



Loss Control Resource Guide

Emergency Preparedness

Most incidents occur with little or no warning. Therefore, ministries should create or update their emergency plans to ensure preparedness. Emergencies can affect churches in various ways, including weather events, fires, civil unrest, cybersecurity threats, or active shooter situations. The Department of Homeland Security and CISA have developed multiple resources specifically designed for houses of worship. Additionally, review Insurance Board's [Security Resource Guide](#) for a comprehensive list of safety and security resources.

Roof and Electrical Inspections

[Regular inspections](#) of your roof and electrical systems are essential for preventing minor issues from escalating into significant problems. While staff can conduct visual inspections of the roof from the ground, a licensed roofing professional should assess it at least once every five years. Immediate repairs are crucial to avoid the consequences of deferred maintenance. Similarly, certified electrical contractors should perform regular safety inspections to identify potential fire hazards and ensure compliance with safety standards. Both inspections not only protect your facility but also contribute to overall safety. For more detailed information, refer to Insurance Board's [roof maintenance](#) and [electrical inspection resources](#).

Third Party Liability

Ministries should establish contracts that clearly outline responsibilities and ensure adequate insurance coverage. Lease/use and contractor agreements must include indemnity clauses and hold harmless language to protect your ministry from third-party claims, including employee injuries. Insurance Board offers a [Tenants & Users Liability Insurance Program](#), along with a [Facility Use Agreement](#) to safeguard your ministry. Also, the [Liability Checklist](#) is a helpful resource to review.

Water Damage Prevention

Severe weather incidents are increasing, making it crucial to protect your church from potential water damage due to burst pipes or leaks. With staff often unavailable, using the latest [water sensor technology](#) from Insurance Board can help—these devices send alerts for leaks and freezing temperatures via text or email, allowing for a swift response.

Consider installing an automatic [water shut-off device](#) for added protection. Visit our website to explore discounted options for Insurance Board participants and find the right device for your congregation. For additional resources, check out Insurance Board's [Water Damage Prevention Toolkit](#). Regular plumbing and sewer inspections are also advised to ensure your church's safety.

Abuse Prevention

Policies and procedures are essential for maintaining a [safe environment](#). Key elements include [screening and selection](#) processes, adult-child interaction guidelines, monitoring, and training on reporting suspected abuse as required by state law. With proper training, staff and volunteers should be able to recognize predatory behavior and the signs of distress in children. Insurance Board offers a [sample policy template](#) and the [Praesidium Assessment Tool](#) to help identify gaps in your abuse prevention practices. Our recent webinar on [Safe Conduct 2025: New Research and Best Practices](#) is a great resource. Additionally, ensure your policy also addresses the protection of vulnerable adults.

Human Resources

Churches often face various [employee and small business challenges](#). Insurance Board policyholders can access an exclusive resource through our partnership with AIG and Littler Mendelson: the [EPL Pak® Premier](#). This leading loss prevention resource helps ministries maintain high standards in employment practices, featuring handbooks, tailored policies, and updated state-specific employment requirements.

To register, provide your email address and Insurance Board Policy Number, which can be found on your Memorandum of Insurance or quarterly bill.

Financial Controls

An independent accounting firm should perform an annual financial audit, with an accountant not involved in your ministry's finances. This ensures transparency and accountability in leadership. Failure to conduct an audit when required by your bylaws can expose church officers to claims of breach of fiduciary duty if financial losses occur. Church embezzlements are common, particularly in ministries lacking proper financial controls. For more information on effective [financial control](#) practices, please view [Insurance Board's webcast](#).

Online Learning Webinars

Insurance Board is proud to present [interactive webinars](#) that address a variety of topics, including Abuse Prevention, Human Resources, Emergency Planning, and General Safety, which are essential for churches. Industry experts lead these trainings from Insurance Board and our denominational partners.

The Steward Newsletter

Stay informed on safety and prevention through the [Steward Newsletter](#). Receive expert advice, insights on seasonal challenges, and resources to help keep your congregation safe and thriving. Recent topics include Workers' Compensation, Risk Mitigation, Storm Preparedness, How to Keep Your Ministry Insurable, Facility Use Agreements, and Preventing Claims.



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