



Church safety solutions

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Inside this issue

What constitutes a special event?1

Why are special events a concern?1

Three step process for addressing special events2

Risk assessment: a closer look4

Pre-planning checklist5

Lessons of Loss6

Coming next month:
June/July Construction safety for churches

A special event can energize a church's membership and can provide an entrée for newcomers to experience a church for the first time. Moreover, special events can help churches in their evangelism and community outreach missions. What possible downside could occur when a church hosts a special event? First, let us consider what it means to hold a special event.

What constitutes a special event?

While there is no universal definition of a special event, for this newsletter we will consider a special event to be any occurrence or circumstance that a) is designed to draw significant numbers of visitors, b) is considerably different than normal church operations, or c) creates a clear and markedly increased risk to personal injury or property damage. Also, we will focus solely on events held on church property.

Using this definition, examples of a special event would include:

- A church's Christmas program using live animals for the nativity scene
- A rummage sale in the church parking lot to raise money for a mission trip
- Hosting a basketball tournament at the church
- Using a church's fellowship hall as a polling place on election days
- A youth group holding a combination pancake breakfast and car wash as a fundraiser

Why are special events a concern?

Due to significant numbers of visitors, activities outside of the norm, and/or heightened risk to the church and participants, a special event



increases a church's likelihood and the potential severity for an accident or damaging incident. It takes just a little imagination to project what could go wrong:

- In the Christmas program, the donkey is "spooked" by the lights and music, begins to bray loudly, and kicks a "shepherd" who tries to control the animal.
- Sometime during the rummage sale, one of the cash boxes is taken.
- During a basketball game, a player hurtles himself out of bounds, hitting his head on a concrete block wall behind the basket.
- On Election Day, the tiled entrance into the fellowship hall becomes wet from rain water, causing a voter to slip and fall.

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- When a person drops off his car to be washed and is enjoying the pancake breakfast, the youth group damages his car when they back it into a light post.

Accidents and property damage can happen anytime during normal church operations; this risk clearly increases from special events. This does not mean churches should walk away from special events. They simply need to plan for and operate special events with due care.

Three-step risk control process: risk assessment, risk reduction, risk management

Anytime a church chooses to host a special event, they should work through the following risk control process: risk assessment, risk reduction, and risk management. These three steps are the responsibility of the event planning team, with possible assistance from your board of elders, board of trustees, church business administrator, or facilities staff. While this process may be new to you, it is

straightforward, feasible, and worthwhile. Let us consider a hypothetical situation involving a group of Christian drummers, dancers, and singers from Africa who will perform at your church sanctuary one Sunday evening. Afterwards, dinner will be catered in the church's fellowship hall.

Risk assessment: Risk assessment simply means identifying the potential situations where something could go wrong and what protective measures are in place. There are a variety of ways to conduct a risk assessment. One simple and effective way is to examine each aspect of the event, asking yourself, "What can go wrong?" It is not necessary to consider every conceivable problem. Focus on incidents that 1) could most likely occur and 2) those that would cause severe damage and very possibly could occur. Tripping down the church's front steps very likely could occur. A car flying off a nearby freeway overpass and landing on the church would cause severe damage, but is quite remote, so need not be considered.

For our example of the African performance troupe, a portion of our risk assessment may look like this:

Risk scenarios	Risk controls
1) Tile floor of main entrance is slippery when wet, such as from rain water or other liquid spills	1) Use of caution cones at main entrance if it is raining
2) Potential over-capacity crowd in fellowship hall for dinner following the troupe's performance – a life safety and crowd control issue	2) Joint planning with the fire marshal, open up library and youth room for overflow diners
3) Safeguarding of drums and other authentic props while troupe is not performing	3) Two custodians to lock and oversee drums and props in supply closet, custodians to inspect room every 15 minutes

For some low-risk events that involve minimal attendees, such as a gardening day around the church grounds, it may be adequate to informally conduct your risk assessment. However, your church will be much better served by systematically conducting and documenting your risk assessments.

