



Risk Control Guide For Ministries

Our insurance serves you so you can serve God.

Serve God



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Risk Control Guide For Ministries

INTRODUCTION

Welcome to the Insurance Board Risk Control Guide for Ministries. This Risk Control Guide has been created to assist ministries by providing safety considerations to prevent a potential and costly accident from occurring at your property or with your people. The property portion of this guide offers safety considerations for buildings and their contents, while the liability section focuses on safety considerations to protect people and their property. Ministries, like any other organization, face a variety of risks that can result in significant financial losses.

This guide is designed to provide best practice considerations for your ministry. It covers a range of topics, including building maintenance, fire safety, security, and emergency preparedness. Additionally, it provides guidance on liability exposures that churches may face, such as slips and falls, sexual abuse, and employment practices.

The goal of this guide is to provide practical advice and actionable steps ministries can take to protect their people, property, and assets. It is important to note this guide is not intended to replace professional advice or insurance coverage. Rather, it should be used in conjunction with the expertise of risk management professionals and insurance agents to develop a comprehensive safety program tailored to the specific needs of your ministry.

By implementing the safety measures outlined in this guide, churches can reduce the likelihood and severity of personal and financial losses from property damage and liability claims, which will ultimately protect their financial stability and mission.

DISCLAIMER:

This communication, along with any attachment, does not amend, extend or alter the coverage terms, exclusions and conditions of insurance policies referenced herein. Policy language is controlling and supersedes. Guidance provided by the Insurance Board does not constitute legal advice; please seek the advice of an attorney if you wish to obtain legal advice.



MANAGING RISK

By taking steps to reduce risk, a ministry can still provide valuable services to its members and community while also protecting its assets and reputation. When it comes to managing risk, there are generally three approaches your ministry can take: **risk avoidance, risk reduction, and risk retention.**

Risk Avoidance:

Risk avoidance is the most conservative approach to managing risk, as it involves completely avoiding any activity or situation that could result in a loss. In the context of your ministry, this might mean avoiding certain events or activities that could pose a significant risk, such as extreme sports or controversial political events. By avoiding these types of activities altogether, a ministry can eliminate the risk of a loss associated with them.

Risk Reduction:

Risk reduction involves taking steps to minimize the likelihood and severity of losses that could occur. In the context of your ministry, this may involve implementing safety procedures, providing training to staff and volunteers, and ensuring that adequate insurance coverage is in place. For example, your ministry may choose to implement background screenings for all staff and volunteers who work with children or vulnerable adults to reduce the risk of abuse.

Risk Retention:

Risk retention includes accepting a certain level of risk and assuming financial responsibility for a loss that may occur. In other words, instead of transferring the risk to an insurance company or avoiding the risk altogether, a ministry may choose to retain a portion of the risk. For example, this may be accomplished through increasing a deductible or lowering coverages to assume more risk. There are some financial risks that cannot be covered by insurance and therefore, are automatically retained. Risk retention comes with a level of financial responsibility; if a loss were to occur that exceeds your ministry's ability to cover it, the financial impact could be significant.

It is important to note that managing risk is an ongoing process and requires regular review and assessment. This allows a ministry to adapt to changing circumstances and emerging risks, ensuring that its risk strategies remain effective over time.



INSURANCE CONSIDERATIONS FOR YOUR MINISTRY

There are many “business” concerns that ministries need to consider to be sustainable. Churches are subject to Federal and State oversight in several areas, including labor law, taxation, judicial precedents, and some insurance. This also may include building and zoning codes for the municipality where the physical building is located. Ministries may need to retain legal counsel licensed in their state to make sure their bylaws, policies and procedures are following state laws. Please note, human resources, employment and labor relations are addressed in the Management Section.

By-Laws:

The by-laws for a ministry serve as a blueprint or guidelines to conduct its affairs and are supplemented by internal policies and procedures, rules of governance, and ministerial objectives.

Board of Trustees / Board of Directors:

Leaders of the congregation who are responsible for representing the interests of the congregation and ensuring the proper utilization and protection of church assets. The Board of Trustees is entrusted with the enforcement of the by-laws of the congregation.

Insurance:

Protects your church, other property structures, and church possessions against natural disasters, unexpected damage, theft, and vandalism. Insurance is not to be used as a maintenance program.

Property Insurance:

Property insurance generally includes real and business personal property, business income, crime (employee dishonesty), and equipment/mechanical breakdown (normal wear and tear excluded).

General Liability Insurance:

This provides coverage for bodily injury and property damage that is necessary for most ministries.

Automobile Liability Insurance:

This is required coverage for vehicle owners. Churches may have a need for “non-owned and hired vehicles,” to cover vehicles rented, or borrowed or personal vehicles used for business purposes.

Directors & Officers Liability Insurance:

This coverage is provided for church leaders regarding their activity as decision makers. This includes coverage for libel and slander.

Employment Practices Liability Insurance:

Covers wrongful acts such as gender discrimination or wrongful termination.

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INSURANCE CONSIDERATIONS FOR YOUR MINISTRY

Continued

Sexual Misconduct Liability Insurance:

This coverage is most important if there are child-serving ministries such as day care, pre-school, nursery services, day camps, or any interaction with children as part of your ministry.

Pastoral & Professional Counseling Insurance:

This coverage is for alleged wrongful acts that arise out of providing or failing to provide counseling services.

Privacy Breach Liability (Cyber) Insurance:

Churches are not immune to cyber threats. Besides the liability issues of a data breach, some states require prompt notification of the individuals whose information was compromised. The penalties for failure to comply can be severe.

Workers' Compensation Insurance:

Every state has a mandatory workers' compensation statute. Some may exempt churches and small employers. Ministries should make sure they are aware of state laws to make sure they are complying with regulations.

Incident Report Form:

An incident report is a form to document all injuries, near misses and accidents involving church facilities, assets, staff, and volunteers.

Checklist:

- Failure to comply with the by-laws may result in lawsuits from those thought wronged by such actions, disenfranchised members of your congregation, or even from visitors or third-party relationships.
- The Board of Trustees should obtain directors and officers insurance which indemnifies the individual trustees and officers for claims resulting from managerial decisions made while serving on the board.
- Board members should be trained to understand their roles and responsibilities.
- An incident report should be completed at the time a potential claim occurs, no matter how minor an injury is. In addition to providing a detailed explanation of what transpired, the report should capture witness statements.
- Understand your insurance coverage and limits. There is more to a policy than just the premium. Review annually.
- Review recommended record keeping guidelines for your denomination.



POLICIES AND PROCEDURES

Your church policies are the essence of what your ministry represents. They communicate to others how your ministry is expected to operate while achieving its mission. They serve as the basis of every rule, procedure and practice that is put into writing. Employees and volunteers are faced with situations where they need your policies to guide them. The most successful ministries are those that have clear, well-communicated policies to serve as a guide for employees and volunteers to follow when specific rules may not apply.

