



THE
STEWARDS

Does Stranger Equal Predator?



Sexual Abuse Prevention Training is Here Now!

We used to tell our children to be leery of strangers.

They were after all, inherently bad. Potential predators lurked within this group. If you ever asked a child to draw a stranger, s/he would undoubtedly produce a horrific monster. That's what we told children.

Strangers are bad people waiting to do bad things to little boys and girls.

If only it were that easy to spot a predator. If only they looked like the photo of this guy to the right.

Reality is much scarier.

Skilled predators lurk among the trustworthy and often under a cloak of good, not nearly as easily distinguishable to youth, or adults!

Ask yourself: Do you really know how to spot a sexual predator? What has been your direct experience? How have you been trained? What direct experience do your peers and other volunteers have with this subject? How were they trained? As a church or youth leader, you can't be everywhere.

Imagine there is a predator in your midst. However, you must view the scene through a partially closed venetian blind. You can't see all of the details. Some behaviors or personal qualities that seem acceptable,

even praiseworthy, may be subtle warning signs when connected with other details of a predator's behavior you don't know about. It is one thing to look through the blind, but another to see everything on the other side.

This is why it is important to provide training to all staff and volunteers who regularly work with children, and to have a complete program of selection, screening, training, and reporting. This will accomplish three ends:

1. Your children will be better protected.
2. You deter predators by showing them you have supervision and general knowledge about predatory behaviors.
3. Your church's reputation will be protected.

The Insurance Board is

pleased to announce that sexual abuse prevention training is now available at no cost (FREE!) to all churches participating in the Insurance Board program.

You can read details at: www.insuranceboard.org. Click on "Safe Church Workbench." You will find a link there to sample training and additional details about how to begin training at your church.

Background checking services are also available at a 50% subsidy for Insurance Board participants. Basic, almost instantaneous, background checking is one more tool you can use to protect your children and assure the integrity and reputation of your youth programs.

Sexual abuse prevention training and background checking are fundamental for churches. Think of it as opening the blinds!



Claims Corner

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It's Storm Season! Are You Prepared?

By: Carl J. Kotheimer

No matter where in the U.S. you live, the storm season is upon us. We will all watch the devastation on the national news outlets, from localized tornadoes and flash flooding to major hurricanes. The season will extend into September, just when school and church programs are resuming.

Last year, Hurricane Ike was the most destructive storm of the season, as well as the strongest, making landfall near Galveston, Texas at Category 2 intensity. It caused a particularly devastating storm surge along the western Gulf Coast of the United States due in part to its large size. Hurricane Hanna was the deadliest storm of the season, killing 537 people, mostly in Haiti. Hurricane Gustav was another very destructive storm, causing up to \$6.61 billion in damage to Haiti, Jamaica, the Cayman Islands, Cuba, and the U.S. Hurricane Dolly caused up to \$1.35 billion in damage to south Texas and north-eastern Mexico.*

It's never too late to prepare for bad weather and plan a response. Resources are available at the FEMA website: www.fema.gov. Ad-

vice and checklists are provided for all different weather events including: flood, thunderstorm, heat and hurricanes.

Once the storm becomes imminent, most people's focus turns to family, not the church. Study the advice that FEMA provides and prepare for both.

Your church and its members are an important community resource that may be needed in the days and weeks immediately following. Is your church ready? Will it be another victim? Does your congregation have a plan for mutual aid? Does your church run a day care? Does your church basement flood? Will the lower level kitchen be available to serve your community? Is the roof in good repair? Have the trees been trimmed? Is material available to protect the interior and the equipment from water damage? Most importantly, do you have a plan?

Thinking about a plan can be paralyzing. It's too much. There's no time. There's no money. You may suffer from analysis paralysis. But any planning that you do is useful, and reduces response time. Begin with an outline. Make lists. If you can't buy plywood



sheets or tarps right now, at least figure how many will you need, how much they cost, and who has a truck? You have saved hours, maybe a day, already! As you have time and can organize your congregation, you can create more detail. Print the FEMA checklists, set priorities, and divide duties. Those who must can focus on family. Those who are able can run your church in service to your community.

*courtesy of http://en.wikipedia.org/wiki/2008_Atlantic_hurricane_season

Welcome Presbyterian Church (USA)

We are excited to welcome churches and related ministries of the Presbyterian Church (USA) into the Insurance Board Program. Former members of the Covenant Presbyterian Insurance Program (CPIP) can now enjoy the same insurance and risk management services as all of our IB participants. We look forward to meeting the challenge of the high standards set by CPIP for coverage, service, claims and loss control initiatives.

