



Our Mission:

To support and protect churches and church ministries by offering superior property and casualty risk and insurance management services.

Dear Church Friends,

Our new Loss Control Manual is a complete revision. We hope it will serve you better in your efforts to protect your church. It is broken into major areas of activity, providing you with a working document we hope will become tattered with use. You may also download additional copies at: www.InsuranceBoard.org.

Loss control is a continuous process of research, experience, and education. Attention to loss prevention is also **part of your covenant** with all other participants in the program. Because the IB program is a risk pooling venture, each church has a responsibility to the group to:

- Insure to full value and pay a fair share of premium
- Maintain property and grounds to minimize damage and protect parishioners, employees and visitors
- Professionally manage church ministries and business affairs
- Inform the IB of changes that affect coverage and report claims timely.

To assist you in fulfilling your covenant within the IB family of churches, the Insurance Board keeps you informed. We continuously update our website to provide you current and useful information, and we provide newsletters, posters, checklists, seminars, and webinars in an effort to get pertinent information to you.

Each volume of our new Loss Control Manual contains: guidance for getting started with your safety and protection stewardship; technical information regarding specific areas of concern including People (Vol. 1), Property (Vol 2), Transportation (Vol 3), Youth Activities (Vol 4) and Management (Vol 5); resources to further develop your knowledge or aid your work; and checklists to help you manage the details.

Managing a church property and its many activities is no simple matter. We hope these manuals will make it easier.

Sincerely,

Carl J Kotheimer, Director, Loss Control and Claims

Getting Started with Loss Control



As a steward of your church you have responsibilities in addition to work and family life. You don't have time for theory and paperwork, so we are going to try to make this as simple and as practical as it can be. In matters of risk you have a few choices:

- **Avoid** the risk – That's not always an option. Your church is committed to certain activities, so you must find a way.
- **Transfer** the risk – Sometimes you can hire it done, or transfer risk under a written contract. You might do it in a lease. Or you can buy insurance for some things.
- **Minimize** the risk – That is, reduce the likelihood that something bad can happen.
- **Mitigate** the risk – Once something bad happens, keep the "damage" to a minimum.

The better part of your stewardship responsibility will revolve around **Minimizing** and **Mitigating**. The activities and mission of your church are a given. Insurance has been purchased for major events, but it does not cover all things. Now you must manage it through.

Whether you operate in committee or individually, the major areas of risk and likely divisions of responsibility include, at least:

- Vol. 1 — People -- Injury prevention and safety training
- Vol. 2 — Property -- Buildings and Church Property
- Vol. 3 — Transportation -- Vehicle use and driver selection
- Vol. 4 — Youth Activities – Special concerns for youth centered activities
- Vol. 5 — Management – Church operations and employee management

Some of these overlap, but we created manageable pieces so you can get something done.



Youth Activities: Day Care, Trips, and Camps

To get started, you need to think about the following steps:

- **Process** -- First, how do you get things done? Do you have a process written down or a flow chart? Who is in charge? Who has direct responsibility? How are decisions made?
- **Training** -- Are special skills or knowledge required? How is training conducted? How are records kept? Do volunteers have the needed skills and training?
- **Inspection / Audit** -- How do you make sure that all is well or what needs “fixing”? Who is checking? Who shares the result?
- **Remediation & Resolution** -- How are problems fixed? Are there budgets? Who approves the fix and the expenditure? How is the fix verified? Who shares the information?

We will review these steps in each risk category. Depending on the size and complexity of your congregation, a very simple approach may apply, or something more complex. In some cases it may be as simple as one person taking the initiative and getting approval from trustees along the way. In other cases budgets and planning will be involved. Some projects will take weeks and others will take months.

PROCESS

Youth ministry is a major element of church activity, quite naturally, since families are the building blocks of every congregation. In thinking about youth centered activities and services, the experiences of your own youth and parenthood are your principle points of reference. Your instincts are to lavish fun experiences upon your children while you develop their knowledge, character, and values. It is both ironic and disturbing that parental instincts are no longer sufficient to assure the safety and well-being of your children, especially when they are not under your direct supervision.



Often, you must delegate to others. You rely on your church to provide leadership, supervision, and a safe environment. You expect professionalism and that risk to your children be minimized.

In this volume, the emphasis will be placed on risks that are critical to children, most of all because children are the least able to identify and control the risks around them. For this purpose, we define “children” as anyone under the age of eighteen from infant to tweens and teens. Children lack the education, experience, and judgment to manage risk.

