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THE STEWARD

Trustworthy Insurance Insights for Churches and Ministries

“The greatest among you will be your servants.”

Matthew 23:11

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INSURANCE BOARD
Partners in Protection

Church Reliance on Volunteers:

A Legal Perspective

By: James E. Abbott, Partner with Litchfield Cavo, LLP in its Chicago office

It is common practice for churches to utilize the services of volunteers, church members, and parishioners for a wide variety of church needs. Churches often rely on volunteers for their contributions and work with construction, repair, maintenance, cleaning and janitorial, information technology, office, and chaperone tasks and services. Volunteer service is indeed an essential element of a church's operations.

However, when calling upon volunteers to perform a task for the church, it is important that church leadership understand the legal implications of their reliance on volunteer service. As with work that a paid church employee conducts on behalf of the church, volunteer church work is not without potential risk to the church. This article explores the risks that churches assume when they use volunteers for their church operations.

First, churches need to know that volunteers, as with employees, can be considered "agents" of the church. An agent is a person who, by agreement with another (the principal), represents the principal in dealing with others, transacts business, manages the affairs of, or provides a service for the principal *with or without compensation*. An agency arrangement can be written or oral, express or implied.

Thus, in the event that the actions of a volunteer doing a service for the church results in an injury or damages to a third person, should the church get sued for the volunteer's negligence, it is not a defense that the



individual at fault was "just a volunteer." This is particularly true if the church retains the right to control or direct the actions of the volunteer's services. At trial, if a church volunteer is found to be negligent, a jury may also find that the church is vicariously liable by and through the negligent acts or omissions of its agent.

As an example, let's say that a church has some electrical work that must be done in its rec room and it permits a volunteer to do the work. However, the work was done poorly, the wires were not grounded properly, and the faulty electrical wiring results in another person suffering an electrical shock. The injured person may file an action against the church volunteer and the church itself for vicarious liability. The plaintiff will likely

contend at trial that the electrical work was done under the control and supervision of the church.

In order to mitigate against potential vicarious liability actions due to a volunteer's work or service, church leadership must be very careful in its selection of volunteers for the particular task at hand. Churches should only have qualified individuals performing the specific volunteer task. In the above example for instance, if the church is looking to have electrical work being done and it decides to use a volunteer instead of hiring and paying a third party vendor, it is critical that the volunteer be licensed and experienced for the job. Ask the volunteer electrician if they have their own liability insurance policy. If they do not, it is probably best not to proceed with that individual.

Likewise, if a volunteer is driving others to church retreats or church sponsored charitable activities, the volunteer's driving history must be vetted for obvious red flags. Someone with a history of DUI or has several accidents in their driving history should not be relied upon to drive others to and from a church sponsored event. In other words, a proper vetting of the volunteer for the specific task is required.

In addition to vicarious liability due to the negligence of a volunteer, churches could also face liability exposure for negligent hiring, retention or supervision of its volunteer. This type of claim is most common in instances where the volunteer acted *outside of* the scope of their agency with the church. For example, a claim that a volunteer church youth mentor, youth ministry leader, or chaperone sexually abused a minor on a church retreat will result in a negligent hiring, retention and supervision action against the church itself. The plaintiff will likely contend that the church knew *or should have known* about the propensity of the volunteer to impose a danger of harm to minors.

Once again, the failure to properly vet a volunteer, even in instances where they clearly acted outside of the scope of their agency, can result in the church being sued. Accordingly, it is vitally important that volunteers be vetted at the outset of their service and that church leaders properly supervise volunteers during and

throughout their service. Any complaints, and even rumors, about a volunteer must be investigated and taken seriously. That means addressing the red flags directly by speaking with the volunteer and questioning them about the complaint against them, as well as speaking with those making the complaint. It is especially important that any and all volunteers working with or around children follow safe conduct policies and procedures, and that church leaders strictly enforce its safe conduct policy. If they do not heed complaints or recognize warning signs, such as a prior violation of the church's safe conduct policy, it may be used as evidence against the church at trial to show that the church failed to properly supervise its volunteer.

