



Church safety solutions

September 2009

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In our next issue:

Fire safety

Keeping volunteers safe when working on church property

A church depends on the helping hands of its congregation to maintain and improve its property.

At Zurich, we understand the need to utilize volunteer labor. We also see how important such activities are for the unity of a congregation, as well as the opportunity they present to teach the church's youth. Despite all these benefits, utilizing volunteer labor around the church can put the people and the property at risk. This month's publication is intended to provide safety and risk reduction suggestions for churches as they utilize volunteers.

Liability exposure from volunteers on church property

In this month's Church safety solutions, we review the potential dangers of volunteers working on site and how to mitigate the related risks via standard risk management measures. Volunteers that assist in one time improvement projects, ongoing services, and church work days, will be the primary focus of this month's issue.



Common volunteer activities

Volunteer projects typically fall into one of three categories at a church.

1) One-time improvement project:

This can include installation of new equipment, repair of broken property, minor renovations, and major landscaping tasks such as trimming/cutting down trees. A major risk presented by this category is that a volunteer may take on a task beyond the scope of their ability, creating a dangerous situation for themselves and others.

2) Ongoing maintenance work

This typically includes tasks such as mowing the grass, cleaning the church, snow removal, and minor landscaping. This category of risk places significant burden on a volunteer, as it can be crucial that these tasks be performed both in a high-quality and timely manner.

3) Church work days

Often, a church will assemble a large portion of its congregation to perform many tasks in one day. This is a wonderful community event, but can be hectic and difficult to supervise, thus increasing the risk potential. Creating a supervisory structure is crucial to a safe and successful church workday.

This newsletter will touch upon the three categories above, and suggest some strategies for each to be performed in a safe manner. It should be remembered that often-times the most effective way to safely complete one of these tasks is to contract a professional service company. This should always be a consideration of church leadership.

Major projects:

The June 2009 newsletter touched upon issues involving professional contractors performing projects on church property. Zurich recommends that church leadership always consider utilizing a fully insured contractor for major renovation and maintenance projects. These projects might include building additions, electrical work, roof repair, furnace maintenance and many other complex tasks.

What can go wrong?

Any volunteers can be involved in events where people are injured or property is lost/damaged.

Let's examine three examples:

Scenario 1: A congregation member volunteers to install a new sound system in the church sanctuary. He owns a local electronics store, so he is very capable of installing the unit. The man borrows the church's ladder and begins the installation.

Result: While mounting one of the speakers, the man falls from the top step of the ladder and seriously injures himself. As a result, he is unable to work. He is a self-employed man with no health insurance coverage, so he looks to the church to cover his costs.

Scenario 2: A group of congregation members volunteers to plant a vegetable garden on the church grounds. The group purchases seeds and fertilizer, assembles a collection of garden tools and sets to work.

Result: In breaking ground for the new garden, one volunteer strikes a natural gas line. The gas begins to leak causing an extremely hazardous situation with children present. No one was injured, but not making the call to the utility company before digging could have had fatal consequences. A project manager may have thought to do so.

Scenario 3: A windstorm destroyed a window in the sanctuary of the church. With the budget being tight, an elderly congregation member volunteered his experience as a carpenter to replace the window.

Result: A few months after the repair, a few of the children in the Sunday school class became sick. After investigating, church leaders realized the window had been leaking for months and had caused mold to grow in the wall. Now the church is responsible for medical problems in the affected children and the repair costs due to the initial attempt to save on installation costs.

In these scenarios, the church may not have directly created the conditions for the resultant loss. However, the church also did not take all prudent steps available to them in order to mitigate their role in the incident. Such steps can include assessing the complexity of a task, selecting the right resource for the job, considering using an outside contractor, planning projects more thoroughly, assigning a manager to the project, and supervising the work.

When a task at the church is being considered for volunteer help, the church leadership must analyze the complexity of the project and the abilities of the volunteers. Often times, what seems like a cost saving initiative in the short term can lead to significant expenses later due to quality shortfalls, injuries sustained by the volunteer, or damage to church properties. Once it is determined a project can be safely and reasonably handled by volunteers, a framework should be in place to properly complete the project. First, a group should thoroughly plan the project by identifying a project manager, potential hazards, necessary safety equipment, rules for the worksite, and quality control standards, just to name a few. The project manager should be ultimately responsible for the safety of those working on the site, supervising work or assigning supervisors, and ensuring that no volunteer works on tasks they are not capable of safely performing.



Volunteer pre-planning

Whenever a small project, routine maintenance, or a “work day” utilizes volunteer help, the following suggestions should be considered.

Assign a project coordinator

- Even if it is a small project such as moving boxes or painting a small area of the church, it is important for an individual to manage the process. This individual can coordinate resources, match the ability level of the volunteer with the right person, and establish an oversight to ensure the task or project runs smoothly.

Ensure appropriate supervision is in place

- Supervise tasks that have potential for volunteer injury or property damage

Skills matching/assessment

- Match up the volunteer’s skills with the task. You do not want to assign a volunteer a task they clearly cannot handle.
- Consider using two members or a mentor to assist in tasks that the volunteer is not familiar with.