As a first step in developing or revising any existing policies or procedures, including those that apply to managing risk or safety, the Insurance Board recommends ministries develop an overarching mission statement. This can serve as a yardstick against which to measure all policies and procedures to help ensure consistency. Leadership, clergy, employees, and volunteers can use this mission statement as a guide to measure their behavior and make decisions in the best interest of your ministry if they encounter situations where no written rules or procedures may apply. A well written mission statement helps communicate to everyone that your ministry is committed to a culture of safety.





Property



CONSIDERATIONS FOR PROPERTY INSURANCE

There are specific items that should be taken into consideration as you determine the proper insurance coverage to meet the needs of your ministry. Factoring these considerations into decision-making will help ensure the protection of your church property and assets, as well as help mitigate potential risks.

Valuations:

An appraisal is a valuation of property (real estate, business, collectible, antique), by the estimate of an authorized person. The authorized appraiser must have a designation from a regulatory body. Appraisals are typically used for insurance and taxation purposes.

Pipe Organs:

A property policy provides coverage for buildings and personal property under a single limit. Within the coverage, attached organs and other church fixtures are typically included within the definition of “building.”

Stained Glass:

Coverage for “stained glass” is typically provided by a coverage extension applying to “building glass and outdoor signs.”

Fine Arts:

The policy contains a sublimit for items considered to be Fine Arts (paintings, etchings, pictures, marbles, bronzes, tapestries, rare or art glass, valuable rugs, statuary, sculptures, antique furniture, antique jewelry, porcelains, icons, torahs, and similar property of rarity, historical value, or artistic merit).

Business Personal Property Inventory:

To properly protect and account for a church’s property assets it is not only important to maintain, insure and protect items, but also to know what church property you have (to maintain, insure and protect).

Vacancies:

There are many risks that increase with the vacancy of a property, which include a lack of maintenance. The fact that there is less foot traffic in a building is the biggest contributing factor. Vacant/unoccupied properties face a significantly higher risk of damage over occupied properties due to a lack of oversight and maintenance, and crimes like vandalism.

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CONSIDERATIONS FOR PROPERTY INSURANCE Continued

Checklist:

- Having an appraisal performed on your building(s) is the best way to know how much insurance coverage to buy to make sure your ministry has the appropriate amount of coverage. Ministries should have an appraisal conducted every five years.
- Your ministry should use a reliable valuation to determine the value of coverage required. Some insurers will ask for a recent appraisal to confirm.
- Because “Fine Arts” has a sublimit, there is a chance the full value of the items will not be covered by the sublimit. For this reason, scheduling fine arts may offer more complete coverage for items of high value. It is recommended to discuss fine arts with your agent. Unique or high value items may require an expert to determine their value.
- Based on the specifics of your pipe organ, you may choose to schedule it under fine arts as well. It is recommended to consult with your agent.
- Property inventory lists should include the following information and photos of a business’ property and items in and around the property or located anywhere in the world: item number list, location, brand/manufacturer, model number, item description, item age, estimated replacement cost (pre-tax).
- Consideration should be given to storing these records in a secure place and/or offsite to prevent their loss in the case of calamity.
- It may be advisable to keep two copies of these records. A digital copy can be stored off-site in cloud storage.
- It is important that a vacant property appears to be operating like “business as usual” to protect all property and decrease the risk of liability claims.
- Caution should be taken in preventing the property from having an outward and inward appearance of abandonment that could attract vandalism or theft.
- The risks facing buildings can stem from a lack of maintenance or routine inspection. It is important to set up automated monitoring as well as routine inspections of the property. Water and temperature sensors can automate monitoring for heat loss and water leaks.
- Potential liability issues can also arise with vacant properties. It can be very difficult to defend a lawsuit claiming negligence from property ownership when there is no evidence or record that the property owner met their duty to provide the required standard of care in maintaining their property.



WATER DAMAGE PREVENTION - ROOF

Your building's roof is not impervious to damage and, if not maintained, will deteriorate. Wind, hail, and water are common culprits for roof damage which could lead to interior building damage and the valuables contained within. A secure roof is your church's best protection from both wind and water. By completing routine roof inspections, you will be able to detect and repair little problems before they become big problems.

Gutters and Downspouts:

Make sure gutters and downspouts are clean and clear of debris (especially after fall leaf drop), so water can run freely away from the building without obstruction while being securely anchored to the building.

Ice Dams and Icicles:

Ice dams are continuous chunks of ice that form along the edges of your roof. They form when snow melts, runs down your roof and refreezes near the edge. This can happen due to warming outdoor temperatures or because of heat escaping through ceiling and roofs and melting the snow directly above.

Deferred Maintenance (Wear & Tear):

If any damage is ever discovered, immediate action should be taken to repair/replace the damage before water can penetrate and should be completed by a professional roofer with adequate commercial general liability and workers' compensation insurance.

Snow Load:

Accumulated snow on roofs can add considerable strain to a church's roof load, and lead to a collapse. Unless your roof was specifically designed to handle a snow load, it's important to get the snow off the roof as soon as possible, starting at the areas with the heaviest drifts or uneven accumulations.

Installation and Repairs:

Any installation, replacement or repairs should be done by a roofing professional by contract that provides commercial general liability and workers' compensation insurance. Any contract with a roofing professional should also include a release of liability for the church and indemnification (protection) for the church for the contractor's operations.

Vegetation Maintenance:

Algae and moss growth on roofs can lead to roof damage or shingle blow-off if left unchecked. Moss traps moisture on the roof surface and can lead to deterioration. Trees and shrubs can also cause damage to your building if they make contact with the surface.

Continued

WATER DAMAGE PREVENTION - ROOF Continued

Checklist:

- Trim overhanging tree branches to prevent leaves, small branches and other debris falling on the roof or trapping water on the roof or in the downspouts.
- Check to make sure that the roof space/attic is ventilated adequately throughout the year which ensures that heat and moisture do not build up in the attic causing mold or rot.
- Ventilation will prevent water that has accumulated at the bottom of the roof from freezing and causing ice dams.
- If your building has attic areas, have the insulation levels checked and any insufficiencies addressed.
- Examine the underside of the roof deck (if possible) and the outside of the building for cracks, stains, rusting, watermarks, wet spots, chipped mortar, or other damage.
- Check to be sure that areas with louvers, ridge vents, roof vents and soffit vents are clear.
- Check for cracked and worn rubber boots around vent pipes, and a chimney cap for any damage.
- Inspect all caulking and flashing. Remember to check the flashing around roof drains and vents (for deterioration) and check for damage to capping at parapets and expansion joints.
- If significant snowfall occurs enough to create a snow load concern on the roof, contract with a licensed professional to ensure safe removal.
- For pitched or sloped roofs, check: granular erosion on asphalt shingles; deformed edges; curled or missing shingles; missing or loose tabs; loose, slipped, or missing slates or roof tiles; and masses of moss and lichen, which could signal the roof is decaying underneath.
- Always check roofs after a storm. Call a licensed contractor to perform any repairs or maintenance needed immediately.