Ultimately, churches today rely more and more on volunteer services. Although volunteer service remains an important part of church operations, churches should make wise decisions regarding which volunteers to use, properly vet them at the outset, and closely supervise them throughout the entirety of their volunteer service.

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5 Tips for Managing Church Volunteers

1

Communicate Clear Expectations

2

Use Volunteers Whose Skills Align with the Task

3

Provide Tools and Training to Perform the Task

4

Recognize Volunteer Contributions

5

Always be Recruiting New Volunteers

Volunteers and Copyright: Best Practices

By: Heather E. Kimmel, General Counsel, United Church of Christ

Our church members give generously of their time and talent, often providing volunteer hours to help the church accomplish tasks necessary to its ministry. Does your church use photographs taken by volunteers on its website or social media? Do volunteer Sunday School teachers write programming or curricula? Does your church produce a collection of devotionals written by members? Do you know who owns the copyrights to these works? Read on to discover best practices in honoring and using works created by volunteers. If you need to brush up on the basics, check out the following resources first, and then come back to learn more:

- [Copyright Concerns for Ministries](#): A free online webcast from the Insurance Board
- [Copyright Compliance Basics for Churches](#): FAQs on copyright compliance

In general, a volunteer who creates a work for a church will own the copyright to that work.

In general, the copyright to a work created by a volunteer for a church belongs to the volunteer. Copyright ownership of works in the U.S. is governed by the Copyright Act (17 U.S.C. sec. 1701 et seq.). A *work* can be nearly any creative work: a photograph, musical composition or arrangement, poem, story, sermon, curriculum, etc. Under the law, the author(s) of the work is the first copyright owner of that work. There are a couple of exceptions to this for “works for hire.” An employer will own the works of an employee who creates works in the course of their employment. Also, if a person hires another person to create a work that falls into specific categories, and the parties agree in writing that the work will be a work for hire, the hiring party will own the copyright.

Volunteers, by definition, are not employees or hired

parties. Because of this, the “work for hire” exceptions will not apply, and the copyright will be owned by the volunteer. This may come as a surprise to both churches and volunteers. While most volunteers do the work with the intention that the church may use it how it sees fit, some circumstances may arise after the work’s creation that make having policies around the use of copyrighted materials beneficial to both the church and the volunteer. The church, for example, may want to share the volunteer’s work with another church or organization, but it may not have the rights to legally do so. The volunteer may also want to allow their work to be used by others while continuing to allow the church to use it. Of course, a volunteer could also ask the church to stop using a work that the church has come to rely upon.

Establish mutual expectations about the use of volunteer-created works.

If your church regularly relies on volunteers to create musical compositions, take photographs, write devotionals, or create other works, it is a best practice to have a policy on volunteer creation of works. The policy should 1) acknowledge the copyright to works created by volunteers are owned by volunteers; 2) provide that the church must give its prior authorization for a volunteer to create and use a work in the church; and 3) state the volunteer is expected to enter into a written license agreement for the church’s use of the work. The policy will give the church the ability to ensure the appropriate licensing agreement is in place before the work is used by the church. In this way, the church can honor the work of the volunteer while also maintaining knowledge of and control over how volunteer-created works are being used in the church’s

ministry. The policy, though, is not sufficient on its own, and a written agreement should be in place for each work to protect both the volunteer and the church.

A written license agreement protects both the church and the volunteer.

The church can use a license agreement to acknowledge the volunteer's ownership of the copyright, allow the church to use the work for its ministry, and protect itself against a later claim of copyright infringement. The license agreement may be nonexclusive, meaning the volunteer could also license the work to others. It may also be perpetual and irrevocable, meaning the church can use the work forever and the agreement cannot be terminated. The license agreement may even give the church the right to license the work to others under certain circumstances—for religious or educational purposes, for example. A license agreement can vary widely in its scope and terms, depending on the intent of the parties. It's worth the investment to hire an attorney to create a template license agreement that can be used for volunteer works. If the church wants to own all rights to the work, an attorney can also assist in drawing

up a legally binding copyright transfer agreement.