Inspection of tools

- The coordinator should inspect all tools and equipment that may be used by the volunteer.
- The coordinator should provide instructions on how to safely complete the task which may include personal protective equipment (safety glasses, gloves, hard hat, etc.).

Other tips

- Never allow children under the age of 18 to operate power tools or conduct other risky tasks such as working from heights, working in confined spaces, or working with hazardous materials.
- If driving is involved, ensure that the volunteer is qualified to drive and has a license and proper insurance.
- Before your church’s next workday, you may want to explore additional workers compensation insurance specifically for volunteers, as they may not be covered under your current policy. Discuss this option with your insurance agent and carrier.
- When hiring a contractor to perform work on the church, ensure they are properly bonded and insured. For more detail on this issue, see the June 2009 newsletter. The link to the archive can be found at the end of this article.



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. A longtime registered church member volunteered to use the church’s riding lawn mower to cut the grass. The volunteer attempted to mow the edge of the lawn above a retention pond, and flipped the machine down the embankment. The volunteer severely injured his back causing permanent disability. The resulting claim cost over a quarter million dollars.

Lessons learned:

This church had a clear hazard on its property and should have made risk assessment of the areas that need to be mowed. In this case, the church could have installed a fence around the retention pond to prevent a volunteer from attempting to mow the grass beyond it, and could also prevent children from playing in an unsafe area. Another option would be to landscape the area with mulch and shrubs instead of grass, so the necessary maintenance is reduced.

Understandably, churches rely on volunteer labor to maintain their grounds. For this reason, it is very important to take a critical look at the premises and assess whether or not the maintenance requirements could pose a risk to a less experienced individual.

2. A group of church members volunteered to cut down a few trees on the church property. One of the trees fell onto the roof of the church, causing over \$5000 in damage to the building and forcing a wedding ceremony scheduled for later in the week to find alternate facilities.

Lessons learned:

When maintenance to the church grounds is required, volunteers are typically willing to step

in and lend a hand.

In this case, however, the volunteers lacked the expertise to perform the job safely. While their intentions were good, the volunteers ultimately cost the church far more than a fully insured contractor would have charged to perform the work, and the incident could have resulted in people being injured. It is very important for church leadership to assess the jobs volunteers undertake, and in some instances, make the decision to hire a professional.

3. A volunteer was hanging Christmas decorations in the Fellowship Hall of his church, and rather than using a ladder, the volunteer stood on a chair to reach higher. The volunteer lost his balance falling backward, striking his head on a radiator causing a concussion.

Lessons learned:

Although this seemed like a relatively simple task, it was nonetheless important that the volunteer use the proper equipment to complete the task. Having a ladder in good repair accessible to this volunteer may have prevented his injury. In the course of training volunteers, it is very important to have the appropriate equipment available for their use and to insist that the volunteers utilize it in every instance.

Understandably, people will want to take short cuts to get the work done quickly. This makes the job of a supervisor very important. Even a brief discussion of the work to be performed and the strategy to be utilized can provide for a safer working environment.

Church Volunteer Project Checklist

This is a sample of a form that can be used to pre-plan any church maintenance project. No matter how small the task may seem, it is a good idea to create a plan of action for the safety of the worker and the prevention of property damage.

Church Volunteer Project Checklist:

Project Manager _____
(responsible for this form's proper completion, assignment of supervision of work)

Description of work to be performed: _____

Amount of time from start to finish: _____

Area of church property affected: _____

*If the area affects public spaces, what precautions will be taken to warn and protect church-goers?

Equipment to be used in course of work (i.e. – ladder, power tool, etc.):

Safety equipment to be used (safety glasses, gloves, long pants, closed-toe shoes, etc.):

If digging or excavating, the "Call before you dig" phone number was called: _____

Volunteer information

Name of proposed volunteer(s):

This person(s) is over the age of 18: Yes _____ No _____

Equipment to be used in course of work (i.e. – ladder, power tool, etc.):

Safety equipment to be used (safety glasses, gloves, long pants, closed-toe shoes, etc.):

I have read through this document and been briefed on the scope of the project and the risks associated with it. I believe I am capable of completing the project in a safe manner, without risk of damage to the church or injury to others.

Project Supervisor's Signature: _____

Volunteer's Signature: _____

Additional prevention resources:

Be sure to also read our June 2009 newsletter on liability exposures from contractors on church property and March 2007 newsletter on ladder safety.

If you have any questions or would like to receive electronic copies of the materials referenced above, please send an e-mail to:
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The information provided here is not intended to be used as a legal guide or to be inferred as a form of legal advice. The first step your church should take is to seek legal counsel for contracts or agreements with volunteers who will be on your premises. Zurich Services Corporation cannot direct you on specifics of these or other types of agreements. Instead, we will be discussing some common situations that involve volunteers and related risk management practices in this newsletter. These points can be used for discussion topics to work through church leaders.

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