WATER DAMAGE PREVENTION - PLUMBING

Water damage is the leading cause of property loss for the Insurance Board and its participant churches. One of the leading causes of water damage is leaks from a church's plumbing system. Fortunately, water damage is also a leader in preventable losses through property inspection and maintenance.

Fire Protection Sprinklers (Wet And/or Dry Sprinkler Systems):

This type of loss may not be the most frequent, but it is the most severe. The severity is due to the potentially large amount of water flow from this type of system and the exposure to colder temperatures (freezing) in enclosed spaces.

Toilets and Sinks:

These fixtures and their maintenance tend to be overlooked because leaks may not occur for years from this system. These fixtures, like fire sprinklers, pose a large loss potential due to the endless supply of water that can leak from a supply line servicing the fixtures.

Drains and Sewers:

Because these types of property service lines are out of sight, they also tend to be out of mind when it comes to inspection, maintenance, and prevention. This type of water leak can be complicated (cleaning, disinfecting) due to the condition of the water that can invade a church.

Boilers:

Boiler damage can be expensive and very inconvenient to a ministry – especially in the wintertime. Mandatory state inspections are often required (by law) for safety.

Sump Pumps:

This loss mitigation equipment is designed to prevent damage to a property. It can be a cause of loss if not maintained properly.

Landscape Sprinklers:

The seasonal and invisible nature of this water source tends to lead to interior and exterior leaks, and can cause water loss from lack of maintenance.

Continued

WATER DAMAGE PREVENTION - PLUMBING Continued

Checklist:

- Annual professional inspection of fire protection sprinklers is the most important step in preventing loss of this type of equipment.
- Fire sprinkler pipes and valves are subject to colder temperatures in enclosed areas near exterior walls. Consideration should be given to consulting a professional on how to insulate and increase temperatures surrounding the sprinkler system.
- An annual professional plumbing inspection and preventative maintenance can virtually eliminate loss from leaking plumbing fixtures.
- Plumbing fixtures can be inspected visually by a church between professional visits. A routine visual inspection of plumbing by church staff can prevent water loss by noting any fixtures that appear to be leaking, corroded, or not functioning properly and in need of professional repair.
- Drains and sewers, especially those that run near trees with large invasive root systems, can be routinely inspected (sometimes with a camera) for blockage. Any blockages can be removed by a professional plumber with a mechanical drain cleaner or compounds.
- Legally required boiler inspections can spot trouble issues that can lead to boiler leaks. The annual plumbing inspection can also include this item. Routine visual inspections by church staff can identify issues (high pressure gauge readings) before they cause water damage.
- Sump pumps are designed to remove water that has invaded the interior space of a property. Sump pumps can fail to either keep up with water flow or lose power (including battery back-up) during times of heavy use (or water intrusion). The routine annual plumbing inspection should address any sump pumps, their ability to keep up with demand and test the battery(s) for power level.
- Landscape sprinkler systems/lines should be professionally winterized (water drained/antifreeze added) annually to prevent water from freezing within the system. This process will remove water from the entire system.
- Landscape sprinkler connections or supply lines on the interior of the property should also be checked during a plumbing inspection for any signs of leakage.



WATER DAMAGE PREVENTION - GROUNDWATER AND SURFACE RUNOFF

Surface runoff and groundwater intrusion can cause significant damage to churches and their surrounding areas.

Surface Runoff:

Refers to the water that flows over the ground surface when the ground is unable to absorb all the water from rainfall, snowmelt, or irrigation.

Groundwater Intrusion:

Refers to the movement of groundwater into an area where it is not desired, such as into buildings or infrastructure. Groundwater intrusion can occur when the water table rises above the level of the surrounding structures, causing water to seep into basements, crawl spaces, or other underground areas. It can also occur through cracks or other openings in foundations or walls.

Checklist:

- Consider using native plants, installing rain gardens, and permeable pavements to reduce runoff and promote groundwater infiltration. These practices can help to absorb rainwater and prevent it from flowing off the property.
- Utilize gutters, downspouts, and splash blocks to redirect rainwater away from the building and surrounding areas. This can help to prevent erosion and reduce the risk of flooding.
- Regular maintenance of the building and its surrounding areas can help to prevent water intrusion. This includes cleaning gutters and downspouts, repairing leaks, and sealing cracks in the building's foundation.
- Use water-resistant materials for construction and renovations. This includes using water-resistant drywall, installing water-resistant flooring, and sealing windows and doors to prevent water from entering the building.
- Consider installing a drainage system, such as French Drains, to collect and redirect groundwater away from the building.
- Measures such as installing sump pumps, improving drainage systems, or using waterproof materials can also be effective in reducing the risk of groundwater intrusion.
- By implementing these measures, churches can reduce the risk of surface runoff and groundwater intrusion, which can help to prevent costly damage to the building and its surroundings.



FIRE PREVENTION - MECHANICAL EQUIPMENT

Mechanical equipment breakdown can pose a significant fire risk in churches if not properly managed. It is critical to employ strategies for proper maintenance of mechanical equipment to ensure the safety of the building, its occupants, and the surrounding property. Here are some key considerations to address mechanical equipment breakdown and fire prevention.

Boilers and Pressure Vessel Safety:

The risk with these objects includes explosion, high pressure steam, combustible materials, chemicals, hot surfaces, as well as water damage. The risk can be heightened over time due to corrosion, the rusting or pitting of boiler metal. State-mandated inspections should be performed per code.

Furnaces:

Furnaces are powered by electricity or fuels like oil, propane or natural gas, so it's important that there's enough space for proper ventilation – as well as maintenance or emergency repair work.

Oil Heaters:

Oil heaters may catch fire or explode if their thermal fuse fails to shut them off. This, in return, can cause a thick cloud of black smoke, an odorous smell, scalding, and oil on walls and surfaces.

Portable Heaters:

A heater left on for an extended time can overheat combustible materials that might also be stored under the desk or table.

Hot Water Tanks:

Typical safe temperatures in water heaters are around 104°F up to a max of 120°F. Older water heaters are not equipped with ignition-resistant technology, so are more susceptible to flammable vapors.

Kitchens:

Grease, cooking oil, alcohol, and other chemicals are some of the most flammable and combustible items in your commercial kitchen.