To reduce risk of church liability, train your volunteers on copyright policies and procedures.

Even volunteers who are not creating works for the church need to be aware of copyright policies and procedures. Churches may be liable for copyright infringement if a volunteer acts on behalf of a church in a way that does not comply with the law. Volunteer church members who are tasked with planning elements of a worship service or other programming should be aware of any copyright licenses maintained by the church, the acceptable use and reproduction of music under those licenses, and whether there are special licensing requirements for recording, streaming, or broadcasting services containing music or other copyrighted works. Volunteers who draft newsletters, handle social media posts, update the church's website, or produce other content on behalf of the church should also be trained on copyright basics and reminded not to use others' content in ways that may expose the church to a copyright infringement claim.

The information provided in this article is not legal advice. If you need legal advice, please consult with an attorney.



Volunteers and Abuse Prevention: Empowering Our Greatest Asset

By: Christy Schiller, MA, Vice President, Account Services, PRAESIDIUM

Volunteers are the backbone of church operations. We simply couldn't carry off ministries without them, particularly youth and children's ministries. Like paid staff, volunteers need to fully participate in your abuse prevention program. Here are some of the things you can do to bring them in to the fold:

Screening Any adult who has access to children and youths in ministry should be screened for risk to abuse. Sometimes this might seem tedious as volunteers are often needed on short notice, but it is absolutely critical for everyone's safety. Ideally, your screening process will include a standardized application; a criminal background check including a national sex offender registry check, a county-level check and a multi-state check; interviews with at least two people; and at least three references.

Training We owe it to our volunteers to set them up for success, and providing timely, practical training is a big part of that. Volunteers need and deserve the same level of training as your paid staff. They should understand appropriate and inappropriate boundaries with youths, how to manage youths who act out sexually, and how to report red flags or other concerns. Adults in most states are mandated reporters, and volunteers need to understand what that means and what they are legally required to do if a child discloses or they suspect abuse is happening.

Policies Solid policies help us define the bandwidth of acceptable behaviors with children and youths. To be part of the solution, volunteers need to know your policies and help enforce them as necessary. For example, if your congregation has rules about interacting with youths on social media, being 1:1 or having other outside contact, your volunteers need to know them. We don't want to put anyone in a situation where their intentions are questioned.

Other tips:

- Get ahead of the curve by recruiting, screening, and training volunteers regularly so you have a deep bench when you need people to help quickly.



- Actively monitor for drift from policy – don't allow someone who is unscreened to tag along or "help out" other volunteers.
- Resist the temptation to use youth to fill in for adults or round out your ratios. Some youth may have the maturity to supervise children, but they should never do so alone. Think about how youth can be leveraged to help the adults, not replace them.
- Volunteers that resist following your abuse prevention requirements should not be allowed to participate.

As a denomination served by Insurance Board, your congregation has access to free and discounted resources to make screening and training your volunteers simple and affordable. Information can be found at: www.PraesidiumIB.com

Congregations now have the option to upload their policies into Praesidium Academy so that learners have everything in one place. For a small fee, learners are able to review the congregational policies and electronically acknowledge them, and it can be tracked in the system with other courses.

VOLUNTEER



Claims Lessons Learned: why Proper Oversight Matters

Volunteers are the backbone and the lifeblood of ministries; without them, it would be impossible to accomplish their missions. While churches using volunteers to perform tasks is beneficial and necessary, it is also critical to maintaining proper oversight of volunteers to ensure safety.

