to protect external metal. Our metal theft risk assessment checklist is designed to help you safeguard the metal at your church, covering essentials such as how to stay vigilant and engage the local community, and reducing the possibility of access to the roof. To access, please visit: www.methodistinsurance.co.uk/metaltheft

If you have any questions about protecting your church from metal theft, please don't hesitate to call our team for more advice on **0345 606 1331**.



Emergency actions taken following a church fire

Fire has the potential for great devastation if not caught and extinguished quickly. The impact of a fire doesn't stop at the physical damage to the building but can also have an effect on the wider community. When a fire occurs, the initial steps taken can be vital in making the property safe and secure to prevent any additional damage.

When a blaze caused the partial collapse of the church roof, we were quick to respond to ensure emergency actions were taken to protect the church building.

The fire was initiated at a neighbouring business, just a short distance away from the church. The fire then became out of control when it spread to nearby vegetation, a shed and eventually to the Grade II Listed Church.

The fire brigade arrived in good time and managed to extinguish the fire before it could take hold of the whole building. The majority of damage was to the east elevation of the church where a roof dating back to the 19th century had partially collapsed.

When we were contacted by the church to make us aware of the fire which had occurred, we identified the need to put together a team of experts and get to site quickly, identify any emergency works needed and, most importantly, provide support to members of the church and community.

On the same day that the loss was reported, our team (consisting of a loss adjuster, building surveyor and contractor) were on site assessing the extent of the

damage and considering what emergency steps needed to be taken.

Knowing time was of the essence, the team were able to begin the installation of a tin hat. A tin hat is a temporary fixture which is installed to protect the inside of the church from the elements while a plan is put together to undertake the repairs.

With the emergency actions complete, planning the church's restoration has commenced and we are looking forward to seeing the final result.

"Methodist Insurance immediately provided the expertise needed to put plans in place to restore the church. Their ongoing and efficient support throughout the process has been magnificent, taking much of the stress out of such a difficult situation. Thank you!"

Making a claim

If you need to make a claim, our line is open 24 hours a day, so whenever you need us, we're here.

Call: **0345 606 1331**
Email: enquiries@micmail.com

Find out more at:
www.methodistinsurance.co.uk/claims

Do you receive our monthly e-news?

We send updates and useful advice by email once a month. If you or anyone else in your church would like to be added to the list, just give us a call and ask to be added to the list or visit: www.methodistinsurance.co.uk/signup

Methodist Insurance Fund

At Methodist Insurance, we are extremely passionate about supporting people and organisations who really make a difference by enriching the lives of others.



Methodist Insurance Fund review applications three times a year, awarding grants to churches up and down the country to help with building development, mission, outreach and community benefit. In this issue of Dialogue we have focussed on one of our successful applicants and how the money is making a difference.

Bolsover Methodist Church

Amount Awarded £50,000



The Methodist Insurance Fund is proud to have helped launch a new multi-phase redevelopment project in support of the wonderful work carried out by the Bolsover Methodist Church and Freedom Community Project.

Revd Sean Adair, who is the minister at Bolsover Methodist Church, explained how his church had been 'bursting at the seams' with much-needed community work over the past decade, which has resulted in the building itself requiring refurbishment.

Bolsover, a small town near Chesterfield in Derbyshire, has struggled both socially and economically over the years. The majority of work is temporary and options further afield are unfortunately too expensive for many. Revd Sean Adair, said: "During the recession in 2008, our church members realised they had to look outward and do more to help the community. The depth of poverty and the many and varied needs of people who had received no, or very little, support for years really became clear."

With numerous needs coming to the surface, it became clear that more staff were needed to really tackle the issues facing the community. As a result, the Freedom Community Project (FCP) was born. At first it was simply an expression of the church's community ministry and in time it became a charity in its own right, but it is still very much part of the Methodist Church's ministry and work.

The grant is going to help Bolsover Methodist Church undertake long-overdue repair works and create multi-purpose, flexible spaces to enrich and develop their worship, outreach and community programmes, such as the Freedom Community Project (which is now a highly respected regional charity supporting 13 post-industrial and deprived centres around Derbyshire and Sheffield and continues to expand).

Paul Playford, Grants Officer for Methodist Insurance Fund said: "It is a real privilege to go and meet the people, see the projects and really understand the impact of our grants out in the community. This is an amazing project that is making so much difference to so many lives and communities who feel as though they have been let down, forgotten and given up on, repeatedly, and over many years."

Methodist Insurance Fund has a passion for helping those most in need and supporting projects in deprived areas. It provided the project with a grant donation of £50,000.

