2026/27 RENEWAL UPDATE

IND CHURCH INSURANCE & PROTECTION

IND Churches Insurance & Protection

Renewal 2026/ 2027

INSURANCE & PROTECTION
2026 / 2027 RENEWAL

Dear Pastor / Administrator,

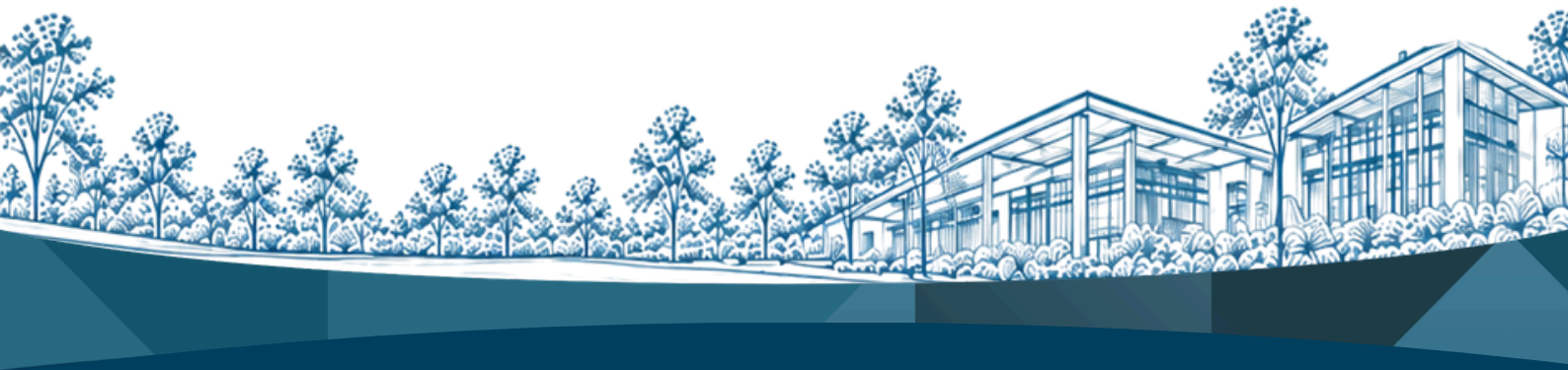
Thank you for renewing your Church and Ministry Insurance and Protection through ACS Insurance Services. We are pleased to provide you with your renewal package for the next 12 months.

The broader insurance market has continued to improve during 2026, with increased insurer competition and greater capacity contributing to more favourable conditions across a number of insurance classes. Reductions in rates or improvements in cover across the Pacific region are reflecting a generally more competitive market environment.
We are very pleased to report a reduction in Property pricing across the program which will be reflected in your renewal invoices. Similar reductions, coupled with improvements to cover, have also been applied to Professional Indemnity and Associations Liability policies, whilst a significant increase in Volunteer age limits to 101 years of age has been provided under the Personal Accident for Volunteer Workers cover. These improvements are a testament to the low claims history on these products, paired with a soft market keen to provide improved cover to maintain quality risks in their portfolio.

Property values
Underinsurance of property values continues to be a significant problem across the Church property program, and an area that we will continue to target from an education perspective to ensure that churches and ministries understand the risks they may expose themselves to as a result of their property not being declared for it's true replacement value. We understand that Property Protection costs often make up the majority of an Insurance/Protection invoice, and that decisions are often made based on the cost of the premium. However, the difference between saving a small amount in premium versus the cost of repairing or replacing a damaged property where your Property Protection is not able to cover the full cost can create a significant disparity. We want to ensure that those who are responsible for making these financial decisions on behalf of your organisation do so from an informed and educated perspective. That is why we continue to provide opportunity for you to seek desktop valuations from a Professional Independent Valuation provider who has partnered with ACS to provide affordable valuation solutions to our clients. Please contact our office if you would like more information.

Maintenance
Unfortunately, storm or water damage claims continue to cause significant loss and interfere with church activities. These frequently result from inadequate roof upkeep. We still urge all churches to implement routine property maintenance inspections that concentrate on the state of drains, gutters, roofs, and downpipes. The possibility and impact of numerous weather-related losses can be decreased by making sure these places are in good shape, clear of obstructions, and not negatively impacted by rust, seal deterioration, or spots that could allow water to pool. It is often necessary for exclusion to be placed on policies for loss resulting from these types of maintenance issues once they have been identified following a claim.

The Independent Church Insurance and Protection Package is provided on a Scheme Basis. Therefore, if you purchase Public Liability Protection through ACS Mutual and own Buildings and/or Contents, you must also purchase Property Protection through ACS Mutual. Please note that this requirement does not apply if your facilities are insured under a Body Corporate or Strata title arrangement.



