

YOUR CHURCH BUSINESS

Self-Inspection

Checklists for Churches



Our insurance serves you so you can serve God.

Serve God

Our Mission is to support and protect your church and ministry with superior property and casualty risk management and insurance services.

To that end, Insurance Board is pleased to present this Self-Inspection Safety Checklist to assist you, our participants, in preventing or reducing property, liability, workers' compensation and vehicle losses.

We suggest you use this guide to conduct regular inspections. We have organized the checklists to correspond with areas of concern: management, security, training, first aid, volunteers, playgrounds and vehicles.

Many churches will have a Risk Committee or volunteer, or other church member perform the inspection(s). Either way, it is our recommendation that whomever does the inspection is not the same person each inspection period. While the checklists may seem straight forward, there is always room for interpretation and personal judgement. Please remember too, that improvement in areas that need attention is a critical component of the process.

When repairs or improvements are needed, information should be kept on a separate checklist (located last in this booklet) in order to keep to a schedule and to ensure proper reviews and reports on progress are documented.

This checklist is not intended to be used as a stand alone risk management policy, nor is it guaranteed to comply with federal, state or local regulations. We offer it as simply one element of your total risk management program to help make your church a safer, more secure environment for your employees, volunteers, congregants, and visitors.

If you have any questions, please feel free to email: LossControl@InsuranceBoard.org.



Table of Contents and Resource Guide

Health and Safety Checklist	Page 4
Security Checklist	Page 5
Management Checklist	Page 6
Contracts and Computers Checklist	Page 7
Finance Checklist.....	Page 8
Vehicles Checklist.....	Page 9
Playground Checklist.....	Page 10
Repairs and Improvements Needed Summary ..	Page 11

American National Standards Institute	www.ansi.org
ASTM International	www.astm.org
American Society of Heating, Refrigerating and Air Conditioning Engineers	www.ashrae.org
American Society of Safety Engineers	www.asse.org
Board of Certified Safety Professionals.....	www.bcsp.org
Environmental Protection Agency	www.epa.gov
Federal Emergency Management Agency	www.fema.gov
Food Safety and Inspection Service	www.usda.gov
Insurance Committee for Arson Control.....	www.arsoncontrol.org
Lightning Protection Institute	www.lightning.org
National Fire Protection Association	www.nfpa.org
National Safety Council	www.nsc.org
National Weather Service	www.weather.gov
Nonprofit Risk Management Center	www.nonprofitrisk.org
Occupational Safety and Health Administration.....	www.osha.gov
United States Fire Administration.....	www.usfa.fema.gov
Insurance Board's Abuse Prevention Resources.....	www.PraesidiumIB.com

Health and Safety Checklist

	Good	Needs Work	Does Not Apply	Observations
Is there a committee/employee/volunteer responsible for managing the health and safety of the public?				
Do those employees who supervise others understand their obligation to reduce injuries and enhance employee safety?				
Do you have written rules regarding safety protocols?				
Is there a budget for the ongoing safety and health training of employees and volunteers?				
Is there a budget for regular maintenance to assure public and employee safety?				
Do you promote health and safety programs through posters/emails/alerts/reminders?				
Do you have accident investigation and reporting procedures including a documentation form?				
Has the FEMA website been consulted for information on imminent disaster preparation? (www.ready.gov)				
Have plans been created for emergency response to health, fire, violent intruder and severe weather?				
Is there a record of inspection of evacuation alarms?				
Is the Board regularly made aware of incidents and claims?				
Does the Board take an interest in the outcome of injury claims and participate in prevention discussions?				
Is there an adequate first aid kit easily accessible in a convenient location?				
Have you consulted with OSHA (www.OSHA.gov) for record keeping requirements when first aid is administered to employees/volunteers, and guests?				
Is at least one employee qualified to perform first aid/CPR, and administer AED assistance?				

Completed By: _____ Date: _____

Security Checklist

	Good	Needs Work	Does Not Apply	Observations
Are buildings kept locked when not occupied?				
Do windows lock securely from the inside?				
Are personnel specifically assigned to check that doors and windows are locked before leaving the building at the end of the day?				
Are keys marked "do not copy" assigned to individuals and strictly controlled and changed when keyholders leave?				
Does someone check the status of emergency response equipment/supplies on a regular basis?				
Are buildings protected by regularly tested security service/burglar alarm?				
Are parking lots well lit so that a person can be recognized from 25 feet away?				
Are all exterior lights operating properly and do they illuminate door and window areas?				
Is automatic lighting in place?				
Is shrubbery and landscaping near the building trimmed appropriately to avoid concealment?				
Have arrangements been made for law enforcement patrols at night and during the week?				
Do safes/alarm systems protect valuables from subleased or co-tenant operations?				
Do you contract for guards during services? If yes, have you reviewed the agency's screening procedures?				
Are guards armed? If yes, does the guard service agency provide liability insurance?				
Are guard and/or patrol services outlined and documented?				
Do you have a system installed to provide communication with all individuals at the church?				
Do you have a notification protocol that specifies who should be contacted in emergencies: emergency responders, vendors/account information, insurance agent, employees, volunteers, tenants, congregants, and media?				
Do you have a system to temporarily move the business operation of the church; include access to important documents (insurance policies, contracts, etc.)?				
Do you have a remote work plan in place?				
Has leadership developed a recovery plan?				