Continued

FIRE PREVENTION - MECHANICAL EQUIPMENT Continued

Checklist:

- Keep a list of all working machinery and equipment with operational purpose, purchase date/cost, and cleaning/maintenance schedule (yard equipment and office machines, sound systems, etc.).
- Never leave any combustibles near any mechanical equipment.
- Always keep mechanical rooms free of dust and debris – vacuum and clean around your furnace, boiler and water heater tank to prevent dust buildup.
- Replace your furnace filter regularly. Listen for unusual noises like popping or rattling – if you hear anything, call for service right away.
- A log kept by each boiler, water heater and pressure vessel with regular visual inspections to identify, document and correct any leaks/issues can go a long way in keeping your church safe. Corrosion should be noted and plans to address should be initiated.
- Electric heaters should be used only where they can be plugged directly into appropriate receptacles or extension cords of adequate current capacity.
- If your equipment uses a natural gas heater, know that natural gas appliance flames should always burn blue, not orange, or yellow (except for natural gas fireplace logs). If the flame is not blue, it may be a sign that the appliance needs adjusting or cleaning.
- Never leave your range or cooktop unattended while cooking. Be sure to clean up any spilled or splattered grease.
- Built-up grease can catch fire in the oven or on the cooktop. Be sure to let grease cool and consider disposing it in an old can, such as a metal coffee can.
- Have an appropriately rated fire extinguisher in the kitchen. Fire extinguishers should be located in any area where there is a high combustion risk. Engage local fire department for guidance.
- You may want to include range hood filter cleaning, ductwork cleaning and auto dry chemical extinguishing systems when grease laden cooking is performed.
- Along with proper smoke and fire detectors, make sure your building contains an ample amount of carbon monoxide detectors as well.



FIRE PREVENTION - ELECTRICAL

Electrical fires caused by electrical defects or forces of nature are common but can easily be avoided with routine professional inspection/maintenance and preventative measures.

Lightning:

Be aware of risk factors for your church such as elevated heights (items like steeples) and geographic location (historical lightning exposure) that make a church susceptible to lightning strikes and resulting damage or fire.

Surges/Power Spikes:

A church can be susceptible to power surges or spikes especially during or after a storm and then during power interruptions and restoration. This can cause damage to electrical devices or cause a fire.

Service Panels:

Fires relating to service panels are one of the most preventable causes of loss.

Aluminum Wiring:

Commonly used in older buildings, aluminum wiring poses specific hazards that churches need to be aware of to ensure the safety of their facilities and reduce the risk of electrical fires or accidents. Understanding these hazards and implementing appropriate measures can help mitigate potential risks associated with aluminum wiring.

Knob and Tube Wiring:

Outdated electrical wiring system that was commonly used in homes and buildings from the late 1800s to the 1940s. It consists of ceramic knobs and tubes that hold wires in place and separate them from surrounding materials. While it may still be present in some older buildings, it is considered an outdated and potentially hazardous wiring system due to its age, lack of grounding, and insulation issues.

Extension Cords:

These are common fire hazards as many are in poor condition or used in an improper manner.

Holiday Lighting:

Holiday lighting presents a unique risk of fire as the electrical equipment is only used once per year. Outdoor exposure and improper storage can lead to damaged wiring in a short period. Lack of use leads to less opportunity to inspect equipment for defects that can lead to fires.

Continued

FIRE PREVENTION - ELECTRICAL EQUIPMENT Continued

Checklist:

- Check with the weather bureau regarding records of lightning strikes in your area.
- If a church is at risk, arrange for an expert inspection that includes a review of lightning diversion or grounding systems. A lightning protection system includes a network of terminals, conductors and ground electrodes that are designed to provide a low impedance path to ground for potential strikes. Lightning protection systems are used to prevent lightning strike damage to structures and internal property.
- Review your electric power provider's records for the frequency of power interruptions and resulting restorations (including surges and spikes).
- If a risk of surges and power spikes exist, then consult an expert regarding your church's exposure to these changes in electrical power. Inquire about ways to prevent these surges and resulting damage (through electrical system modifications).
- Annual routine inspection and maintenance of a church's entire electrical system will identify and cure any issues relating to the panel that contains all the electrical service for the building. The entire service panel should be checked for any panel or fuse/breaker manufacturer recalls. Review any older fuse panels for replacement with more modern breaker boxes.
- The routine expert electrical inspection will identify these risks and allow a church to proactively update their system and eliminate this fire risk. The older knob and tube wiring should be replaced with up-to-date plastic sheath wiring.
- Extension cords should not be used continuously and disconnected when not in use. The cords should only be used in accordance with the labeled instructions and for the power load specified (load from the connected device). All cords should be inspected prior to use for any unusual conditions or wear and tear.
- Any stored equipment that is used on an occasional basis should still be inspected prior to use.
- Consideration should be given to replacing items based upon age instead of the amount of usage.



FIRE PREVENTION - HUMAN FACTORS

Although clergy, staff, volunteers, and congregants serve as the core of our ministries, they can unintentionally contribute to causing fires that can easily be avoided by proper training, policies, and exercising good judgement.

Candles:

Candles have been a source of major fire losses every year at for the Insurance Board and can bring great risk to your congregation, especially when left unsupervised or people forget to extinguish them.

Space Heaters:

The use of supplemental heating equipment, such as space heaters, poses a major safety hazard in commercial and residential properties.

Combustibles:

Equipment rooms should be free of combustibles; materials and storage should be limited to only materials and supplies related to the operation and maintenance of the equipment in the room.

Fireplaces:

Fireplaces can provide warmth and a cozy ambiance in church buildings, but it's important to prioritize safety when operating and maintaining them.

Chimney:

Chimney fires contribute to millions of dollars in property damage, hundreds of injuries, and several deaths every year. Most chimney fires are preventable.

Contractors and Vendors:

Developing fire prevention and inspection policies for contractors and vendors can minimize the potential for fires.

Checklist:

- If electric candles are not an option and live candles are to be used, make sure the candle is monitored by an adult and that the candle is in an enclosed container, preferably with water at the base.
- If a candle lighting ceremony is taking place, always remember to have a proper candle holder and do not pass candles from one person to another.

Continued

FIRE PREVENTION - HUMAN FACTORS Continued

Checklist:

- All space heaters should have the certification of an independent testing laboratory. Verify the device is approved for commercial use and has a switch that automatically shuts off the heater if it is tipped over.
- Operating space heaters should never be left unattended. They should be turned off and unplugged at the end of the workday or whenever the employee leaves the room.
- Equipment rooms - electric closets, utility rooms, boiler rooms, data closets, and phone rooms hold the critical utilities that keep a building powered and connected. To eliminate fire hazards and allow safe access to workers, these rooms need to be kept clean.
- Keeping equipment rooms neat, orderly, and free of clutter and combustibles helps prevent catastrophic fires and protects employees and volunteers that access these areas.
- Conduct professional chimney inspections to check for creosote buildup, flue blockages, leaks, cracks, damage, or other issues that could cause costly problems or increase your risk of fire or carbon monoxide poisoning. There are different levels of chimney inspections depending on the issues identified.
- Install smoke detectors and carbon monoxide detectors near the fireplace and in all sleeping areas of the church building. Regularly test and maintain these detectors to ensure they are in good working order.
- Provide clear instructions and safety guidelines regarding fireplace usage to church staff, volunteers, and congregants.
- Display prominent signage near the fireplace area reminding individuals of safety precautions and proper fire handling.
- Ensure that there are no flammable materials stored near the fireplace, as they can easily catch fire from radiant heat.
- Never leave fires burning unattended.
- Install a fire suppression system and keep fire extinguishers in work areas and equipment rooms.
- A Hot Work Permit is required for any operation involving an open flame or producing heat and/or sparks. This work includes, but is not limited to, welding, brazing, cutting, grinding, soldering, thawing pipe, torch-applied roofing, or chemical welding. If your ministry engages a contractor to perform any hot work, confirm they have proper insurance to cover hot work, they are qualified to perform the work, and they obtain a Hot Work Permit prior to beginning the work at your facility.