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RENEWAL SNAPSHOT

Snapshot

Here is a snapshot summary of the overall renewal this year:

01
Property
Rates have reduced across all property lines.

02
Public Liability
Rates have remained stable which continues to be an excellent result for a challenging product placement.

03
Personal Accident Volunteer Workers
Rates have remained stable but cover has been improved with an increase to age limits for authorised volunteers to 101 years of age at no additional cost. Please refer to schedule for full information and benefit for 80-101 year olds.

04
Professional Indemnity
A 10% reduction in rates with no change to the scope of cover.

05
Associations Liability/Cyber Liability Protection
A 10% premium reduction on Associations Liability with improvement to cover. Crime cover has increased from $200K to $250K, and the excess on Employment Practices Claims reduced from $2,500 to $1,000.

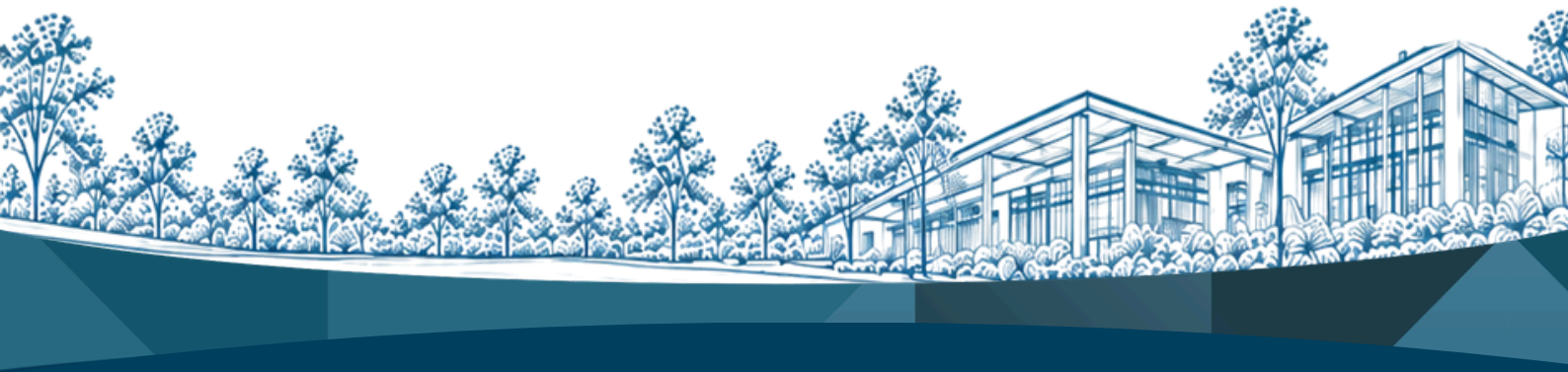
06
Motor Vehicle Insurance
The motor account has performed better this year and as such has seen a reduction in rates of 5.5%. A new policy wording applies this year.

07
Corporate Travel
Corporate Travel – No increase in rates. The inclusion of a new Standard Level 3 Corporate Travel offering a trip quota of 15 Overseas and 30 Inter/Intrastate trips.

08
Pastors Personal Accident and Illness
Pricing has remained stable this year with improved cover.

09
Stand Alone Cyber Liability
Rates have continued to reduce for this product. A new policy wording applies this year with some improvements to cover.

For a more detailed review of each policy class, please refer to the following pages:



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INSURANCE & PROTECTION PROGRAM

2025/2026 Insurance and Protection Program

Property Protection

Property rates have seen a slight reduction this year as a result of the continuing softening property market in the Asia Pacific region. Cover for Gross Revenue has been increased from $1M to $2M this year, with an increase in the Indemnity Period for Gross Revenue also increased from 24 months to 36 months.
Please refer to the PDS and schedule for further information and definitions.