Completed By: _____ Date: _____

Management Checklists

	Good	Needs Work	Does Not Apply	Observations
COVID-19				
Has your church developed policies and procedures to prevent the spread of COVID-19?				
Has your church communicated its COVID-19 policies and procedures to employees, volunteers, congregants and vendors/third party users?				
Does your church follow CDC guidelines and protocols for COVID-19 cleaning?				
Does your church stay current on state and local requirements to prevent the spread of COVID-19 in daily operations?				
Human Resources				
Does your ministry have an employee handbook/personnel manual?				
Has it been reviewed by legal counsel within the past 2 years?				
Are employees required to sign that they have received a copy of the manual?				
Do you have the following policies (whether in a larger personnel manual or separate): <ul style="list-style-type: none"> • Anti-Discrimination • Anti-workplace bullying • Family Leave Act • IT/social media/technology • Anti-sexual harassment • COVID-19 • Hiring/Termination/Discipline 				
Does your ministry require background screenings for all staff, volunteers and clergy?				
Abuse Prevention				
Do you have a written Abuse Prevention policy?				
Does your ministry require that background screenings be performed every 2 years for all staff and volunteers who work with children, youth or vulnerable adults?				
Does your ministry require abuse prevention training for all staff and volunteers who work with children, youth or vulnerable adults?				
Does your ministry have a written policy prohibiting staff and volunteers from working alone with children, youth or vulnerable adults (rule of 3)?				
Does your ministry have a written policy defining appropriate/inappropriate displays of affection with children, youth or vulnerable adults?				
Does your ministry have a written "zero tolerance" policy on sexual abuse perpetrated on children, youth or vulnerable adults?				

Completed By: _____ Date: _____

Financial Checklist

	Good	Needs Work	Does Not Apply	Observations
Are church by-laws published and up to date? Do by-laws contain rules for the following:				
* Purchase and conveyance of property				
* Approval of and signature to contracts				
* Signature authority on checks				
* "Bonding" of those who handle church funds				
* Annual audit by certified public accountant				
Do staff and volunteers receive instruction regarding authority levels and required processes and sign off?				
Are there clear instructions on distribution of mail, especially invoices, bank statements, and legal notices?				
Are written procedures published for the following financial transactions:				
* Handling of cash collections & deposits (including counting/recording/deposits)				
* Donor checks immediately stamped "for deposit only" into the church's account				
* Immediate deposit of cash & checks				
* Use of a "purchase order" system				
* Use of church credit cards (credit card purchases in "purchase order" system)				
* Separating authority to "write/sign checks" and "receive and reconcile bank statements"				
* Annual review of check signing authority				
* Multiple check signers for large purchases				
* Security of signature stamps, if used				
* Reconciliation of bank statements against invoices				
* Recording sales transactions				
* Division of duties to prevent manipulation of accounts				
* Notice to Board of discrepancies				
* Security of records				
* Authority/responsibility to renew insurance policies				

Completed By: _____ Date: _____

Contracts/Computers Checklist

	Good	Needs Work	Does Not Apply	Observations
Are written contracts in place for ALL building services, including housekeeping, snow removal and other services?				
If you allow others to use your facilities (tenants) either paid or not for single use as well as more regular use (weekly, monthly) do you use a Facility Use Agreement?				
Do all contracts include indemnification and hold harmless agreements in favor of the church?				
Have contracts been reviewed by an attorney?				
Do you require users and vendors carry liability insurance of at least \$1M?				
Do you require users and vendors to provide a certificate of insurance, listing the ministry as an additional insured?				
Do contractors and vendors provide proof of workers' compensation insurance?				
If third party users do not have insurance, do you offer Insurance Board's Tenants and Users' Liability Insurance Program (TULIP)? (a program for groups who use your church to secure cost effective insurance that will protect your ministry).				
Computers				
Are strong passwords required for computers and sharing of passwords forbidden?				
Is staff required to log off computers at the end of every work day?				
Is virus protection and firewall software installed on all computers and updated as needed?				
Is critical computer data backed up regularly?				
Are all employee and volunteer applicants required to complete a written employment application and are references and background checks completed before access to sensitive computer data is given?				
Are employees and volunteers who access computers trained on cyber crime prevention?				
Are all documents containing personally identifiable information (SSNs, account numbers, license numbers) kept in a locked drawer or cabinet or with limited computer access?				
Is a shredder or shredding service used for safe document disposal?				