BUILDING INTERIOR

The interior of a church building is not exposed to the elements (usually), but it is exposed to access by members and guests of a congregation. This exposure and duty to care for others presents hazards that are not always obvious. Walking surfaces: Areas that provide people with access to a property (stairs, flooring) are one of the greatest safety concerns for any church. The potential for injury, sometimes severe injury, can present the greatest liability risk for a ministry.

Interior Lighting:

Lighting is important to a church as it enhances the worship experience and also provides proper illumination for all to safely move about the entire building.

Humidity and Mold:

Monitor the interior of your facilities for moisture levels and air flow to prevent mold growth.

Signage:

Signs can perform three functions for a church. They can inform people of events or news, provide them with safe guidance as they move about a property and instruct them regarding any conditions at the property.

Elevators:

Elevators are an important element to provide access to the church for all parties. The nature of their operation demands that special care is given to the safe operation of this equipment.

Preventive Maintenance Checklist:

- Control access to restricted areas (mechanical areas, boiler rooms, IT rooms, kitchens) with keys and/or closed doors that will not conflict with emergency exits.
- Direct traffic flow in the safest manner for everyone within your building. Include signage to make directions clear.
- Walking surfaces should be inspected by church staff during routine inspections of the entire property. It is important to view the property with downward vision with an eye toward spotting potential hazards to any persons footing. Walking surfaces should be barricaded with appropriate signage if an immediate hazard exists. Directions should be posted for any alternative route until repairs are completed.
- Periodic walk-throughs of the complete premises should occur on a regular basis followed by related maintenance.

Continued

BUILDING INTERIOR Continued

Preventive Maintenance Checklist:

- Consider installing interior motion sensors to be engaged at night or when the building is unoccupied. There should be an alert issued to a responsible church party if there is motion detected.
- The condition of any path should be monitored for changing conditions that include foreign substances (that can be a slip hazard) or defects (worn carpeting, rolled mats). These items should be addressed immediately.
- Interior lighting needs to provide illumination to all areas of the church where people have access. A routine inspection by church staff and professional inspection/maintenance are important to provide appropriate lighting to all areas of the church interior.
- Emergency lighting (interior lighting that illuminates exit signs and provides battery back-up powered lighting in case of an emergency and loss of utility power) can provide safe movement within a property during a time of emergency.
- Signs can be required by law or used to inform and warn anyone that has access to a property. Local authorities and laws should be reviewed to make sure all signage is in compliance with any legal codes.
- Elevators are a unique risk as there are state specific laws regarding the installation and operation of the lifts. An elevator professional should be consulted on the installation and maintenance of any elevator.
- An appropriate contract should be obtained with an elevator maintenance company to provide scheduled and routine inspection/maintenance of the equipment. Church staff can check the elevator routinely and keep a record of all maintenance (and a calendar of routine inspection needs).
- Connect with local authorities (FEMA, local police and fire, and city officials) to determine their emergency/security plans might be for various threats and work together to prepare your strategy.
- Gather intelligence by working with community officials to learn about emerging risks for your area and to help develop a plan for preventing your facility from being a target.
- Easily accessible objects around the church that could be used to breach the building should be considered for removal; this would include such items as benches, bricks, easily thrown stones, or ladders.
- Protect your interior property by checking tenant spaces for maintenance and hazards, and ensure they have the proper insurance to cover any damage to church property.
- Take a video inventory of your church, its current condition, and all of the assets.
- Develop systems to temporarily move the business operation of the church; include access to important documents, including insurance policies, contracts, etc.



BUILDING EXTERIOR

The exterior of a church building is exposed to many hazards from Nature to unlimited access by all parties. This exposure presents unique challenges for the safety and security of the property.

Lighting:

Illumination serves two purposes in that it provides a level of security for a building and also safe access to the property.

Paved Surfaces:

Areas like walkways and parking lots provide access to the property. Safe access is a matter of maintaining those surfaces.

Sidewalks:

Sidewalks present the greatest area of hazard at a property as they are the main access to any church. Maintenance to these concrete (usually) surfaces involves curbs, cracks and deterioration.

Snow Removal:

A hazard caused by Nature is unfortunately a need for manual maintenance. Removing snow and then any buildup of ice is a necessary process to maintain safe access to the building.

Landscaping:

Plants and trees are thought of as a beautification to any property. Maintenance is needed to prevent that beauty from deteriorating into a hazard.

Signage:

Signage can warn, inform, educate and direct. Use signage liberally to provide a safe environment for your guests in the parking lot as well as on other areas of the property.

Windows:

Churches are known for the unique appeal and inspiration that their stained-glass windows provide. Stained glass needs to be uniquely protected while all other windows require care to provide security to the property.

Exterior Maintenance:

General exterior maintenance can be very unique to each church and its buildings. Cutting the grass and cleaning the exterior are just the beginning of a maintenance routine as inspections will dictate the need for any specialized maintenance.

Continued

BUILDING EXTERIOR Continued

Preventive Maintenance Checklist:

- Lighting maintenance is relatively simple and inexpensive for a church to undertake. Routine inspections of lighting by the church can be followed by professional maintenance.
- Lighting should provide for safe access with the added benefit of deterring crime. If a church has an issue with crime, a professional security expert can recommend specialty lighting like motion sensor fixtures and potentially exterior cameras.
- Paved surfaces should be inspected for hazards to autos in a parking lot or pedestrians entering and exiting the property. Routine inspections of those surfaces for needed repairs or replacement will eliminate any risk of loss.
- Pavement inspections should be completed by the church and a professional contractor on a routine basis. Consideration should be given to the need for any required markings.
- Sidewalks should be inspected by the church and a professional contractor for any hazards such as deficits, cracks, deterioration, and curb defects or needed markings. Repairs should be completed by a qualified contractor.
- Snow removal (including use of ice melt products) is a task that should be completed by a professional contractor in addition to any minor maintenance (shoveling or applying ice melt) by church members. The contractor should be required to perform removal based upon the amount of snow present (not upon request).
- The church may also want to create a visitor escort service to assist vulnerable parties when conditions are poor.
- Landscape maintenance (including trees and shrubs) should be completed on a routine basis by a professional contractor. The landscaping should not be a hazard to the property.
- Windows can be functional and/or decorative. A church should consider protecting decorative or stained glass from exterior hazards with the installation of protective covers.
- Stained glass and regular windows should be inspected to make sure they are locked and secured. Periodic professional maintenance or inspection may be needed that would include caulking or sealing to prevent leaks.
- Exterior maintenance involves a program of inspection and a schedule of automatic routine maintenance. A calendar should be maintained outlining dates and the need for required routine maintenance by church members or professionals.
- Weekly inspections by the church and annual inspections by a professional maintenance expert should be completed to assess the need for any specialized repairs or services.