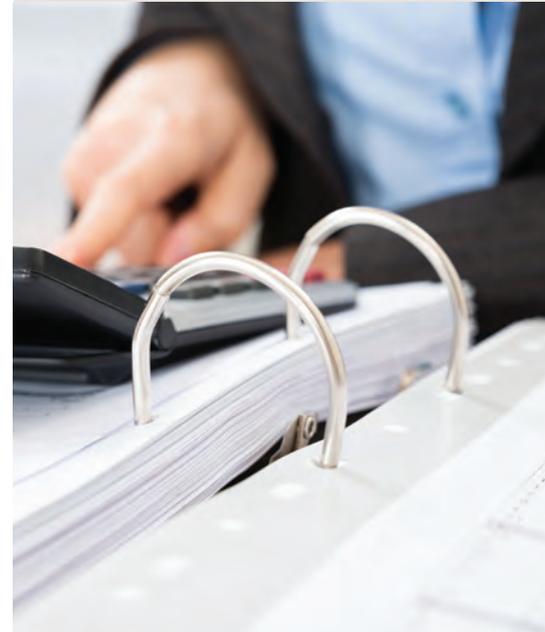
Is your church eligible for a grant?

Don't forget, if you have a project, please don't keep it to yourself as we would love to hear from you! For more details about the grant-giving schemes and information on how to apply, please visit: www.methodistinsurance.co.uk/grants

Make your application stand out

Your application will catch the attention of our grant-making team if:

- it has vision and illustrates enthusiastic support
- it aims to bring improvements in areas of greatest need
- it demonstrates financial sustainability, and how you plan to keep up the good work



Improvements to your legal expenses cover

Employment-related disputes are one of the most common, and often most costly, claims made under a legal expenses policy. To provide you with additional support in handling these employment-related disputes, we have recently improved the cover available for legal expenses under your church policy.

The recent change is to the 'reasonable prospects of success' condition for civil claims in your legal expenses cover. Currently, a solicitor must believe that there is more than a 51% chance that your defence will be successful and if this changes at any point during the claim then the cover you have will end for that claim.

From your next renewal, this condition will no longer be required, and so for any valid claim you make for a dispute with an employee or former employee we will continue to provide legal support until the conclusion of the dispute regardless of whether the case looks to be in your favour or not.

This change will be made automatically on your next renewal for all church policies, and may be available for other policies you hold with us.

To find out more about this cover, please call our team on **0345 606 1331**.

Remember!

Legal advice helplines are included within your insurance policy for legal advice on a range of matters, including advice on employment issues such as redundancy. Visit: www.methodistinsurance.co.uk/legalexperiences

Home Insurance which gives you more

Methodist Home Insurance offers you comprehensive protection for your home and possessions and generous automatic sum insured limits on both your buildings and contents cover.



With a fantastic 99% customer satisfaction rating,* we aim to keep insurance simple and make it as clear and easy for you to understand as possible. Some key benefits of our home buildings and contents policy can be found below:

- **Up to £750,000** as standard on Buildings Insurance
- **Up to £75,000** as standard on Contents Insurance
- **Up to £3,500** for accidental loss or damage to valuables and personal belongings that you take away from your home
- **£2,000,000** against your legal liability as a property owner

There's nothing standard about our standard policy

Some companies might charge more for useful extras, but our Methodist Home Insurance policy includes cover against losing keys, legal expenses and home emergency protection at no extra cost.

Prevention is better than a cure

Burst pipes, malfunctioning boilers, flooding and storm damage are just some of the problems you may face during the colder months as a homeowner. But with a few simple checks, most problems can be headed off before they even begin.

1. **Lag your pipes** – rapid freezing can lead to burst pipes. Avoid the worst this winter by lagging them in advance of the colder weather
2. **Replace washers** – check your home for dripping taps and change any worn-out washers as soon as possible

3. **Bleed your radiators** – if they are colder at the top than at the bottom, then they are likely to have air trapped inside them. Bleed them with a radiator key to ensure the heat circulates properly
4. **Locate your stopcock** – it is important to turn off the water supply in the event of a leak, so knowing where to find yours will help reduce the extent of any water damage
5. **Be ready for emergencies** – put together a survival kit, including a torch, candles and matches in the event of any power cuts. It is also a good idea to stock up your cupboards with long-lasting foods

Home Emergency Cover

This type of cover is designed to protect your home in an emergency, such as a leaking pipe in the middle of the night. Methodist Insurance provides this cover at no extra cost and it gives our customers access to a rapid response team of fully qualified and approved contractors.

Did you know?

Home emergency cover is included in your annual premium and you don't have to pay any excess if you use it. For more information on our home insurance or for a quote, please visit: www.methodistinsurance.co.uk/home or call the team on **0345 606 1331**.

Home Insurance that gives a gift to your church or charity

Take out your contents and or buildings policy with Methodist Insurance and we will give you back 20% of your first annual premium to donate to your church or the charity of your choice.**

* Based on 962 responses to Methodist Insurance customer opinion survey 2018, when asked 'How satisfied are you with the home insurance service provided by us?'

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



Have you considered how you can keep your church doors open?

It can be difficult to see a church that was once at the heart of its community close its doors. Plus there are wide insurance implications relating to vacant churches, including cost. A building in use generally costs less to insure than an empty building.

There may be a number of things you can potentially do to keep the doors open:

- **set up regular prayer meetings or bible study groups**
- **use the church for Circuit worship or as a Circuit office or storage facility**
- **encourage community groups to utilise the church**
- **consider commercial letting and operating as a foodbank or night shelter**

Please give us a call on **0345 606 1331** and talk to us about your plans if you think your church is at risk of closure. If it is definitely closing, please ask your Circuit office to contact us.



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