Picture an ordinary Tuesday at the food pantry when people are beginning to line up outside. Volunteers are feverishly setting up to receive people coming for food—Covid-19 has been unforgiving to many families, and the community is counting on their ministry to help meet the rising need. A plan is devised to "divide and conquer" that day; volunteers will take care of the food pantry while staff focuses on other duties.

Some volunteers end up canceling due to illness, which leaves the food pantry understaffed. The volunteers on duty decide they can manage and don't ask for help. As the doors swing open to receive visitors, it becomes even busier than usual; a quiet gentleman with a cane appears to be unsteady, but he manages to escape the attention of volunteers and leaves while carrying many bags of groceries. On his trek back to the parking lot, he stumbles and takes a nasty spill that causes his ankle to break in several places. He cannot work or pay his medical bills, so he files a lawsuit against the church.

Another church was confronted with a claim that occurred with volunteers cooking for a church potluck dinner. Many volunteers showed up with crockpots in tow, but there wasn't enough space or outlets.

The volunteers decided to pop up a card table and run an extension cord across the kitchen to plug in the multiple crockpots. Unfortunately, one of the volunteers tripped over

the extension cord and required surgery to place a pin in her arm after sustaining the fall. She also filed a lawsuit against the church to help pay for medical bills and loss of wages during her recovery.

Everyone had the best intentions in both instances, but things can still go wrong without proper oversight. Allowing volunteers to operate without guidance could compromise the safety of others and themselves. If your ministry has a food pantry, give thoughtful consideration to accommodating individuals who might need assistance, perhaps having volunteers on hand who can help carry groceries or packing items beforehand and offering a drive-through for those who do not ambulate well.

Although receiving guests for the potluck dinner is important, the safety of the participants needs to be a primary consideration. Develop safety standards and post signage for anyone using the kitchen, and make sure they are aware of potential safety hazards that are not permitted. Consider a layout for receiving guests that minimize risks and allow people to prepare and serve food safely; suggest using this layout with any group using the kitchen. Have a policy requiring staff to make rounds and check in to ensure safety standards are constantly being observed.

In a busy world that continues to spin, ministries try to stay relevant and helpful in their communities. Insurance Board encourages your ministry to consider what proper oversight should look like while conducting outreach ministries and other activities. Make sure volunteers have a clear understanding of duties and policies; this will help ensure the safety and well-being of all.



Use of Volunteer Drivers

By: The Cincinnati Insurance Companies

any ministries benefit from the availability and use of volunteers. Often, volunteers will operate vehicles owned by the organization as well as their personally owned vehicles as part of their duties. It is important that the ministry recognizes the potential loss exposure arising from this activity. Especially in the case of social service type operations including clubs, churches, day care operations, private schools, etc. that might use volunteers to transport clients – be it children, adults or those with special needs.

Typically, the volunteer will drive their own personal vehicle to meet the organization's needs. However, as soon as that volunteer sits behind the wheel of that non-owned vehicle on behalf of the ministry, that volunteer driver also becomes an "approved driver" of the ministry. That volunteer driver then presents to your organization the same exposures to loss that your employee driver offers. The ministry is ultimately responsible for the wellbeing of the people their drivers assist. As such, your volunteer drivers should be qualified in the same manner that your employee drivers are qualified.

Churches should avoid using volunteer drivers for any specialized equipment unless they are trained and experienced in the operation of these vehicles. This includes buses, vehicles requiring regulated drivers to operate such as 16 passenger vehicles, larger trucks and/or buses. Even using trailers requires specialized training and understanding of the associated exposures.

Churches should avoid allowing non-authorized or non-approved drivers to use their vehicles, including requests coming from outside organizations. Church owned vehicles should not be used to conduct business

activities of outside organizations or groups.