Members of our claims team: Carl, Alison, and Joe are committed to customer service and education which we hope you will all see as you begin to work with us. Carmen Siegel and Melissa Donahue, former CPIP employees, join the Insurance Board team in our West Coast office, to continue the programs and service you have come to expect.

While providing high quality claim service, a

major part of our mission is to help our participants make the best choices in matters of risk management. We invite you to our website, www.insuranceboard.org, where you will find two areas of interest. The **Loss Prevention** tab directs you to documents which will help you in managing risk within your church. We are especially proud of the abuse prevention training and background checking services now available through our **Safe Church Workbench**.

Finally, we are always available to help you with problems and questions you may encounter every day – special events, contracts, employment issues, loss adjustments, building standards, and more. And we look forward to working with your Presbyteries to provide training programs for your employees and volunteer leaders.

Mandatory Child Abuse Reporting

We were recently reviewing legal documents in a sexual abuse case. The attorneys for the children alleged that the management team of a day care knew of the abuse that had occurred over several years, and sought to cover it up. These are serious charges. If proven, they indicate actual violations of state laws on the part of individuals operating the day care center.

Did you know that EVERY State has a child abuse reporting law. Certain occupations, such as day care workers, nurses and school employees are required to report known or suspected child abuse to authorities. Failure to report is a criminal offense. Child abuse in most States includes physical abuse, emotional abuse, neglect and sexual molestation. With narrow exceptions, clergy are also mandatory reporters.

The mandatory reporting requirements of your state should be a part of training for your day care staff and all ordained clergy.

Plan Safe! Your guide to Mission Trips and Outings

By: Carl J. Kotheimer

Do you remember the Allan Sherman song from the sixties? -- “Camp Granada”

Hello muddah, hello faddah

Here I am at Camp Granada

Camp is very entertaining

And they say we'll have some fun if it stops raining.

If you review the full lyrics, you will find it to be a light-hearted, but realistic review of the hazards of mission trips, camps and outings. The song highlights weather hazards, illness and allergic reaction, disease, animal hazards, supervision, and an obtuse reference to sexual misconduct.

The song reminds us of the need for the careful planning of trips and outings that involve children. Here are a few of the critical planning issues to assure a safe and fun trip:

Transportation:

- Will you borrow or rent vehicles? Are the vehicles insured? Does the church have a “hired and non-owned vehicles” endorsement for its general liability policy?
- Have you vetted the drivers? Are they licensed and do they have acceptable driving records?

- Are you using 15-passenger vans? Are the particular hazards understood and managed? Do drivers have a CDL (Commercial Drivers License)?

Permission:

- Have you obtained written permission with reasonable releases and disclaimers from the correct parents or guardians? (Consult attorney.)

Medical Emergencies:

- Are medical conditions, allergies, special diets and medication requirements recorded?
- Have emergency contact instructions been provided by guardians?

Facilities:

- Have overnight facilities been inspected for cleanliness, safety and security?
- Are communications channels open with the facilities?

Activities & Supervision:

When trips are prolonged and involve relative isolation of children, careful attention must be given to those who are supervising for their protection and the protection of the children.

- Are adult-to-child ratios adequate to the activities?

- Have background checks been conducted on non-clergy employees and volunteers?
- Have employees and volunteers received training in abuse prevention and detection?
- Are they First Aid/CPR/AED trained?
- Are there clear rules regarding contact with children?
- Are intended activities understood and age appropriate?
- Are children able and qualified for the activities? (e.g., swimming)
- Is safety equipment sufficient and properly sized? (e.g., flotation devices)

Custody Transfer:

- Is it clear for each child who is authorized to pick up the child upon return home?

Now that you have made plans, we hope your mission trips and outings will be rewarding and happy events and will end as they did at Camp Granada...

*Wait a minute, it's stopped hailing
Guys are swimming, guys are sailing
Playing baseball, gee that's better
Muddah, faddah kindly disregard this letter*

15 Passenger Van Safety

By: Carl J. Kotheimer

Not too far from the Insurance Board office in Cleveland is the largest Amish enclave in the U.S. I pass through the area frequently at all times of the year. I note their conspicuous use of 15-passenger vans to transport community members in areas that are out of reach of horse and buggy.