Declared values and indexation

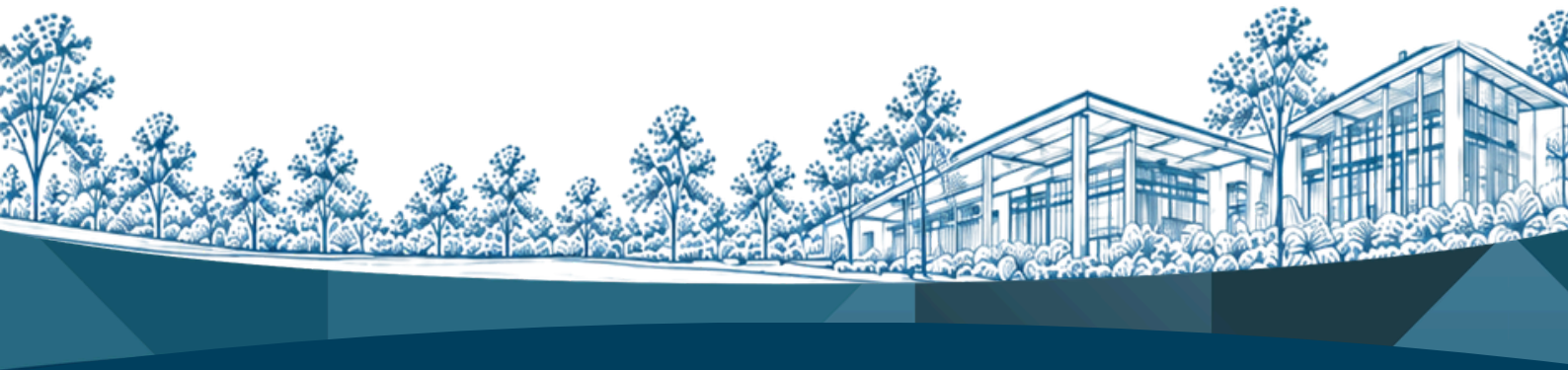
If you did not change your property's declared value, a standard 3% indexation on declared values has been applied. Please ensure that your property values continue to represent the total replacement costs of your assets at today's prices.
Be particularly mindful that building materials and costs have significantly increased recently. Under-declared property can result in reduced claims payments, even on small partial losses. Please contact our office if you would like to take advantage of the independent valuation arrangement previously offered.

Public and Products Liability Protection

Again, rates for Public Liability have remained stable. This is a great result in a market where church liability and sexual molestation risk are still challenging to place.
This result is a testament to many organisations work to ensure that their churches or ministries adhere to comprehensive child protection policies and procedures.

Check your Public Liability Protection Schedule

However, some organisations have indicated on their declaration forms that they do not currently meet the Child Protection Policy/Sexual Molestation underwriting requirements. This means that sexual molestation has not been included in their renewal. Your Schedule of Protection for Public Liability will indicate whether this protection is included. Organisations that do not meet the required standards have had Sexual Molestation Protection withheld.



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CLAIMS MADE & CORE PROTECTIONS

Protection details

Sexual Abuse/Molestation Protection – Claims Made Protection

We would like to remind all organisations with Sexual Abuse/Molestation Protection as part of their package that this Protection is provided on a Claims Made basis. A Claims Made protection covers you for claims or circumstances that may give rise to a claim reported to the Mutual while the protection is in force. If you become aware of a claim or potential claim, you must notify us in writing immediately.
If you do not notify ACS Mutual of a claim, or a circumstance that could give rise to a claim during the period of protection when you first become aware of the matter, subject to the retroactive date noted on your protection, a claim may not be paid. Please refer to your Protection Schedule for the full Sexual Abuse/Molestation Protection endorsement wording.

Policy and protection documents

For full details of the Property and Public Liability Protection offered through ACS Mutual, please go to https://www.acsfinancial.com.au/independent-churches/
Documents can be found under the Independent Church and Ministry Scheme. Access the Mutual Product Disclosure Statement via the Customer Portal. To access the ACS Mutual PDS document, you will need the password ACSMPDS2024.

Personal Accident for Voluntary Workers (PAVW)

AIG continues to provide this cover again this year. Pricing has remained stable and this continues to be a very affordable and beneficial product for our clients. Volunteers aged up to 101 years can now be covered under this policy. Please refer to the policy schedule for the scope of cover provided for volunteers aged between 80-101 years of age.

Professional Indemnity

Professional Indemnity policies have been provided a further 10% reduction in rates again this year. The scope of cover provided has not changed. Any changes in price may be due to an increase in your numbers or level of cover requested.

Association Liability & Cyber Liability

The insurer of the Associations Liability policy has provided a 10% reduction in premiums this year as this policy continues to perform well. In addition to the reduced premium, improvements in cover have been provided, including an increase in the limit provided for Crime cover, which has been increased from $200,000 to $250,000, and excesses payable on Employment Practices Liability claims reduced from $2,500 to $1,000.
ACS Mutual continues to provide Cyber Liability Protection, which forms part of this package. This is a limited protection with an aggregated limit shared amongst all Independent Churches. Please refer to your policy schedule for more details on the scope of protection being provided.
If you believe your organisation requires coverage above this limit, a standalone Cyber Liability and Privacy Protection product is available. Please contact our office for more information and a quote.