Volunteer drivers being used by a ministry present a loss potential back to the ministry and thus should be managed as would any owned vehicle exposure. In addition, management should review and verify the below items for all volunteers who are expected to drive their personal vehicles for organizational needs. File documentation should also be maintained on these items:

- **Complete an Application**—Volunteers should be required to complete an application providing sufficient information and authorized permission for the organization to sufficiently qualify such volunteers.
- **Motor Vehicle Record (MVR) Checks**—MVRs should be ordered and evaluated against defined criteria at least annually to make certain that each driver meets minimum acceptable requirements for safe driving.
- **Proof of Insurance**—Proof of personal insurance with specified limits should be requested and documented. Optimally, the limits should equal your limits. At a minimum, the limits should equal those required in your state of operation.
- **Driver's License**—Photocopy of current driver's license should be secured and reviewed.
- **Vehicle Type & Condition**—The type and condition of employee owned vehicles should be reviewed to ensure that the vehicle is properly maintained with appropriate safety devices in place. Requesting a driver to complete and sign a form stating that vehicle being operated meets current safety

standards and requirements can improve defense posturing.

- **Accident Response**—Provide education to the volunteer on the appropriate emergency response in the event an accident occurs while the volunteer is driving on behalf of the organization. This could include how to report an accident, engaging police and/or medical assistance, keeping everyone safe at the scene, etc.

Volunteer Driver Pledge

Consider using a Volunteer Driver Pledge such as this one to manage your volunteer drivers' expectations and enlist their cooperation for a safe transportation program. Have the volunteer sign and date the Pledge.

Sample Volunteer Driver Pledge Card

As a volunteer for [Name of Ministry], I understand that my safety and the safety of others is paramount. I understand that driving as a volunteer is a privilege, not a right and therefore, I agree to:

1. Provide evidence of my current status as a licensed driver in [insert Name of State].
2. Provide a copy of my current auto insurance policy declaration sheet and vehicle registration.
3. Comply with all of [Name of Ministry]'s policies and procedures and any directions provided by my supervisor.
4. Comply with all laws and regulations concerning driving, including laws pertaining to the use of seat belts, child safety seats, cell phone use, speed limits and traffic control devices/signs.
5. Promptly notify [Name of Ministry] of any physical conditions, vehicle defects, or road conditions that might affect my safety or the safety of those I am driving.
6. Notify [Name of Ministry] of any traffic citations I receive, even if given while driving on my personal time.
7. Attend driver training at the request of [Name of Ministry].

If involved in an accident, I agree to complete an Accident Report provided by [Name of Ministry] and to cooperate with the police, my supervisor, and [Name of Ministry]'s insurer, its insurance adjusters and attorneys.

I pledge that if I drive my own vehicle on behalf of [Name of Ministry], adequate insurance will always be in force. [Name of Ministry] recommends limits of at least:

Liability: \$100,000 per person, \$300,000 CSL

Med. Pay: \$5,000

Uninsured Motorist Coverage (where required)

I also understand that as a volunteer driver, the limits and coverages provided by my personal automobile insurance are applicable to any accidents or incidents that involve my vehicle, including those that occur while I am serving as a volunteer driver for [Name of Ministry].

Tips for Using Volunteer Drivers

Volunteers serve their ministries in many ways, driving is one of those ways; many cite the satisfaction from helping people, feeling needed, and getting to know the passengers as reasons they prefer to volunteer in this way. To help your volunteer drivers be successful, consider these tips:

- It is crucial to have written, clear guidelines that define the volunteer's role.
- Clearly communicate your congregant's schedule needs and align drivers with those needs.
- Make sure the transportation vehicle meets the needs of the person(s) the volunteer is driving.
- Additionally, make sure the volunteer driver is capable of providing any physical assistance needed of his/her passenger.
- Volunteers should be trained and supervised the same as paid staff.
- Do not overschedule your volunteer drivers.



Important Considerations for Ministry Board Members

Individuals who serve on the board of a church are dedicated leaders who demonstrate their commitment to God as a servant to His church. Most don't take on the role of a trustee when they first join the congregation, but after years of heading up numerous committees, organizing fundraisers or helping oversee various projects and ministries, they stand out as trustworthy congregants who can be counted on to make important decisions on behalf of the church.