PLAYGROUNDS

According to the American Academy of Orthopedic Surgeons, there are 220,000 estimated emergency room treated injuries annually due to playgrounds. More than 20,000 of those visits were for traumatic brain injuries, such as concussions. The most common hazards are falls, equipment-related (such as breakage, tip over, design, assembly, and entrapment) and colliding with other children or stationary equipment.

Equipment Maintenance:

Inadequate maintenance of equipment has resulted in injuries on playgrounds. A comprehensive maintenance program should be developed for each playground.

Ground Cover:

The surface under playground equipment is one of the most important factors in reducing the likelihood of life-threatening head injuries. A fall onto a shock absorbing surface is less likely to cause a serious head injury than a fall onto a hard surface.

Access:

Access to playground equipment can take many forms: conventional ramps, stairways with steps, ladders with steps or rungs, and climbing components (such as arch climbers, climbing nets, and tire climbers).

Guardrails/Protective Barriers:

Guardrails and protective barriers are used to minimize the likelihood of accidental falls from elevated platforms. Protective barriers provide greater protection than guardrails and should be designed to discourage children from climbing over or through the barrier.

Signage:

Before posting signage at your church, consult with an attorney to determine if it would be more effective to post specific warning signs alerting visitors of any safety concerns (obvious and non-obvious). In many cases, there are explicit standards laid out by state and local laws regarding signage.

Continued

PLAYGROUNDS Continued

Checklist:

- All playground areas and equipment should be inspected for excessive wear, deterioration, and any potential hazards.
- Because the safety of playground equipment and its suitability for use depend on good inspection and maintenance, the manufacturer's maintenance instructions and recommended inspection schedules should be strictly followed.
- Inspections alone do not constitute a comprehensive maintenance program. Any problems found during the inspection should be noted and fixed as soon as possible.
- Inspections should cover ground surface material, drainage, general hazards, security of hardware, durability of equipment, paint/wood/equipment surface upkeep, general upkeep.
- Never use less than 9 inches of loose-fill material except for shredded/recycled rubber (6 inches recommended). Shallower depths are too easily displaced and compacted.
- Generally, access to platforms over 6 feet high should provide an intermediate standing surface so that the child can pause and decide to keep going up or find another way down.
- Fences help protect kids and safeguard playground owners in terms of liability. Check with local authorities on appropriate style, type, and height to ensure you are complying with local ordinances.
- Guardrails and barriers should surround any elevated platform to prevent unintentional falls from the platform as well as entrapment.
- Churches should assume they are responsible for all visitors on their property either with or without the church's permission. Signage can help if the church finds itself needing to defend itself in court. Consult an attorney for signage guidance.
- Playgrounds fall under the "attractive nuisance" doctrine which states that property owners may be held liable for injuries to children trespassing on the land if the injury is caused by a hazardous object or condition found on the premises that is likely to attract kids (playground). Consult an attorney for appropriate signage.



People





EMERGENCY PLANNING

It is your ministry's duty and obligation to keep people safe whether they are on church grounds or gathering for activities off-premises. This means making sure you are prepared for potential emergencies that could occur. Emergency preparedness planning is mission-critical for the sustainability and wellbeing of our churches' most valuable assets. Although ministries cannot necessarily prevent disasters and emergencies, they can prepare for them.

Fire:

Fire emergency planning requires quick response; the ability to extinguish the fire is paramount as fire can spread rapidly. There are five classes of fire, and each requires a different means of extinguishing. Knowing which type of fire is likely to occur in different areas of your church can save lives and property. We recommend bringing in your local fire department to help assess and make recommendations.

Water:

Water events can result in leaks in your church either from the ground or from your roof. A basic water emergency plan should contain written guidelines that include conducting initial and annual training for personnel concerning procedures to follow finding a water leak.

Severe Weather:

Natural disasters are sometimes referred to as "Acts of God," which include hurricanes, wildfires, tornadoes, earthquakes, floods, etc. Every church should have a plan to address emergencies. Not every natural disaster affords time for warning, response, communication, preparation, and evacuation.

Civil Unrest:

Churches across the country have recently encountered new challenges in the form of peaceful protests that have turned violent. Without knowing specific information about a facility and its specific threat environment, it is challenging to make recommendations for your specific house of worship. For this reason, we recommend connecting with local authorities to stay informed, and to be prepared.

Violence:

An active assailant is an individual actively engaged in killing or attempting to kill people in a confined and populated area; in most cases, using firearms(s). These situations are unpredictable and evolve quickly; individuals must be prepared both mentally and physically to deal with an active assailant situation. Preparation requires careful planning.

Continued

EMERGENCY PLANNING Continued

Checklist:

- Perform building interior and exterior self-inspections at least annually to identify possible fire hazards. Remove/eliminate identified hazards.
- Combustible materials such as office/housekeeping supplies and paper and cardboard should be prohibited inside dedicated utility, computer server, electric or telephone rooms; and stairways and hallways should be kept clear and free of any storage items.
- Schedule regular building checks during and after water and freeze events in your area to check areas prone to water leaks and frozen pipes. Arrange for snow and ice removal where necessary.
- Certain tools can help you prevent further water damage to your buildings while help (a plumber) is on the way. Consider creating a “water emergency toolkit” that includes: a good pipe wrench, a plunger (in every bathroom), plumber’s tape, gloves, buckets and rags, old towels and a mop.
- If severe weather is imminent, unplug or disconnect all electronic equipment. Anticipate that voltage surges will occur. The best protection is equipment isolation. If critical equipment must remain energized, make sure it is protected by surge protection devices.
- Never use generators, gas or charcoal grills, treated wood, camp stoves, or similar devices for heat inside a building. The fumes are deadly.
- Many violent incidents occur with no warning; houses of worship should be developing and updating response plans and procedures to increase the safety and security of their congregations, staff, and facilities.
- Churches should reach out to local authorities to help assess current threat risks in their area. In addition, congregants should be mindful to report any suspicious activity to local law enforcement.
- Connect with local authorities (FEMA, local police and fire, and city officials) to determine what their plans might be and work together as you prepare and adjust your strategy.
- Emergency planning efforts work best when they are aligned with the practices at the local, state, and national levels. Based on the lessons learned from criminal activities, hurricanes, house of worship incidents, and other experiences, the federal preparedness plan defines five mission areas: prevention, protection, mitigation, response, and recovery.