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Claims Made reminder

Please remember that Professional Indemnity, Associations Liability and Cyber Liability Protection are all provided on a Claims Made basis, therefore it is essential that you notify our office as soon as you first become aware of a claim or an incident which may result in a claim before the policy expires. Late notification may result in a claim not being paid.

Additional insurance products

Stand Alone Cyber Liability and Privacy Protection Insurance

If you have elected to purchase a stand-alone Cyber Liability and Privacy Protection Policy, you will see this as a separate invoice in your package.
Market prices for this product have reduced again this year on most policies. Reduction in premium will be dependent upon your annual turnover figures and level of cover taken. There have also been improvements to the cover which will be outlined on your Schedule of Cover

Personal Accident for Pastors (PAP)

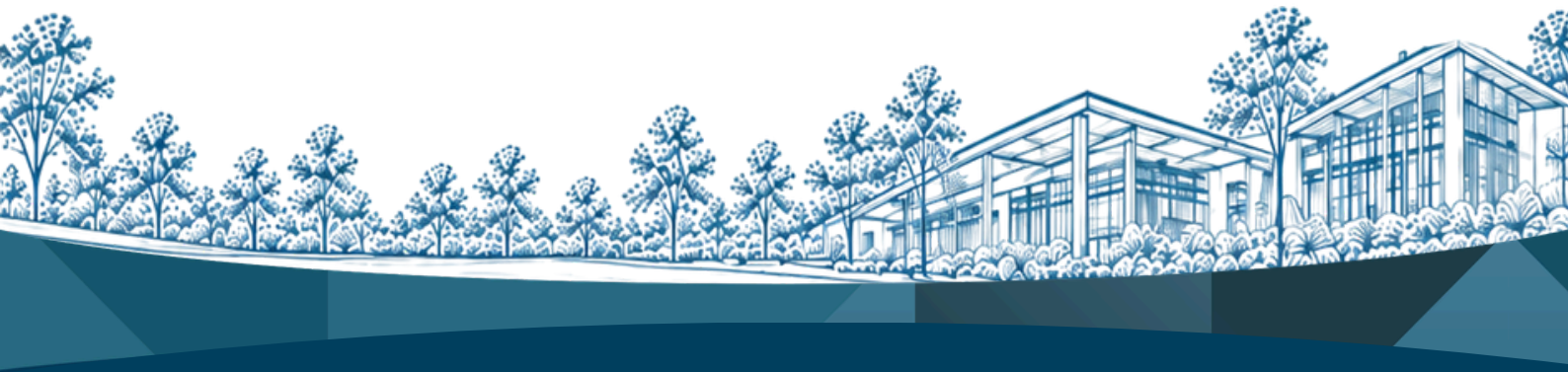
AIG continue to provide this cover this year, with rates remaining stable for the policy. Improvements to the scope of cover have been provided this year at no additional cost.

Motor Vehicle

We marketed the renewal of this policy with five major motor vehicle insurers this year; however, the incumbent provider, CGU, continued to provide the most favourable rates.
The Motor Vehicle fleet for Independent Churches has performed well this year and has been provided with a 5.5% discount. It is important to notify claims as soon as possible.
The scope of cover and excesses applicable to claims remains the same.

Corporate Travel

Corporate Travel rates have remained unchanged for churches who have opted for this cover. The introduction of a new Level 3 standard offering which provides 30 interstate and 15 overseas trips has benefited many churches this year. Rates have also remained stable for organisations with more complex Travel Insurance packages. If you have this cover, please ensure that all trips are declared as soon as you book travel. When declaring trips, one person travelling equals one trip.



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DOCUMENTS & PAYMENT

Policy Wordings and PDS Documents

You can access all relevant Policy Wordings, Product Disclosure Statements (PDS) or Target Market Determinations (TMD) via the following link https://www.acsfinancial.com.au/independent-churches/
If you have any queries about your renewal package, please do not hesitate to contact our Insurance Team, and they will be happy to discuss this with you.

Changes to Payment Options

Please note

Please note – Credit Card Payments are no longer available via the DEFT payment system.

If you wish to pay your account in full, you can pay your account using the following methods.

BPay

BPay - please refer to the BPay Biller Code and Reference number at the bottom of your Statement of Account.

Post Office

Post Office –accounts can be paid over the counter at your local post office

If you wish to pay using a monthly direct debit option, please refer to the Premium and Contribution Funding section below.