Even if a new board member served on many committees over the years or perhaps runs a successful local business, it does not always translate to understanding the role. It's typical for a newcomer to begin their tenure with preconceived notions regarding their duties as a trustee; when coupled with limited direction from the church, it can be difficult to navigate. Church boards of every size may feel overwhelmed from time to time; staff, volunteers, and resources are frequently stretched, and there are many projects to tackle. Of the many duties board members assume, developing an onboarding process for new board

members should be put on the top of their priority list.

The best way to maximize the potential of board members is to provide a board orientation for new members. Although a person may have served faithfully in other capacities within the church, the role of a board member contains another layer of responsibility. Once expectations and duties have been clearly defined, the chance of misunderstandings is significantly reduced, and new members are more prepared to fulfill their obligations.

As your church develops an onboarding process for new board members, Insurance Board offers the following considerations:

- Serving on the board is a position of authority within the congregation that carries a great deal of responsibility. Trustees have a fiduciary obligation to act in the best interest of the church. Should board members demonstrate the contrary, they could be opening themselves up for a lawsuit against them personally.

- As with any corporation, the board of directors for a church have three primary legal duties which include:

1. **Duty of Care:** Take care of the church by ensuring prudent use of all assets. This includes maintaining the facility, ensuring the safety of the congregation, and demonstrating good will.

2. **Duty of Loyalty:** Ensure that activities and transactions advance the mission of the church.

Board members should always make decisions that are in the best interest of the church, not for their own personal gain or for that of any other person or entity outside of the church. Any conflict of interest that might exist should be disclosed immediately.



3. **Duty of Obedience:** Ensure the church obeys any laws and regulations, including the church’s own bylaws, which are written to serve the overall mission and purpose of the church.

- Churches are urged to maintain their status as nonprofit corporations under respective State laws. This means properly filing of Articles of Incorporation with the equivalent Corporation Division of the Secretary of State’s office and making annual reports. Otherwise, the church is an “unincorporated association.” In an unincorporated association, all members can be found to be personally liable for the actions of the association.
- Churches should be governed by bylaws (or a constitution). Bylaws should be reviewed every five (5) years to assure they are being followed. Sometimes following bylaws strictly can prove impractical, perhaps for logistical reasons. The solution is to either change the bylaws by the designated voting process to

reflect actual practice, or to find the means to fulfill bylaw requirements. Make sure every new board member has reviewed a copy of the bylaws.

- If a church does not strictly follow its bylaws, it can result in litigation over contested matters, some of which are not covered by insurance. It is never proper to circumvent or ignore by-

laws because it is inconvenient or “messy.” If your church has both a constitution and by-laws, it is important to understand which takes precedence over the other and to assure that, when changes are made to one, that the changes are reconciled in both documents.

- Board members have an obligation to identify potential risks that exist at their church, and dutifully work to help mitigate those risks; this serves to protect the church, staff, volunteers, and the congregation. If board members are aware of potential risks at the church that could cause harm to others and they choose not to address the problem, there is an increased risk for the board to be brought into a lawsuit.
- Make sure to verify state requirements of non-profit boards that may exist in your state. For more information, visit the National Council of Nonprofits at : <https://www.councilofnonprofits.org/tools-resources>
- Insurance Board encourages you to review these considerations and allow them to serve as a guide in developing an onboarding process that will help good board members become great!



CEO CORNER

TIMOTHY S. HARRIS, CPCU

PRESIDENT AND CEO

When traveling to the Pacific Northwest, I often use a transportation company owned and operated by a man whose name is A.J. A.J. is an American citizen who immigrated to the U.S.

from Somalia more than 20 years ago. A.J. provides friendly, consistent service. I was a little disappointed when A.J. quoted his rates to my wife and me on a recent trip. The rates were up by about 15%. I suggested to my wife that we, instead, consider renting a car. When I researched the rental car rate, the rate was on par with A.J.'s price; however, adding rental car taxes and fees increased the cost considerably. Despite the increase, my wife and I realized that A.J. was still the better choice.