ABUSE PREVENTION

Preventing sexual abuse in your ministry is of the utmost importance. The effects of abuse accusations or incidents can significantly damage your ministry's reputation. Implementing effective controls is crucial to protect youth and vulnerable adults, as well as to maintain the integrity of the church community.

Abuse Prevention Policy:

Your ministry should have an updated abuse prevention policy containing all the critical components to protect youth and vulnerable adults, as well as staff and volunteers. The Insurance Board offers a model policy for ministries.

Zero Tolerance:

Your ministry should include a zero-tolerance policy for abuse.

Rule of Three:

Mandating that staff or volunteers are never alone with youth or vulnerable adults by always including a third person.

Background Checks and Screening:

Conducting thorough background screening and reference checks on all staff, volunteers, and leaders who interact with children or vulnerable adults is crucial.

Training:

The Insurance Board partners with Praesidium to offer comprehensive training for all staff, volunteers, and leaders on how to recognize and report potential abuse, as well as proper boundaries and behavior around children and vulnerable adults. These resources may be accessed online at no additional cost to your ministry.

Reporting Procedures:

Establish clear procedures for reporting any suspicions or incidents of abuse, including who to report to and how to make a report; make sure your ministry is aware of your state's mandated reporting laws.

Screening of Materials:

Reviewing and screening all materials used in ministry programs or events to ensure they are appropriate and do not contain any suggestive or inappropriate content.

Supervision:

Ensuring that all interactions between adults and children or vulnerable individuals are properly present
Safety protocols: Implementing safety protocols, such as locking doors and securing areas where abuse may occur, to prevent unauthorized access.

Prior Sex Offenders:

If your ministry considers including a prior sex offender as a member of the congregation, it is important to understand that diligence is required in order to help mitigate the increased risk.

Continued

ABUSE PREVENTION Continued

Accountability:

Holding individuals who violate policies or engage in inappropriate behavior accountable for their actions, including reporting incidents to law enforcement when necessary.

Checklist:

- Everything starts with having an updated policy that is clearly communicated to everyone in your ministry.
- Although background screenings are critical, less than 5% of perpetrators are identified through background screenings. This is why having a policy and providing ongoing training is so critical.
- Establish a bandwidth of acceptable behavior in your ministry. This includes identifying types of touch, activities, and language that are within appropriate limits of your ministry's boundaries. Clarify what is and is not acceptable.
- Training is the third critical component to protect your most vulnerable participants against abuse. Background screenings are not enough on their own.
- Establish a chain of command to report suspected abuse. Mandated reporting laws vary from state to state, so make sure your ministry adheres to state laws regarding who is required to report suspected abuse.
- Appropriate supervision is critical to ensure the safety of youth and vulnerable adults. Youth under the age of eighteen should never be responsible for younger children or vulnerable adults.
- There should be a minimum of a two-year age difference between older youth interacting with younger children. Adult supervision should always be required.
- Best practice recommends implementing the "Rule of Three" by not allowing staff or volunteers to be alone with a youth or vulnerable adult. There should always be at least one adult and one additional adult or child present.
- Peer on peer abuse is up over 300%. It is critical to monitor areas such as bathrooms and restricted areas.
- Be sure to contact your insurance provider to file an incidence report for any potential claim that could develop.
- If your ministry is considering including a prior sex offender in the congregation, best practice recommends having a Limited Contact Agreement in place with the individual. This agreement includes the individual having limited access to any activities where children are involved. Additionally, the individual agrees that one church-approved representative (who has no personal relationship with the individual) be present at all times during any church sponsored activities.



PREVENTING SLIPS, TRIPS, & FALLS

Preventing slips, trips, and falls inside and outside your facility is critical to maintain a safe environment for the congregation, staff, and visitors. Slip and fall accidents can result in serious injuries, including broken bones, head injuries, and even death. Encouraging a culture of safety sends a message to your staff, volunteers, and visitors that their well-being is a top priority.

Surface Conditions:

The physical characteristics of the surfaces that individuals walk on both inside and outside of the facility, such as floors, stairs, ramps, and walkways.

Transition Areas:

Areas where there is a change in level or flooring type, or where there are ramps or steps.

Lighting:

Adequate lighting can help prevent tripping hazards by making it easier to see potential hazards. Also be aware of glares and reflection on the flooring surface.

Signage:

Having clear and visible signs to indicate any changes in the level of walking surfaces or to warn individuals of potential hazards is critical to help prevent slips/trips/falls.

Stairwells and Handrails:

Stairwells are one of the highest-risk areas for slips, trips, and falls. Individuals may be distracted or rushed, leading to missteps and falls.

Mats:

Floor mats can help reduce the risk of accidents by providing a slip-resistant surface, absorbing moisture, and improving traction.



Continued

PREVENTING SLIPS, TRIPS, & FALLS Continued

Checklist:

- Keep walking surfaces clean and dry. Regular cleaning of floors, stairs, and other walking surfaces can help remove any slip or trip hazards, such as spills or debris. It is also important to promptly clean up any spills or wet areas.
- Snow, ice and leaf removal on walkways and entrances is critical to ensure the safety of your guests. Hire a vendor if staff or volunteers cannot assume these duties consistently.
- Ensure that all areas are free from any obstacles, such as loose mats or carpets, boxes, and other items that can be a potential trip hazard.
- Mark the edges of any transitions or steps with contrasting colors, reflective tape, or other markers to make them more visible.
- Stairs should be well-lit, have slip-resistant surfaces, and have handrails on both sides. Additionally, steps should be of uniform height and depth to prevent tripping hazards.
- Ensure the internal and external areas are well lit and that any burnt out bulbs are promptly replaced.
- Handrails should be installed on both sides of any ramp or stairway on transition walking surfaces. This will provide additional support and help individuals maintain their balance while walking.
- Encourage congregants, staff, and volunteers to wear appropriate footwear, such as non-slip shoes or shoes with rubber soles, to help prevent slips and falls.
- Use signage to identify areas that may pose a potential risk for slips, trips, and falls, such as wet floors, uneven surfaces, or stairs.
- Signage should be used to direct individuals to safe areas or alternative routes, such as indicating the location of handrails or providing detours around construction or maintenance areas.
- Place mats at all facility entrances to help prevent slips from wet or snowy footwear. These mats should be slip resistant, absorb moisture, and be of adequate size to capture water and debris. Regularly inspect the condition of mats to ensure they are not curling or fraying, which creates a tripping hazard.
- Use floor mats in locations that are prone to spills or moisture, such as in kitchens or near drinking fountains. These mats should be easy to clean and slip-resistant to reduce the risk of falls.