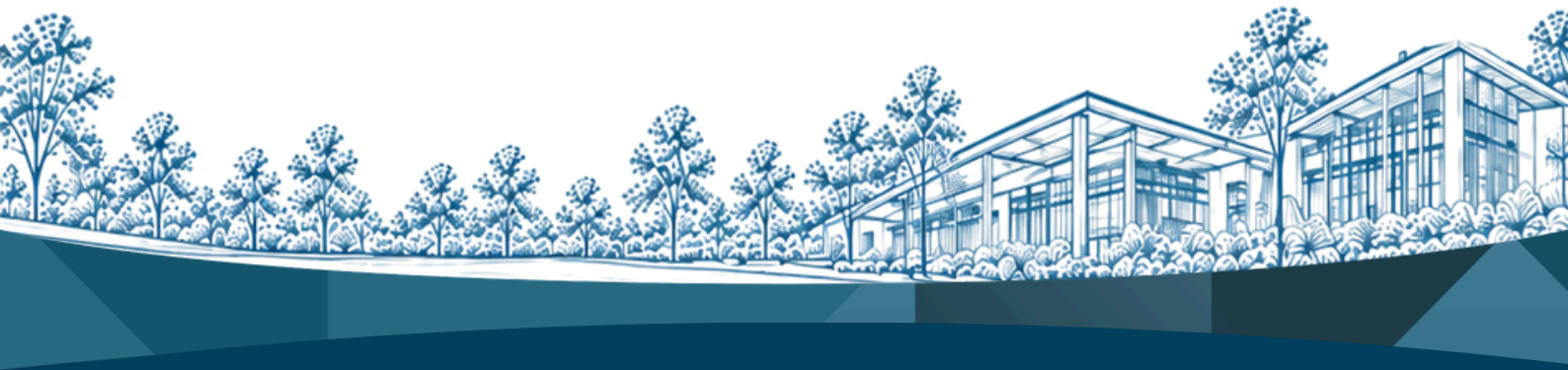
Premium And Contribution Funding

If you would like to manage your cash flow through monthly instalments, and your organisation qualifies for this option, a Premium and Contribution Funding quote and application has been included with this renewal. Complete your bank account details and return the signed form to our office by email.

Please note

Monthly direct debits do not automatically continue from previous years. You must complete a new application form if you wish to use this facility again for the next renewal period.

- Nominated bank accounts must match the name of the insured organisation.
- This method of payment is only available to organisations that have a valid ABN that matches the insured organisation (sole traders, private individuals and trusts are excluded)
- Monthly direct debits cannot be taken from a credit card.
- Details of monthly debits will be outlined on the application form provided to you.



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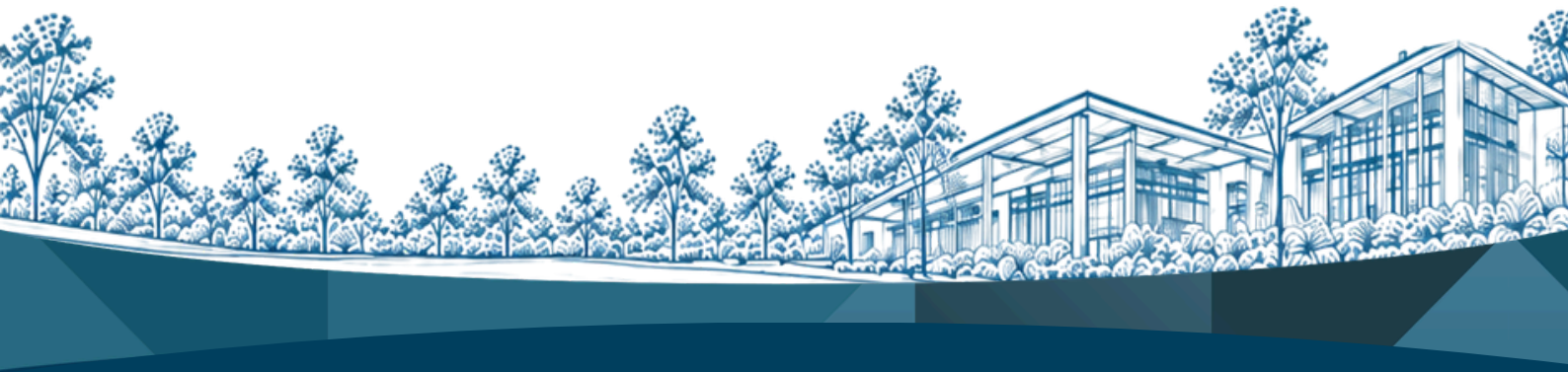
SUPPORT

Need to discuss your renewal?

We thank you for your continued support and look forward to working with you and your teams as we strive to expand the Kingdom.

Kind regards,

Rosie Kinday
National Manager Insurance Services



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