During our trip from the airport, I engaged A.J. in conversation. I was interested to know how his business was going in the midst of the pandemic. I'd been hearing many versions of winners and losers in this unprecedented and unpredictable economy shaped by a malicious, infectious disease and was curious to know how it was impacting his business. During the conversation, it became apparent that A.J.'s costs had increased considerably. A.J. acknowledged that his expenses had gone up by 39% and this, he apologetically explained, was the reason he had to make a "slight" (as he put it) increase in the cost he charged his customers. I thought to myself, "His costs went up by 39% yet he was only charging us an additional 15%?" Far from being an opportunistic attempt to profit, he was merely trying to offset his costs in a way that enabled him to keep his customers and compete. I went from initially trying to replace A.J. to figuring out how I could help bring him more customers.

I've received inquiries from customers and agents alike as to why insurance premiums have increased during the pandemic. After all, many churches have not been conducting in-person services which some have translated to suggest fewer and less costly claims. Unfortunately, while the incidence of certain types of claims has reduced during the pandemic, the notion that the cost of claims has subsided is far from accurate. Property claim costs in 2020 were up 31% over 2019, on top of a 14.5% increase the prior year. In fact, despite the pandemic, 2020 property claims were among the highest in the Insurance Board Program's history. Property claims at the end of 2020 were more than double the claim costs in 2015 yet we have not doubled the premiums charged to policyholders.

Additionally, during the pandemic, supply costs and materials used to repair damaged churches have increased. All of these factors add to the costs of claims. Premium costs charged in the Insurance Board Program are a direct

function of the claim costs paid. Churches are experiencing more frequent and more costly claims. Because Insurance Board only serves churches and their affiliated ministries, these costs are all attributable to church claims. For the 6 years ending 12/31/2020, the top IB church property claims were as follows:

Peril	Percent of Severity	Percent of Frequency
Water Damage	24.8%	32.8%
Fire/Smoke	23.1%	2.6%
Hail	18.0%	9.4%
Windstorm	15.7%	19.7%

As the above chart illustrates, water damage claims (frozen pipes, appliance leaks, sprinkler leakage, water intrusion from weather, sump pump failures, etc.) accounted for nearly a third of all property claims and more than a quarter of all property claim dollars spent. Over a six-year span, water damage claims alone have added an average of more than \$1,000 per church, per year, or nearly 10% to insurance premiums. Water damage claims are largely preventable and are often the result of deteriorating infrastructure and lack of adequate maintenance.

We've all heard the axiom, "An ounce of prevention is worth a pound of cure." This is especially true when it comes to church insurance. Some effort and, yes, cost expended on the front-end addressing building issues (leaky roofs and pipes, improper drainage, caulking, broken or clogged gutters and downspouts, etc.) can have a material impact on not only improving church properties, but also in significantly reducing insurance premiums. While not all insurance claims are preventable (the very reason insurance exists), many are, and others can be mitigated. Somewhere along the way, however, building maintenance has become less of a priority. I've heard parishioners say, understandably, that they want their stewardship going to missions, i.e., sheltering the homeless, feeding the poor, caring for the elderly, etc., all while the roof leaks, the walls are stained from water intrusion, the gutters need repaired, pipes and appliances are dripping. Yet, the church is often mission headquarters and the gathering space for God's work and people. A.J. may not be able to exert much influence over the costs impacting his business, but the risk management techniques communities of churches employ within their ministries (including resources that can be utilized at no charge) can go a long way in reducing the premiums this same community pays for insurance. Please reach out to us or visit our website at www.insuranceboard.org to learn how you can improve risk at your ministry.

Our insurance serves you so you can serve God.



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