

CCI is continuing its work in safeguarding Church against risk and is supporting our clients through the impacts of COVID-19



CCI understands and acknowledges the stress facing the Church, and indeed the wider community, as we all grapple with the dislocation caused by COVID-19. This, on top of the severe drought conditions, bushfires, floods and other natural disasters that have beset our community in the past six months, is further compounding the significant impact on parishes, in particular our regional and rural parishes. Indeed, all Catholic ministries and agencies, including hospitals, welfare and schools are impacted in various ways.

Together we will get through this. CCI's approach has and remains one of supporting our Catholic community against risk. As we have done throughout our 108 year history, CCI has assisted the Catholic community in weathering the many challenges the Church has faced and this latest event is no different.

Our first priority must be to the safety, health and wellbeing of people within our community.

How is CCI supporting the Catholic community?

Payment of premiums

CCI continues to offer premium instalment arrangements at no cost. This is available for all clients experiencing financial hardship. We urge any client facing financial hardship and requiring assistance with a premium payment plan to contact their Client Relationship Executive.

Can CCI review my premium?

CCI is very empathetic to the short-term cash flow concerns of our clients. We have been working closely with the ACBC and all Archdioceses and Dioceses around the country for the past 18 months in an effort to support parishes with affordability challenges. Many parishes, particularly across regional and rural Australia, have limited income and recent church closures as a result of COVID-19 are further compounding these issues.

One of the largest insurance costs for parishes is that of building insurance. Over the next six months as your policies renew, CCI will reassess premium costs. Where there is no change to the sums insured premium increases will not apply and we'll instead look to provide premium relief where at all possible.

When you receive your renewal notice, if you have any concerns in relation to coverage or premiums please contact your Client Relationship Executive. Where parishes are facing financial hardship we urge you in the first instance to discuss these concerns with the Diocese or Archdiocese.

What other support is available for parishes and clients?

CCI recognises that parishes and all clients are facing new or increasing risks during this time.

Some of the key areas of risk that we need to be mindful of are:

- ◆ **Properties** – with many Church properties now vacant or unoccupied, care needs to be taken to ensure there is a level of vigilance for things such as theft and vandalism, as well as normal maintenance.
- ◆ **Cyber threats** – there is an increase in scam, privacy risks and other data security with staff now working from home, and we need to ensure staff are aware of these threats and how to report them.
- ◆ **Workers' Compensation** – the working from home environment creates a new dimension for many in unmonitored working arrangements and with proper protocols needing to be established for work, health and safety of staff. For those with people in “essential services”, particularly in the aged care and health sectors, we all need to be especially mindful of ensuring personal safety.

CCI is regularly posting risk resources to our website to assist our clients with the necessary tools and guidance to best protect themselves at this time (visit <https://www.ccinsurance.org.au>).

Should I cancel or reduce my cover to assist with managing my expenses?

As we have seen over the past six months, the increased prevalence of weather events has caused significant loss to property and disrupted many businesses. Insurance has played a critical role in protecting the Church through these events, and remains a vital means of safeguarding the Catholic community and its people, particularly when most vulnerable.

If you are considering reviewing your current insurance program, it's important to be aware that some policies, including workers' compensation and public liability, are compulsory by law.

If you do wish to review your current insurance arrangements please contact your Client Relationship Executive to discuss. Our **RiskSupport** team are also available to assist with assessing your current risk management and controls.

How to contact us

Email	info@ccinsurance.org.au
Website	www.ccinsurance.org.au
Telephone	1800 011 028

Catholic Church Insurance Limited ABN 76 000 005 210 AFSL no. 235415

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