This volume addresses several types of church activities that are for children. These include day care and nursery schools, mission trips and playgrounds. Camps, both day and night, usually include all of these activities in some form.

The additional major areas of risk or safety are summarized here:

Activity	Risk Management Concerns
<i>Day Care & Nursery Schools</i>	Regulatory compliance, negligent hiring, negligent supervision or training, neglect, physical and sexual abuse, parental permission, and transfer of custody
<i>Mission Trips</i>	Sexual abuse, negligent selection of chaperones and volunteers, transportation, driver qualification, age appropriate activities, parental permission, and transfer of custody
<i>Playgrounds</i>	Design and construction standards, maintenance, security, and supervision
<i>Camps</i>	Negligent hiring or selection of volunteers, negligent supervision or training, physical or sexual abuse by staff or other campers, parental permission, custody, age appropriate activities, design and construction standards, maintenance, and security

As in other activities of the church, it is necessary that your church’s governing board explicitly assign responsibility, more so because children are involved. Depending on the size of child centered programs, you may hire a professional to assure both regulatory compliance and a high level of skill in protecting the interests of children.



SafeConduct™ Fundamentals (& Services)

While the term “safe church” has been used for many years to describe programs to protect children from abuse, the Insurance Board has adopted the term **SafeConduct™** to refer more broadly to organizational conduct and personal behavior which have an impact on adults and children alike. Clergy and lay leaders “guide” and “lead” in ministry as the maestro “conducts” an orchestra.

Every relationship is defined by the quality of conduct. From the ethics of adult relationships, to fair uses of power, mutual support among peers, nurturing of trust and tolerance, and defense of vulnerable individuals, our conduct defines us as individuals and leaders.

Organizational conduct, including your safe church program, must begin with the creation of a policy and a set of procedures appropriate to your ministries. On the one hand, your policies must be comprehensive, while you must also be able to “live” them every day. At the highest level, your church must address issues such as boundaries for clergy and staff, sexual harassment, tolerance around race and sexual orientation, bullying and stalking and the potential for child abuse. How these programs are executed affects your church’s reputation for SafeConduct™

Conveniently, principles that have been developed for prevention of child sexual abuse can be applied broadly to all areas of SafeConduct™. These principles include:

- **Screening** and selecting clergy, employees and volunteers.
- **Guidelines for interaction** between individuals, adult and child alike.
- **Monitoring** behavior and nurturing.
- **Creating safe places** for ministry.
- **Responding** to inappropriate behavior, breaches in policy and allegations and suspicions of child abuse.



- **Training** in policies of SafeConduct™ generally and sexual abuse prevention in particular.

When your congregation takes its first steps to create its safe church policy, it is beginning an important journey, one filled with challenges, revelations, satisfaction and rewards.

To support your church, the Insurance Board has created the **SafeConduct™ Workbench**, a suite of resources and services you can directly apply in policy development and execution. Go to www.InsuranceBoard.org, then to **Safety Solutions** to find these resources:

- **Self-Assessment Tool** – The online and interactive self-assessment will help you take inventory of current policy, define additional needs and find sample policy language.
- **Armatus Training Suite by Praesidium** – Online training services are provided at **no cost** to all denominations served by the Insurance Board, whether or not currently participating in the insurance program. (United Church of Christ, Disciples of Christ, Presbyterian Church USA)
- **Background Checking by Praesidium** – Several background checking levels are available to all denominations served at a negotiated rate. The cost is subsidized by 50% for those participating in the IB insurance program.
- **Reference Resources** – To assist in policy development, reference documents and links are provided which include sample policies.
- **Webinars** – Live and recorded webinars regarding policy development, interaction guidelines and related subjects.
- **“Have a Question?” On-call Consultation** – The Director of Loss Control & Claims will work with you directly to provide solutions to matters of policy and specific incidents that may arise at your church.

Day Care & Nursery Schools

Day Care operations are increasingly subject to state regulation. When your church decides to operate a day care, or nursery (even if only for church members) it must be prepared to operate it strictly as a regulated business. There are a num-



Tenant Day Cares

If a church permits use of its facilities for another organization or person to operate a day care business, the church must establish an arms length relationship to include a written lease containing provisions (1) that the church is held harmless and indemnified for acts and injuries arising out of the day care operation; (2) for proof of insurance for general liability, professional liability, sexual misconduct liability, automobile liability (if vehicles are used) and workers compensation for its employees; and (3) for verification of licensing of the business entity and staff according to state laws. Consult an attorney to assure compliance with statutes and suitable contractual protections for the church.

