

LOSS CONTROL MANUAL



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Our insurance serves you so you can serve God.

Serve God



LOSS CONTROL MANUAL

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INTRODUCTION

Our Loss Control Manual (LCM) is organized into major areas of activity, providing a working document to help develop a comprehensive safety program. If you are a member of the church's Board of Trustees (BOT) you have direct input on the activities of the church, and as a result, a direct responsibility to manage the risk and protect the church. Managing a church property and its many activities is no simple matter. We hope this Manual makes it easier.

Loss control is a continuous process of research, experience and education—and is also a part of your covenant with all other participants in the program. Each church has a responsibility to:

- Insure to full value.
- Maintain property and grounds to minimize damage and protect attendees.
- Professionally manage church ministries and business affairs.
- Inform Insurance Board of changes that may affect coverage and report claims in a timely manner.

The LCM contains guidance for getting started with your safety and protection stewardship as well as technical information regarding specific areas of concern: People, Property, Transportation, Youth Activities and Management.

When it comes to managing risk, you have a few options:

- **Avoid** – Not always an option. Your church is committed to certain activities, so you must find a way.
- **Transfer** – Sometimes you can hire it done, or transfer risk under a written contract. You might do it in a lease, facility use agreement or vendor contract.
- **Minimize** – That is, reduce the likelihood that something bad can happen.
- **Mitigate** – Once something bad happens, keep the “damage” to a minimum.

The LCM focuses on Minimizing and Mitigating. Whether you operate in committee or individually, the major areas of risk and likely divisions of responsibility include, at least:

- SECTION 1: PEOPLE – Injury prevention and safety training
- SECTION 2: PROPERTY – Buildings and church property
- SECTION 3: TRANSPORTATION – Vehicle use and driver selection
- SECTION 4: YOUTH ACTIVITIES – Special concerns for youth centered activities
- SECTION 5: MANAGEMENT – Church operations and employee management

Some of these overlap, but we created manageable pieces so you can get something done. Think of them as steps:

- **Process** – 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 Section. 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 (with approvals along the way). In other cases budgets and planning will be involved. Some projects may take weeks and others may take months.



TRANSPORTATION

VEHICLE USE AND DRIVER SELECTION

PROCESS 3-1

Transportation needs for churches and camps may range from incidental pick-up and delivery in a passenger sedan to movement of groups in a fleet of buses, and any combination in between. How do you normally get transportation? Do you...

- **Borrow it**—Do you rely on your congregation to volunteer their own vehicles?
- **Hire it**—Do you rent passenger or cargo vehicles or charter buses?
- **Own it**—Do you own vehicles? Do you provide vehicle allowances to full time employees?

Automobile Insurance—Laws regarding insurance vary greatly among the 50 states. Many states follow traditional rules about liability, while others have “No Fault” statutes. When you travel from state to state, the laws apply according to the state in which the accident occurred, which can make how insurance responds after an accident confusing. Therefore, be sure to observe the following: (1) be sure your vehicle is insured in the state of registration; (2) never admit liability or make promises to pay for damage; (3) be certain your insurance ID card is in each of your vehicles; and (4) report accidents to your insurance company immediately.

Borrowing—Having your members use their vehicles for church activities is convenient and without cost. Their insurance on their vehicles protects the church when others are injured, yet if the insurance limit is not enough, the church may be exposed. Adding a “hired and non-owned automobile” endorsement to a general liability policy will close that gap. When borrowing, it is wise to verify that the vehicle is insured and the driver has a valid license. Running a Motor Vehicle Records (MVR) check is important.

Hiring—By far, the safest way to provide transportation is to charter a vehicle with a driver. You should expect the vehicle to be suitable and the driver vetted and trained.

If you are renting a vehicle and providing your own driver, then much more will be expected. The rental agency may have minimal liability insurance. Again, the “non-owned and hired automobile” endorsement is needed. You must now be careful that your driver is properly licensed for the vehicle you are renting. Generally, a vehicle holding 16 passengers or more (including the driver), requires a Commercial Drivers License (CDL). You must check the laws of your state and once again, be sure to run an MVR check. (This service is available at a reduced cost through the IB. See Safe Church Workbench on the IB website.)