Risk reduction: The risk reduction step will come logically following your risk assessment. Look at the controls for each risk and ask yourself,

- Is this the best we can do, given the available time, resources and expertise?
- Does the likelihood or severity of a potential incident demand that we reduce the risk further?

(continued from page 2)

- With the risk controls that we have in place, would we feel comfortable exposing our loved ones to these risk scenarios?
- If an accident or incident occurred, could we affirm that we did all that was reasonable and prudent to reduce the risk?

While there is no silver bullet for risk reduction, the four questions above should be your guide in determining if your risk has been reduced sufficiently, or if further work is needed.

If you determine that further risk reduction is warranted, use the following four steps, listed

in descending order of priority and effectiveness:

Avoidance: Is there anything we can do to avoid this particular risk?

Transfer: Is there some way we can pass this risk onto another responsible party?

Physical controls: Is there some way we can control the situation through a physical safeguard?

Administrative controls: Is there a policy or procedure we can create that will help control the situation?

Using our example, the risk reduction step may look something like this:

Risk scenarios	Risk controls
1) Tile floor of main entrance is slippery when wet, such as from rain water or other liquid spills	1) Use of caution cones at main entrance if it is raining
<p>Additional risk reduction options:</p> <p><i>Avoidance</i> – direct attendees to enter via the two side entrances that have fully carpeted floors</p> <p><i>Transfer</i> – obtain certificates of insurance and have church named as additional insured by caterer, in the event that the caterer's workers are involved in or cause a slip/fall at the main entrance</p> <p><i>Physical control</i> – Add additional floor mats at the main entrance to help absorb rain water carried in</p> <p><i>Admin control</i> – Create additional signs, warning people that the tiled floor is slippery when wet</p>	
2) Potential over-capacity crowd in fellowship hall for dinner following the troupe's performance	2) Joint planning with the fire marshal, open up library and youth room for overflow diners
<p>Additional risk reduction options:</p> <p><i>Avoidance</i> – limit the number of attendees to the seating capacity of the fellowship hall</p> <p><i>Transfer</i> – discuss the performance and dinner with your insurance agent to ensure that the event is covered by the church's insurance policies</p> <p><i>Physical control</i> – Limit number of chairs in the fellowship hall; establish additional food lines outside the library and youth room</p> <p><i>Admin control</i> – State in the program that people in the center seating area are to eat in the fellowship hall, those in the side areas are to eat in the youth room, and those in the balcony are to eat in the library</p>	
3) Safeguarding of drums and other authentic props while troupe is not performing	3) Two custodians to oversee drums and props storage in locked supply closet, custodians to inspect room every 15 minutes
<p>Additional risk reduction options:</p> <p>No further risk reduction deemed necessary</p>	

(continued from page 3)

Risk management: Once your church has taken reasonable steps to prevent or minimize the likelihood of an accident or mishap, you need to manage the special event through sound oversight. When overseeing an event, there are a number of items the organizing team needs to monitor and keep in mind. Therefore, it is helpful to have a reminder list of risk management items to review throughout the event to ensure that these are not forgotten in the flurry of activity.

Also, it is important to adequately train staff and volunteers, who likely were not part of the risk control planning. They should understand not just what needs to be done, but why. In our example, an attendee may insist on bringing extra chairs into the fellowship hall so that all of his family and friends can sit together. The volunteers should understand that the limited seating in the fellowship hall and the overflow dining areas are to ensure life safety and reduce potential injuries from crowd congestion. Then, our volunteer can better relate to the unhappy diner and perhaps offer alternative solutions that do not violate the intent of the control measure. For instance, the volunteer could offer to seat the family and friends together in one of the overflow areas.

For our example, a partial list of supervising reminders may include the following:

1) Wet tile

- Prepare signs, cones, and floor mats
- Provide safety instructions to volunteers directing entrance flow
- Monitor any needed clean-up of water or spills in the main entrance
- Spot check entrance flow and volunteers



2) Dining congestion

- Remind pastor to direct diners per instructions in the program
- Provide safety instructions to volunteers directing crowd flow
- Ensure seating does not exceed capacity agreed to with fire marshal
- Spot check volunteers and congestion throughout dinner

3) Drums and troupe equipment

- Provide safety instructions to custodians
- Spot check custodians and the supply closet

Along with appropriate oversight, your risk management efforts should include appropriate response should an incident occur. Accident and incident response was covered in the February, 2008 edition of Zurich's Church Safety Solutions. For a copy of this edition, please see the contact information on the back page of this publication.