Even when a tenant conducts day care operations, your church must be satisfied that risk management concerns are fully addressed for several important reasons: the children of your congregation are likely attending the program; your church's name will be associated with anything that goes wrong at the day care; and in the event of claims for injury, it is likely that claims will be made against both the day care operator and your church.

ber of risk management concerns applying to day care and nursery schools, and loss control methods commonly used to address them.

The initial critical step in loss control is careful selection, screening, and background checking of employees. Today it will be hard to find a professional organization that does not do background checking of prospective employees and periodic checks of current employees. It is fundamental "due diligence". Churches typically require self-disclosure by volunteers and require that volunteers be church members for at least six months to be qualified to work with children. Background checking of employees who have contact with children should be repeated at least every three years. Casual employees and volunteers should be checked before each seasonal hire.

The basic training obligations for day care, beyond the routine daily care and education programs, are daunting. The following are minimum areas of concern:

- Prevention of neglect and sexual misconduct
- Supervision of health needs of individual children
- Safety and security of the facility and equipment with respect to children



- Transfer of custody of children to authorized guardians
- State statutes on mandatory reporting of known or suspected abuse of minors.

When day care operations are run by others, your church still has fundamental obligations as a **landlord**. Because young children cannot be “negligent”, it is your church’s and the day care operator’s obligation to provide a safe environment. That means a **high standard of care** for the maintenance of your facilities.

Mission Trips

Mission trips, by their nature, require transportation and lodging considerations. Because collaboration with other organizations may be involved, there may also be contractual and insurance considerations. Add children to a trip, no matter where or the duration, then all of the considerations of youth ministry must be added to the planning. When children are physically isolated from parents and home, they are less able to call for help when they are in distress.

To begin, the screening and background checking of volunteer chaperones and leaders (including parents) is paramount. Anyone who is in a position to have their background checked must also be trained regarding your organization’s safe church procedures and abuse prevention. Trips also entail all of the considerations outlined for day care:

- Prevention of neglect and sexual misconduct
- Supervision of health needs of individual children
- Safety and security of the facility and equipment
- Transfer of custody of children to authorized guardians
- State statutes on mandatory reporting of known or suspected abuse of minors.

Is transportation a consideration? Review Volume 3, Transportation for guidance.

In the area of safety, trips may involve challenging athletic activities or the use of power equipment. Especially when children are involved, due diligence is required:

- Are planned activities age-appropriate?
- What is the reputation of the sponsoring facility or organization?
- Are parents aware of the risks and have they provided permission releases?



It may be that older children are permitted to be un-chaperoned at some times. While juveniles may not always be held responsible for the acts, state laws may impose financial responsibility on their parents. While your church is not responsible for deliberate wrongful acts of children in your custody, parents have expectations that your church has perfect supervision of their children at all times. Especially while doubling as mission trip participants, chaperones must give first priority to their supervisory role.

When foreign travel is involved, another level of planning is involved: emergency medical evacuation and repatriation. When a life threatening injury or illness occurs in a foreign country, parents may have expectations their child will be evacuated to the U.S. for treatment. Additional insurance may be necessary.

When collaborating with other organizations in **mission activities** away from the home community, it is desirable that the **host organization** be clearly and contractually in charge of the mission activity. For example, if the church is providing volunteer labor to Habitat for Humanity, it is better the latter is in charge and that your volunteers work to their standards as much as possible. In this way, in the event of an accident involving volunteers or others, it is clear whose operation is responsible. Your church must endorse and subscribe to the safety routines of the host as a minimum. In some situations you may wish to shift risk to the host through a contract. Or your church may have individual participants apply or enroll with the host organization, rather than through your church. This may make it clearer to the (parents of) participants that they are participating in an activity of the host, not your church. It is as likely that a host organization will require releases of individual participants and/or parental permission.

Dormitories and Temporary Lodging

Trips away from home may require lodging in a number of standard and improvised lodging arrangements, from hotels and camp cabins, to “camping out” in a



school gym or church hall. Any of these arrangements require thought and planning regarding the safety, well-being and security of participating children. Chaperones must be prepared to manage the whereabouts, feeding, bathing and sleeping of children, mindful of the ages and sex of participating children.