Owning—Owning and operating a vehicle is much more complicated and implies a higher duty of care in the selection and maintenance of the vehicle, and the selection and training of the driver. The level of financial responsibility assumed is very high, especially concerning children. We advise having written procedures. Be sure to detail specifics for maintenance and driver selection, which need to include minimum standards or qualifications: driving history, experience, and licensing. Be firm in enforcing your standards and run an MVR check regularly.

▶ If you own a **15-passenger van**, additional precautions are in order. Driver selection and loading procedures are critical! These vehicles are notorious for poor handling, and require loading baggage and equipment low and forward. This vehicle, with a high center of gravity, is dangerous in the hands of an inexperienced driver, and when improperly loaded. Luggage stacked high in the rear of the vehicle makes it dangerous.

Dispose of this vehicle as soon as practicable, and replace it with, or rent, a small school bus. The roll-over hazard is greatly reduced in the bus, which has a wide rear track and lower center of gravity.

Fifteen Passenger Van Operation Basics:

- Drivers are trained to understand 15-passenger van dynamics
- Load from front to back, including the passengers
- Keep weight low and forward – under seats as possible; below the window line
- Load nothing on the roof
- Carefully check tire pressures at every outing
- Demand operation within speed limits

Additional safety precautions to consider:

- Equip the van with dual rear wheels to give the vehicle a wider stance and lower its center of gravity reducing the likelihood of rollovers.
- Improve the van’s handling by upgrading the suspension system with a product that will convert the basic passive leaf spring suspension to a mechanical active suspension. Roadmaster Active Suspension is just one product available for this purpose.



TRAINING 3-2

When your church is providing a driver, you must never assume that experience equates to skill or knowledge of your church's standards. A CDL only provides for a certain level of training regarding the handling of large vehicles. You must communicate your standards regarding: speed, use of cell phones and other technology, pre-trip inspection, vehicle loading, passenger behavior, accident reporting, alcohol use, and self-disclosure of adverse driving history. All of your drivers must acknowledge your standards, regardless of their position within your church, because in an accident, your church may be liable whether the driver is a volunteer or an employee.

INSPECTION /AUDIT 3-3

For every vehicle you own, you must keep a log book. For every regular driver, you must keep a record. It's as simple as that.

- **Log Book**—The use of a "log book" for each vehicle permits (1) the last driver to communicate with the next, and (2) the church to plan and verify maintenance. You must set the bar for documentation and hold drivers accountable by their signature. Each driver should log in and out for each use of the vehicle. Drivers should also be expected to inspect the vehicle before and after each use to the best of their ability, and record any findings. A sample log book is available on our website, InsuranceBoard.org.
- **Driver Qualification**—All licensed drivers should be vetted through an MVR check prior to being allowed to drive church owned vehicles.

REMEDATION & RESOLUTION 3-4

On tight budgets, regular vehicle maintenance can be a strain, but that's the reason to budget for maintenance! Oil changes, tune ups, tire replacement, and brake service must be a part of regular maintenance. Have a plan for each vehicle. Increase the budget and plan as the vehicle ages to allow for the increased costs associated with older vehicles. Your log book documents what is needed, and what got done, but it's not a plan.

You may have to take a vehicle out of service if its condition requires, or if you don't have a qualified driver. With good documentation you can plan ahead. You may have to rent something from time to time, but that's cheaper than the unexpected towing and repairs, or bruised reputation following an accident with injuries from a faulty vehicle in need of basic maintenance.

YOUR OPTIONS 3-5

Transfer—You can transfer risk by choosing chartering over ownership.

Minimize—If you must own or operate a vehicle, you will reduce the chance of loss by applying all of the supervisory steps above.

Mitigate—The ultimate cost of an accident is reduced by seat belt use, and prompt notice of accidents and injury.

Finance—You can finance your risk by having the correct insurance.

REFERENCES AND RESOURCES 3-6

- MVR's & Background Checks - Safe Church Workbench - InsuranceBoard.org
- CDL Requirements by State - cdl-course.com
- National Transportation Safety Board - ntsb.gov

Contact us with questions
InsuranceBoard.org