Finally, completion of this risk management step should include a post-event evaluation to identify what risk control steps worked well and what should be changed for future events. A carefully considered post-event evaluation can save time for future event planning teams, and can help future teams make their events truly special and safe for all participants.

Risk assessment: a closer look

A sound and thorough risk assessment is the key to the risk control process. As you can see, the other risk control steps flow directly from your risk assessment. Consider the following resources when identifying scenarios and controls in your risk assessment:

- Prior insurance claims or incidents
- Consultation with your insurance agent or insurance company
- Consultation with your fire marshal or other municipal resources

(continued from page 4)

- Boards of elders/trustees, church business administrator, facilities personnel
- Networking with other churches
- Your regional or national denomination offices
- Online or hardcopy guides specifically for church risk management
- Previous risk assessments

Certain risks should immediately raise your awareness during the risk assessment step. These heightened risks should be thoroughly reviewed, with the scenarios and controls clearly understood. Special risks warranting close scrutiny include:

- Oversight of minors, in virtually all situations
- Overnight or late-night activities at the church
- Use of animals
- Food – especially for allergies and contamination
- Sports activities
- Use of special sets, candles, or increased electrical usage which may pose a fire hazard
- Speakers who are politically or socially controversial
- Events expected to maximize parking or attendance space
- Very high valued items – rare musical instruments or artwork, valuable manuscripts
- Working from heights (over 6')
- Use of contracted or borrowed mechanical equipment

The more practice you have at conducting risk assessments, the easier they will come. Be sure to document your risk assessment as this not only aids your risk control process, but will help others who undertake subsequent risk assessments.

Special event risk scenario and control checklist

- Are the church's everyday controls for sexual abuse prevention adequate for this special event?
- Are there appropriate measures to address lost persons?
- Are life safety controls appropriate for anticipated crowd size and/or overnight stays?
- Can special risks be contracted and handled by professional third parties?
- Have third party services provided the church with certificates of insurance and named the church as an additional insured?
- For sporting events, are appropriate safeguards in place for both participants and attendees?
- Are appropriate safeguards in place for use of tools, working from heights, or use of electrical or mechanical equipment?
- Have special sets, use of open flames or other fire hazards been discussed with the local fire marshal?
- Are emergency response and evacuation plans adequate for the anticipated crowd?
- Is security and crowd control appropriate for prominent speakers/performers?
- For valuable items, have special controls been developed in partnership with the items' owner?
- Has the church consulted with appropriate resources, such as their insurance agent or peer churches?
- Are the church's everyday controls for money handling adequate for this special event?
- Have the increased risks of additional seating, crowd communication, and increased traffic been adequately addressed?
- Are your facility services (HVAC, electrical, restrooms, kitchen service, trash handling) adequate for the anticipated usage?
- Is there adequate access to first aid and emergency medical care?
- Have weather contingencies been adequately contemplated?
- Have you pre-planned with appropriate parties—neighbors, emergency response units?
- Have involved staff and volunteers been appropriately trained, including emergency response?
- Has the risk control process been documented and have risk reduction steps been completed?

Lessons of Loss

The following “Lessons of Loss” are summarized from actual church claims reported to Zurich. The details have been revised to help preserve the anonymity of those involved.

1) The afternoon before a church's rummage sale, the senior pastor determined that tables needed to be set up in the fellowship hall before 5 PM, when church members would be arriving with their items for the sale. The custodian was out sick and most of the volunteers were still at their "day jobs." Realizing there was a need for more help, the music director agreed to assist. The group of five decided that the four women would work in teams of two and the male music director would work on his own. After 15 minutes, the music director was pulling a table off of a rolling cart and felt a sharp pain in his lower back. The injury involved lumbar spinal damage, causing constant pain. The injury also aggravated a pre-existing, degenerative condition. Surgery was not a viable option. After 12 months of treatment and therapy, the music director was released from medical care. The ultimate costs to the church was \$125,000, but the real costs were borne by the music director who continued to experience ongoing back pain and was only able to go back to work part-time.