Trip organizers must have advance knowledge of the character of sleeping and bathroom facilities and plan how they will provide security, privacy, and dignity when conditions are less than ideal. Planning may require sufficient numbers of both male and female chaperones and training of chaperones regarding two-adult supervision in some circumstances.

Established church camps, on the other hand, generally employ clergy and other professionals to manage these issues. Consulting with camp managers in your area may help you anticipate needs and plan your extended mission trips.

Playgrounds

Playgrounds are intended to invite and entertain children. Young children lack fear, experience, and judgment and may use playground equipment in ways that adults never could have imagined. Therefore, the design and layout of a playground is a project for professionals. Considerations include: accessibility, age separation, conflicting activities, sight lines, signage and labeling, equipment and surfacing materials. When planning a new playground consideration should be given to the financial means to maintain it and who will be responsible to inspect and repair it years later.

Over time, the design and construction of a playground will become obsolete. You will now rarely find a teeter-totter on a playground, nor a very high sliding board. Materials and surfaces commonly used only a few years ago may now be considered unsuitable. Children are without liability when injured at a playground. Defenses such as “assumption of risk” and “contributory negligence” do not apply. Therefore, creating a playground is a commitment to build it right, maintain it right, and then tear it down.



Related to playgrounds is the popularity of rollerblades, skateboards and bicycles. New legitimate competitive sports have evolved around these “toys.” They may be used in ways and in places that adults have never dreamed, to include on stairs, railings, and retaining walls. Abrasions, contusions, sprains, broken bones, and head injuries are routine. Each church should carefully consider whether these activities should be discouraged on church property.

Speaking of Insurance — General liability – The basic form of liability insurance, general liability, provides coverage for bodily injury and property damage resulting from the ordinary accidents that occur at an insured location, or as a result of an insured business operation. However, a basic policy such as this will likely **exclude acts of sexual misconduct or abuse**, or injuries that arise out of professional activities, such as counseling. Considering the financial risks associated with even an assertion of abuse or neglect, general liability insurance is not sufficient to protect your church, day care, or camp.

Sexual Molestation Liability (SML) – SML coverage picks up where general liability leaves off, especially when children are involved. Even an unfounded allegation of abuse can result in six figure legal defense costs, a sufficient consequence to financially ruin an important ministry. Where this coverage exists, leaders and managers must actually read the policy and understand important limitations and responsibilities for reporting possible incidents.

Professional Liability – Coverage for professionals is varied and tailored to specific professions such as doctors, lawyers, and attorneys. A day care operation may have a “professional” exposure when it provides counseling, administers medications or is caring for special needs children. While a specialized “day care liability” policy might address some exposures, there are likely limitations. When licensed social workers, nurses and similar professionals are employed, they may have an expectation that professional liability coverage be provided.



TRAINING

In the matter of caring for children, your church cannot rely upon notions of “common sense.” Because parents have high expectations of organizations that lead and supervise child centered activities, there is no substitute for a strict and documented training process for employees and volunteers, including parents in volunteer roles. Training does not have to become an overwhelming burden, but your church must provide knowledge, standards, and guidance.

The following are some specific subjects to be covered in appropriate depth for the circumstances:

- **Training of employees** – In addition to the routines of custodial care, employees must be trained in regard to health risks, privacy, pick-up and drop-off procedures and other issues regarding the safety and security of children.
- **Prevention of neglect and sexual misconduct** – Additional training is required regarding boundaries, specifically rules and procedures designed to prevent actual sexual exploitation or allegations of misconduct. That is, part of the training objective is to protect the reputations of employees and the organization by assuring knowledge of, and disciplined use of, procedures.
- **Supervision of health needs of individual children** – When the youngest children are in care and when children are isolated and remote (trips), obtaining knowledge of health and dietary needs, and permission to authorize treatment is fundamental. Everyone must know the rules and procedures to avoid and respond to health episodes in addition to the routine matters of sanitation.
- **Safety and security of the facility and equipment** -- Each employee must understand that personal initiative and discipline in regard to physical conditions and the security of buildings/playgrounds is part of the job description.
- **Transfer of custody of children** – Strict practices at pick-up and drop-off time must be trained and enforced. Procedures must be clear in a time when custody of children may or may not be shared.