Just as the Amish community has to make utilitarian compromises, we know that you can't easily dispose of the 15-passenger vans that you own as long as they run, and have utility. While the vehicles have shortcomings, the investment must be earned back. So

we learn to respect the vehicles and use them within their limitations.

The height and shape of the EMPTY vans are not the problem. It is when loading people and their baggage that the problems begin. Ideally, a loaded vehicle is balanced, with weight distributed evenly on the front and rear wheels and as low as possible to the ground. Here is how to manage the hazard:

- Make sure your drivers have been trained and understand 15-passenger vans. CDL's are required.
- Load from front to back. The kids like to ride in the back away from supervision.

You must discourage it.

- Put as much under seats as possible and do not load above the bottom of the windows. Keep all weight as low and forward as possible.
- Put nothing on the roof. Okay, maybe an inverted canoe.
- Demand operation within speed limits.
- Carefully check tire pressures at every outing. Under-inflation is the most common cause of tire failure. Loss of control may result in rollover.
- When you can, replace with a bus.

Are You Betting the Church?

Don't bet! Know! Services are available to help.

Insurance purchase should never be considered a wager: You bet your church will be damaged and the insurance company bets it won't. Many believe they will have a small loss and the amount of insurance they have is enough.

You must ask yourself: When was your church built? Many churches are quite old. If you have not had a professional appraisal done, it is easy to be out of touch with current construction costs. And while you might not build the same size church or with like craftsmanship, there are current code requirements that weren't in existence when your church was built that will drive up the rebuild cost significantly.

For example, if you have more than one story, you will have to provide an elevator and other handicap access features you may

have not had in your former church. Or your jurisdiction may now require fire sprinklers and other alarm and lighting systems for a public building. Surely, the electrical standards are higher.

It is estimated that more than half of all commercial and industrial properties in the United States are significantly undervalued. The consequence of undervaluing a property is basic: you may find yourself without enough insurance money to rebuild your church after a loss. On the other hand, overvaluing your church will result in paying too much for excessive coverage that you do not need.

The impact of an under insured loss would be an unnecessary interruption to your ministry. We believe that our focus should be on helping you to manage your insurance and risk



needs, so that your focus could remain on your ministry.

The Insurance Board currently provides two valuation services to help you get close to the correct value of your church. Contact Brendon at bcollins@insuranceboard.org who will advise you what information is needed so that we can perform a Marshall & Swift building replacement estimate for your church.

If there is a very large difference between your current insurance amount and the replacement estimate in the Marshall & Swift report, we will recommend that you obtain a formal professional appraisal.

The Insurance Board has a relationship with Industrial Appraisal Company, one of our business partners, who is an expert in appraising churches.

Lawsuit? YIKES

When you open your doors to visitors and offer your church as a meeting place, you open your church to risk as well. If you receive papers regarding an incident involving your church, do not be scared. These papers serve a few purposes: to let you know that a claim needs to be presented to your insurance carrier, to register this event with the courts, and to offer some mediation between the injured party and the church. The key point here is what you do with these papers that matters, not so much why you received them.

- The first thing to do is OPEN IMMEDIATELY!
- Look at the date on the paperwork - it should be a big bold stamped date that usually has the county or court listed with a date above that information.
- Note that date - you usually only have a VERY limited time frame to respond. In most states the time period ranges from 25-30 days, but there are states that can be less; so read.
- During this time period an attorney or a claims adjuster investigates, gathers statements, and presents an initial response on the position your church will be taking for this loss.
- You must respond to all the counts being filed against the church. Therefore, it is very important that you get these papers to your agent AND directly to the Insurance Board THE DAY you get them.
- 25 days is not a lot of time to investigate and to build a response that will ultimately help protect the church from further punitive damages or additional lawsuits.
- Make sure these papers get to the right people because the clock is ticking. The longer you wait, the less time you give the people working for you to prepare your best response.

You have the power to protect your church. You may not think so, but simply taking control and getting this paperwork to the right people is the first and most important step towards building the foundation of a favorable outcome.

If you have additional questions, please call the Insurance Board. We are always here to help.

Alison Hanna

The Steward is the joint effort of:

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Please visit our website
www.InsuranceBoard.org to subscribe to our
electronic newsletter.

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The Insurance Board is a non-profit property and casualty insurance program serving the Christian Church (Disciples of Christ), Presbyterian Church (USA) and United Church of Christ.