Lessons: The volunteer team planning the rummage sale should have scheduled ahead the setting up of the tables, including when this would be done and by whom. Since the fellowship hall was not used Friday during the day, the tables could have been set up Thursday evening after the volunteers' work hours. The setup team should have been trained on the proper handling of the tables, including the mandatory use of two-person teams. The group should have waited until another volunteer arrived to involve the music director (in a two-person team). Finally, there

was no real need to have all of the tables set up before 5 PM. If all of the tables were not set up when members brought their items for the sale, these items could have been set aside elsewhere until the remainder of the tables were set up.

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2) To commemorate the start of Advent season, a church held a fellowship luncheon following their Sunday services. The organizers decided to keep the candles in the sanctuary burning during the luncheon, to provide a nice backdrop for family photos. During the luncheon, two children unknowingly knocked over a candle while playing hide-and-seek in the sanctuary. The candle set some combustible Christmas decorations on fire. The sanctuary did not have fire sprinklers or smoke detectors, so the fire was able to burn unimpeded until some members in the fellowship hall smelled smoke and investigated. Members fought the fire with portable fire extinguishers and the fire department arrived shortly thereafter to extinguish the fire. The fire damage was contained mostly to the Christmas decorations and the church furnishings in that area. However, smoke and water damage affected much of the sanctuary. The total damage came to \$43,000.

Lessons: The organizing team should have either extinguished the candles following church services, or should have monitored the area first hand until all family photos had been taken. Then, they should have extinguished the candles. Once the luncheon was underway, the organizers could have closed off the sanctuary, with candles extinguished, and could have asked parents to restrict their

Lessons of Loss

(continued from page 6)

children only to appropriate areas of the church. All churches should have either fire sprinkler protection or smoke detectors (ideally monitored by a UL listed alarm company) in all areas.

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3) A church was hosting an annual banquet for their graduating high school seniors. The meal is provided through both a grocery store's catering department and volunteers. To save money the church directly hired servers for the event rather than contracting for help. The expected attendance was over-capacity for the fellowship hall, but the organizers are able to fit in enough tables and chairs to accommodate. One attendee places a purse with a long arm strap on the floor next to her chair. A server rushing by does not see the purse due to the congestion of tables and

chairs. The server catches her foot on the arm strap, trips, and falls hard on her left side. The 57 year-old server suffers a broken hip and is out 6 months before she has a full medical release to work again. Since the server was hired directly by the church, the \$58,000 costs were paid as a workers compensation claim.

Lessons: By directly hiring the servers, the church incurred the risk of potential worker injury rather than transferring that risk to a third party caterer. The number of attendees was over the stated capacity of the fellowship hall. This contributed to the tripping hazard, and placed the church at a life safety risk. Limiting the number of attendees or providing for overflow seating would have alleviated the congestion and possibly could have avoided the tripping accident.



References and resources

Special Events Planning Guide – Zurich Services Corporation

Association of Bay Area Governments (ABAG) Risk Management for Special Events Checklist

Church Safety Solutions, June 2007: Emergency Planning for Churches

Church Safety Solutions, July 2007: Sexual Abuse Prevention and Control

Church Safety Solutions, February 2008: Accident and Injury Response

Church Safety Solutions, May & June 2008: Recreational Safety

If you have any questions or would like to receive electronic copies of the materials referenced above, please send an e-mail to: churchsafety.solutions@zurichna.com

You may also contact us for assistance regarding any safety or risk control topic at:

Dusti Butler

Risk Engineering Service Coordinator for the UCCIB Program

Zurich Services Corporation

(773) 296-2481

dusti.butler@zurichna.com

Zurich Services Corporation

1400 American Lane, Schaumburg, Illinois 60196-1056
800 982 5964 www.zurichservices.com

Zurich Services Corporation
Risk Engineering



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