- **State statutes on mandatory reporting of abuse** – Each state has requirements for mandatory reporting of **suspected** abuse of minors. Because abuse may include everything from neglect to physical or sexual abuse, employees must be trained to recognize signs of abuse and how to report internally.
- **Emergency Response & Evacuation** – Considering child-caretaker ratios in pre-schools and day care filled with small children, staff must be trained in evacuation procedures and response to other emergencies such as tornadoes. Part of the process will involve continued security of children at another place and reunion of children with their proper guardians.

Certain challenges are encountered every day; managers and staff probably know what to do. Where there is risk that is encountered infrequently, it is easy to become complacent. If you have never personally known a case of abuse, you may begin to believe it is not a risk that needs managing. Frequent re-training is the means to assure current active knowledge of critical skills.

INSPECTION/AUDIT

The responsibilities associated with caring for the children of others are extraordinary. The numbers of children and their individual needs add complexity. Managers must rely on others to get the work done. There is little room for error. Airline pilots, while they operate the same planes every day, use checklists every time they take off. A crew of just a few must safely get many lives into the air and back down safely at their destination without errors. The same applies in child care – the customers, parents and children, trust your day care operation to return the children safely. A regular program of self-inspection, audit, and improvement is an essential component of risk management. While state regulations and audits may apply specifically to day care, they may not cover all that is expected by parents; and some activities may not be specifically regulated.



Consider the variety of issues associated with youth-facing programs, and the level of independent judgment and observation required by every employee or volunteer, each looking after the needs of a much larger number of individual children. A structured audit program that includes employees in the process can double as training, and accelerate response and improvement to found deficiencies.

Checklists are included here for your use. Given the variety, size and importance of youth programs, the checklists may not cover every detail that is possible or needed. But they should generate discussion. Where problems are identified, the person in charge must take the initiative to bring them to resolution.

REMEDICATION & RESOLUTION

Everyone has a boss. While youth ministry serves the interests of children as customers, it is answerable to parents and guardians for the quality of services. Public companies submit to annual independent financial audits, report results and conduct stockholder meetings. You should expect to be accountable and to report your status to parents and guardians at regular intervals.

While reporting of routine problems may not be necessary, your quarterly and annual report to parents might include:

- Status of licenses and renewal (for regulated operations)
- Changes in management staff
- Changes in processes, especially those with a parent interface and those intended to respond to known problems
- Events/plans intended to improve risk management including training efforts.

Especially in the area of regulated day care operated by the church, a higher level of reporting and accountability is owed to the managing board of the church. The board will be unable to fulfill its fiduciary responsibilities without knowledge of the details of youth ministry including identified problems and proposed solutions.



Checklist:

The checklists that follow are formatted so that “y” is “okay” and “n” is “not satisfactory.”

The checklists that follow are geared to the material:

- **General Youth Ministry** – general management
- **Day Care and Nursery Schools** – state regulation, employee screening, background checking, training, abuse prevention, permission
- **Mission Trips** – abuse prevention (training), background checking, driver qualification, permission
- **Dormitories & Temporary Lodging** – planning, inspection, control
- **Playgrounds** – design and construction standards, maintenance, security

GENERAL YOUTH MINISTRY	Y	N	N/A
PROCESS & MANAGEMENT, also see “Employment”, Vol 5, <i>Management</i>			
Are written applications required for all employees and volunteers?			
Is prior employment or volunteer service verified and references checked?			
Are appropriate background checks conducted for employees/volunteers including a minimum: <ul style="list-style-type: none"> • National criminal records check? • National sex offender registry check? 			
Are there procedures to protect the privacy/confidentiality of employees, volunteers and children?			
Has your board consulted your denomination’s publications regarding safe church policy (child sexual abuse prevention)?			
Does your safe church policy include provisions for: <ul style="list-style-type: none"> • Screening and selecting employees and volunteers • Guidelines on interaction between individuals • Monitoring behaviors • Ensuring safe environments • Responding to inappropriate behavior, breaches in policy and allegations/suspicious of abuse • Training in child sexual abuse prevention 			
Has legal counsel been retained to review hiring and safe church policies?			
Is authority to address the media/public authorities on behalf of the church defined by the board?			
Is responsibility to report incidents to insurers/governing bodies assigned to a specific person?			
Is there a written requirement that employees/volunteers working with children be supervised?			
Are two staff members required to be present at all times when working with children?			
Are classrooms and other areas where children are present easily viewed?			
Are there written procedures for immediate response to suspected abuse or violation of standards?			