Completed By: _____ Date: _____

Vehicles Checklist

	Good	Needs Work	Does Not Apply	Observations
Hired and Non-owned Automobiles				
Do you have written procedures for use of volunteer vehicles for church activities and driver qualifications?				
Do you inspect driver's licenses/insurance cards?				
Do you conduct Motor Vehicle Records checks?				
Do you have written procedures on vehicle use, restrictions and safety (cell phones & seat belt)?				
Do you have a "hired and non-owned automobile" endorsement on your insurance policy?				
Owned Automobiles				
Do you maintain individual vehicle log books?				
Are vehicles regularly inspected by a qualified mechanic?				
Do you have written procedures and a budget for maintenance, and are corrections, repairs, and maintenance consistently recorded in the vehicle log books?				
Are vehicles equipped with emergency supplies? (ie. first aid kit, fire extinguisher, flares, warning triangles and basic tools)				
Do you have written procedures on driver qualification and training, and are drivers required to acknowledge policies and procedures in writing?				
If your insurer requires scheduling of drivers, has driver information been reported to your agent?				
Are drivers required to disclose traffic violations?				
Are National Safety Council Defensive Driving courses provided for regular drivers?				
Is a driver orientation conducted prior to "convoy" trips?				
If 15 passenger vans are owned/hired, is training provided regarding the vehicle's hazards and instructions given for the proper loading of passengers and luggage?				
Are regular drivers First Aid and CPR/AED trained?				
Are operators recording pre and post operation checks in vehicle log books (vehicle condition, mechanical concerns, odometer reading)?				
Are there procedures for driver suspension/ counseling/training after an accident?				

Completed By: _____ Date: _____

Playground Checklist

	Good	Needs Work	Does Not Apply	Observations
Is a person/committee assigned to maintain play-ground?				
Has the board clearly decided whether skate-boards, skates and bicycles will be prohibited on the property and playground?				
Is Consumer Product Safety Commission docu-mentation reviewed periodically to assess wheth-er installed equipment is appropriate?				
Is adequate security lighting provided or means to secure/lock the playground after hours?				
Are signs provided defining acceptable behavior/prohibited activity/hours of operation?				
Is there at least 12 inches of approved ground cover?				
Is equipment grouped according to age group?				
Are there clear lines of sight for adult supervi-sion? Are there at least 2 adults supervising?				
Are structures over 30 in. tall spaced at least 9 ft. from other structures?				
Is all equipment securely anchored to the ground, and does it have protective end caps on bolts/screws?				
Are all openings less than 3.5 in. OR larger than 9 in. to prevent entrapment?				
Has equipment been checked for: exposed/protruding/missing bolts, screws and S-hooks; pinch points and joints, springs, or chains; rusted, bent or broken elements; worn or poorly lubricated bearings; worn chains or swing hangers; sharp or rough edges or points?				
Have plans for maintenance and new equipment, and budgets, been presented to the board?				
Has a responsible individual or committee verified completion of maintenance, repairs or replace-ments?				
Are there barriers to separate the playground from parking lots, streets and other property?				

Completed By: _____ Date: _____

Items in Need of Repair Summary (make copies if needed and attach)

Page Number:_____ **Repair Needed:**_____

Estimated Budget:_____ **Estimated Timeframe:**_____

Person/Company Completing Work:_____

Work Began On:_____ **Work Completed On:**_____ **Reviewed By:**_____

Page Number:_____ **Repair Needed:**_____

Estimated Budget:_____ **Estimated Timeframe:**_____

Person/Company Completing Work:_____

Work Began On:_____ **Work Completed On:**_____ **Reviewed By:**_____

Page Number:_____ **Repair Needed:**_____

Estimated Budget:_____ **Estimated Timeframe:**_____

Person/Company Completing Work:_____

Work Began On:_____ **Work Completed On:**_____ **Reviewed By:**_____

Page Number:_____ **Repair Needed:**_____

Estimated Budget:_____ **Estimated Timeframe:**_____

Person/Company Completing Work:_____

Work Began On:_____ **Work Completed On:**_____ **Reviewed By:**_____



700 Prospect Ave., Cleveland, OH 44115
PH: 800.437.8830 | FAX: 216.736.3239
www.InsuranceBoard.org