GENERAL YOUTH MINISTRY	Y	N	N/A
PROCESS & MANAGEMENT, also see "Employment", Vol 5, Management			
Are records maintained: <ul style="list-style-type: none"> Regarding discipline of employees/volunteers who violate procedures? Regarding investigations of suspected abuse? 			
TRAINING			
Are all youth ministry employees/volunteers trained regarding specific state statutes regarding mandatory reporting of known or suspected abuse to a minor?			
Do all youth ministry employees and volunteers receive training in sexual abuse prevention?			
INSPECTION			
Does the governing board audit youth ministries for compliance with church policies?			
To assure policy compliance, are background check authorizations and results audited by a responsible person appointed by or member of the governing board?			
Are training records audited to verify compliance with employee/volunteer training requirements?			
Are youth activities periodically monitored live to assure employee/volunteer compliance with church policies and procedures?			
Have child care facilities been inspected by the local fire department within one year? Is there a report of deficiencies?			
REMEDATION & RESOLUTION			
Have plans for remediation of deficiencies and budgets been presented to the board?			
Has board approval been obtained as required for changes in policies and procedures?			
Is final resolution of discrepancies, policy changes and disciplinary action documented?			

DAY CARE & NURSERY SCHOOLS	Y	N	N/A
PROCESS & MANAGEMENT			
Have State laws been consulted regarding requirements for operating child care facilities? (including oversight of tenant operated program)			
Have proper licenses been obtained before beginning child care operations? (including tenant operated program)			
For tenant operated day care, is there a lease in force defining: <ul style="list-style-type: none"> Hold harmless, defense and indemnity of the church for day care operations? Proof of insurance for general/professional/sexual abuse liability & workers compensation? Provision of "additional insured" status on general liability insurance? Mutual waiver of subrogation with respect to personal property? 			
Are pre-placement physicals required for employees and volunteers where permitted by state law? (HIV/AIDS, hepatitis and other communicable diseases)			



Checklist:

The checklists that follow are formatted so that “y” is “okay” and “n” is “not satisfactory.”

<i>DAY CARE & NURSERY SCHOOLS</i>	Y	N	N/A
Are staff-to-child ratios within state requirements?			
Are there formal procedures for supervision of employees and volunteers?			
Are main entrances secured to assure identification of all visitors before entering?			
Are there at least two staff members present at all times?			
Are areas where children are located fully visible for supervision?			
Is there a written procedure/information posted for reporting suspected child abuse to appropriate agencies?			
Is the following documentation available for each child in care: <ul style="list-style-type: none"> ● Day care services application? ● Child health inventory? ● Immunization certificates? ● Consent forms (emergency care authorizations; administration of medications with instructions)? ● Field trip “agreement to participate”? (form reviewed by legal counsel) 			
Are there provisions for life safety including the following elements: <ul style="list-style-type: none"> ● Emergency evacuation plans and drills? ● Inspection and testing of exit illumination and emergency lighting? ● Fire alarm testing in coordination with central station services and fire department? ● Placement and inspection of portable fire extinguishers? ● Disciplined clearing of exit pathways? 			
TRAINING			
Is there a defined training curriculum for employees/volunteers about the following: <ul style="list-style-type: none"> ● Rules and boundaries regarding interactions with children, toileting, etc? ● Procedures regarding health status of children and administration of medications? ● Procedures regarding pick-up/drop-off and shared custody? ● First Aid and CPR/AED? ● Internal and state procedures for reporting suspected abuse? ● Prevention of sexual abuse and allegations of sexual misconduct? ● Facility evacuation, sheltering and reunion with guardians? ● Security of entrances, exits, and utility/storage areas containing hazardous equipment and materials? 			



<i>DAY CARE & NURSERY SCHOOLS</i>	Y	N	N/A
INSPECTION			
Are records of background check results/permission maintained in employment files?			
Are records maintained of fire department inspections and follow-up activity?			
Are training records maintained for each employee or volunteer?			
Are facilities and equipment inspections conducted to examine: <ul style="list-style-type: none"> • Condition of wall, floor and ceiling surfaces; non-toxic materials verified? • Security of electrical equipment from children and covering of wall outlets? • Condition of toys? Age appropriate? Periodically sanitized? • Condition of stairways and ramps? • Condition and security of fences? Effective separation from parking, streets, other property? • Control of speed in parking lots? • Operation of exterior lighting? • Provisions to eliminate "blind spots" around shrubbery and fences? 			
For tenant operated day care, does a church official periodically visit and monitor day care activities and review procedures with the operator?			
REMEDATION & RESOLUTION			
Has the governing board been presented with results of periodic audits?			
Have plans for remediation of deficiencies/budgets been presented to the board?			
Has board approval been obtained as required for changes in policies and procedures?			
Is final resolution of discrepancies, policy changes and disciplinary action documented?			

<i>MISSION TRIPS</i>	Y	N	N/A
PROCESS & MANAGEMENT			
Has one person been assigned as a trip leader with broad authority to address the interests of participating children?			
In collaborative ministry, has there been sufficient effort to have the host organization assume responsibility and to transfer risk to the host?			
Are plans in effect and responsibilities assigned to conduct periodic headcounts at departure, arrival, rest stops and between activities?			
Transportation			
Is the decision to borrow, rent or charter vehicles well thought out?			



<i>MISSION TRIPS</i>	Y	N	N/A
Does the church have a "hired and non-owned vehicles" endorsement on its general liability or automobile liability insurance policy?			
Do employees or volunteer drivers have appropriate licenses? (CDL's required when 16 passengers or more including driver.)			
Do employees or volunteer drivers have acceptable driving records?			
Facilities			
Have overnight facilities been inspected for cleanliness, safety and security?			
Are communications channels open with the facilities?			
Permission			
Has permission with reasonable releases been obtained from the correct parents or guardians? (Consult attorney)			
Medical Emergencies			
Are medical conditions/allergies/special diets/medications requirements recorded?			
Have emergency contact instructions been provided by guardians?			
Foreign travel – Have provisions been made for emergency repatriation of seriously ill or injured participants? (special insurance required)			
Activities & Supervision			
Are adult-to-child ratios adequate to the activities?			
Have background checks been conducted on chaperones, including parents?			
Are there clear rules regarding contact with children, including two adult rule?			
Are intended activities understood in advance and age appropriate?			
Are children able and qualified for the activities? (e.g., swimming)			
Is safety equipment sufficient in type/quantity and properly sized? (flotation devices)			
TRAINING			
Have chaperones received training in abuse prevention/detection/incident reporting?			
Have chaperones received training regarding authority, personal conduct and appropriate contact between children and chaperones?			
Have sufficient numbers of chaperones received First Aid and CPR/AED training?			



<i>MISSION TRIPS</i>	Y	N	N/A
In proportion to age, have children been instructed regarding expected behavior, authority of chaperones, communication of problems and security?			
INSPECTION			
See Volume 3, <i>Transportation</i> regarding vehicle inspection.			
Is a final inspection of documents completed prior to trip departure? (Contacts, releases, medical treatment releases, etc.)			
Within authority provided by law, have reasonable attempts been made to assure that contraband material is not among possessions of children and chaperones? (Drugs or drug paraphernalia, weapons, alcohol, etc.)			
REMIEDIATION & RESOLUTION			
Are provisions made for dismissal/return home of children with disciplinary problems?			
See Volume 5, <i>Management</i> regarding discipline of employees and volunteers.			
In order to assess future trips, has the governing board been provided a trip report which identifies logistic and interpersonal issues, proposes improvements in procedures and/or whether or not to conduct future trips?			

<i>DORMITORIES & TEMPORARY LODGING</i>	Y	N	N/A
PROCESS & MANAGEMENT			
Based on actual knowledge of lodging, has a plan been formulated to manage security and use of communal facilities?			
Are means of evacuation identified and checked for obstructions? Are rally points identified?			
Are audible/visual fire alarms present in each room?			
Does emergency lighting indicate functioning status/AC power light on/"test" button?			
For communal bathing and toileting facilities, are two-adult rules in effect and understood by chaperones?			
Are keys/cards inventoried and under adult control?			
Are ages and sexes appropriately segregated?			
Are male and female chaperones available in sufficient numbers?			
Have curfews been defined to children who are eligible to be on their own?			



<i>DORMITORIES & TEMPORARY LODGING</i>	Y	N	N/A
PROCESS & MANAGEMENT			
Has a bed check been scheduled for a specific time to include a headcount?			
Are chaperone rooms/beds located to provide convenient supervision?			
TRAINING			
Prior to departure are chaperones given instruction and assignments for supervision of sleeping arrangements?			
Do a reasonable number of chaperones have First Aid and CPR/AED training?			
Have chaperones received training in sexual abuse prevention?			
INSPECTION			
Have background checks been conducted for all chaperones including parents?			
Are sleeping facilities and restrooms inspected prior to or immediately upon arrival to identify critical shortcomings?			
REMEDATION & RESOLUTION			
Are provisions made for dismissal/return home of children with disciplinary problems?			
See Volume 5, <i>Management</i> regarding discipline of employees and volunteers.			
In order to assess future trips, has the governing board been provided a trip report which identifies logistic and interpersonal issues, proposes improvements in procedures and/or whether or not to conduct future trips?			

<i>PLAYGROUNDS</i>	Y	N	N/A
PROCESS & MANAGEMENT			
Has the governing board assigned a person or committee to regularly attend to the maintenance of an established playground? OR has a committee been assigned to oversee the design, conformance to standards and construction of a new playground?			
Has the governing board clearly decided whether skateboards, skates and bicycles will be prohibited on the property and playground?			
Is Consumer Product Safety Commission documentation reviewed periodically to assess whether installed equipment is appropriate?			
Is adequate security lighting provided or means to secure/lock the playground after hours?			
Is the playground designed to prevent concealment within it? Are fences or shrubs low enough to provide safety barriers while preventing concealment?			
Are signs provided defining acceptable behavior/prohibited activity/hours of operation?			



PLAYGROUNDS	Y	N	N/A
Are there barriers to separate the playground from parking lots, streets and other property?			
Has the playground and equipment been designed to have these positive features: <ul style="list-style-type: none"> • Ground covered with currently approved surface materials? • Equipment grouped according to age group and activities? • Clear lines of sight for adult supervision? • Structure/surfaces over 30 in. tall removed by 9 ft. from other structures? • Protective end caps on bolts/screws? • Equipment securely anchored to the ground? • Openings smaller than 3.5 in. OR larger than 9 in. to prevent entrapment? 			
TRAINING			
Are individuals assigned to supervise playgrounds (e.g., day care), trained regarding: <ul style="list-style-type: none"> • Appropriate use of equipment? • Acceptable interactions between adults and children and between children? (bullying) • Security? 			
INSPECTION			
Do local police cooperate in regular patrolling of playgrounds?			
Have the following conditions been identified and scheduled for repair: <ul style="list-style-type: none"> • Exposed/protruding/missing bolts, screws and S-hooks? • Pinch points and joints, springs, or chains? • Rusted, bent or broken elements? • Worn or poorly lubricated bearings? • Worn chains or swing hangers? • Sharp or rough edges or points? 			
REMEDIATION & RESOLUTION			
Have plans for maintenance and replacement of equipment, and budgets as applicable, been presented to the board?			
Has a responsible individual or committee verified completion of equipment maintenance, repairs or replacements?			
Has worn out equipment been removed from service?			

References and Resources

Faith Trust Institute – resources on child abuse, clergy abuse, domestic violence, sexual violence. www.FaithTrustInstitute.com

SafeConduct™ Resources – Prevention of sexual abuse, abuse prevention training and background checking. “SafeConduct™ Workbench”, www.InsuranceBoard.org

“Handbook for Public Playground Safety”, Consumer Product Safety Commission
<http://www.cpsc.gov/cpscpub/pubs/325.pdf>

National Resource Center for Health and Safety in Child Care and Early Education – State regulations for child care facilities <http://nrckids.org/STATES/states.htm>

“Preventing Child Sexual Abuse Within Youth-serving Organizations: Getting Started on Policies and Procedures”, Centers for Disease Control and Prevention, <http://www.cdc.gov/ViolencePrevention/pub/PreventingChildAbuse.html>

“Skate Park Design and Facts,” City of Stockton, CA <http://www.StocktonGov.com/parks/skating/skatedesign.cfm>

American Camp Association – State Regulations Database <http://www.acacamps.org/publicpolicy/regulations>



700 Prospect Ave * Cleveland, OH 44115
800.437.8830 * www.InsuranceBoard.org

The information presented is for educational purposes to assist churches in developing an organized, comprehensive approach to loss prevention and loss control. This material is limited in scope and does not apply in every case or circumstance. It consists of general guidelines or suggestions, rather than specific advice, does not replace any legal requirements, and should not be considered as legal guidance. Because it is necessary to apply principles or concepts to specific facts, always consult professional counsel before using this material as the basis for specific action or adopting any of the guidelines or suggestions as policy.