TRANSPORTATION

Transportation needs for your ministry may range from incidental pick-up and delivery to movement of groups of children or volunteers. It is critical for ministries to consider varying levels of ability and needs of the passengers as well as the drivers to ensure the safety of all.

Transportation Policy:

Establish a policy for the use of any vehicle on the church's behalf that details vehicle and passenger safety, driver qualifications, and who can be transported.

Vehicle Logbook:

For every vehicle you own, you must keep a logbook. The use of a logbook for each vehicle permits (1) the last driver to communicate with the next, and (2) the church to plan and verify maintenance.

Vehicle Maintenance:

Instead of waiting for a vehicle to require significant repairs, take a proactive approach. Establish a clear maintenance schedule for each vehicle.

Driver Record:

Ministries should keep an updated record for any person who drives on behalf of the church. Driver Screening: All licensed drivers should be vetted through an MVR check prior to being allowed to drive church owned vehicles OR drive their own vehicle for church business.

Driver Training:

Never assume that experience equates to skill or knowledge of your church's policy.

Use of Personal Vehicles for Church Business:

Documentation of insurance coverage should be required for anyone using their personal vehicle to conduct church business. All personal vehicles being used for church activities should undergo a visual inspection to determine road worthiness of the vehicle prior to approval of use for church activities.

15-Passenger Vans:

Additional precautions and training is necessary for operation. Driver selection and loading procedures are critical!



Continued

TRANSPORTATION Continued

Checklist:

- Drivers must be qualified and approved by the church in advance and maintain the required licenses.
- No person under the age of 21 should be permitted to operate a vehicle for a church activity, even in relief.
- All 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.
- Ministries should 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.
- 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.
- Be certain a copy of the insurance ID card is in each 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.
- If allowing the use of personal vehicles, consider adding a “hired and non-owned automobile” endorsement to your general liability policy to close any insurance gaps with the driver’s primary insurance. It is critical to verify the vehicle is insured.
- Laws regarding insurance vary greatly among the 50 states. When you travel from state to state, the laws apply according to the state in which the vehicle is being operated.
- Each vehicle should have a copy of a blank accident report. Each driver should be trained on how to complete it and what to do in the event of an accident.
- Drivers should never admit liability or make promises to pay for damage in an accident.
- Drivers should report accidents according to your transportation policy and the church should report it to all applicable insurance companies immediately.



NURSERY SCHOOL/DAY CARE/DAY CAMP

It is your ministry's responsibility to ensure the safety of children in your care. If your church operates a day care or nursery (even if only for church members), you must be prepared to operate it strictly as a regulated business that follows state and local regulations. It is important to consider the risks involved in these programs and implement controls to ensure the safety of children and staff.

Staff/Volunteer Qualifications:

Staff and volunteers should be properly qualified and trained to care for children, including background checks, education and certification, and training in first aid and CPR.

Safety Procedures:

Procedures should be established and enforced to ensure the safety of children, including fire safety, accident prevention, and proper storage of hazardous materials.

Health and Hygiene:

Proper health and hygiene practices should be in place to prevent the spread of illnesses, including regular cleaning and disinfecting of surfaces and toys, hand washing procedures, and policies for managing sick children.

Emergency Planning:

A comprehensive emergency plan should be in place, including procedures for responding to medical emergencies, natural disasters, or other unexpected events.

Abuse Prevention:

Procedures should be established to prevent and respond to child abuse, including background checks on staff, reporting procedures for suspected abuse, and training for staff on recognizing and reporting abuse.

Parent Communication:

Effective communication with parents is critical. Provide information on the program's policies and procedures, address any concerns, and obtain necessary consent, waiver, and authorization forms.

Facility Security:

Measures should be taken to ensure the security of the facility, including proper locking procedures and restricted access to the facility.

Rule of Three:

Mandating that staff or volunteers are never alone with youth or vulnerable adults by always including a third person.

Child:

Children lack the education, experience, and judgment to manage risk. Anyone under the age of 18 is a child.

Continued

TRANSPORTATION Continued

Checklist:

- All entry and exit doors should be secured, including windows and gates.
- Only use safe and appropriate playground equipment that is regularly inspected for any signs of damage or wear and tear.
- Ensure children do not have access to any electrical outlets.
- Fire extinguishers are placed throughout the facility and inspected regularly.
- Smoke detectors and carbon monoxide detectors are installed and regularly checked.
- All cleaning supplies and hazardous materials are stored safely, out of reach of children.
- All staff and volunteers should pass background checks and receive appropriate training for their job duties, as well as abuse prevention.
- All staff and volunteers must know the proper procedures for handling emergencies. They should have access to first aid and CPR supplies and have received training in their use.
- The child-to-staff ratio is appropriate for the age group being served and operates in accordance with state and local regulations.
- Visitors to the facility are closely monitored and are not allowed to be alone with children.
- If you are responsible for transportation, it should be safe and reliable, and drivers should be licensed and properly trained.
- Best practice recommends implementing the “Rule of Three” by not allowing staff, volunteers or drivers to be alone with youth or vulnerable adults. There should always be at least one adult and one additional adult or child.
- Youth under the age of eighteen should never be in a supervisory role assuming responsibility for other children under the age of 18 years of age.
- See Abuse Prevention on page 36 of this Risk Guide.



OVERNIGHT CAMPS AND RETREATS

Churches often organize or sponsor summer camps or retreats for children, which provide opportunities for children to participate in various outdoor activities and socialize with peers. Many of these activities bring an abundance of additional risk that needs to be considered to ensure the safety of youth

Staff/Volunteer Qualifications:

Staff should be properly qualified and trained to supervise children and manage any potential risks. This includes background checks, certification in CPR and First Aid, and specialized training in areas such as water safety, rock climbing, or other activities the children will be participating in.

Health and Safety:

Children should be screened for health concerns before attending camp and have access to appropriate medical care, including medication administration and emergency services. Adequate insurance coverage should also be in place to cover any medical emergencies that may occur.

Transportation Safety:

Transportation to and from the camp should be safe and reliable, and drivers should be licensed and properly trained.

Facilities and Equipment:

Camp facilities and equipment should be inspected and maintained regularly to ensure they are safe and in good working condition.

Activity Planning:

Activities should be planned with consideration for the age, skill level, and physical abilities of the children, with a focus on risk mitigation and injury prevention.

Emergency Planning:

A comprehensive emergency plan should be in place, including procedures for responding to medical emergencies, natural disasters, or other unexpected events.

Abuse Prevention:

Procedures should be established to prevent and respond to child abuse, including background checks on staff, reporting procedures for suspected abuse, and training for staff on recognizing and reporting abuse.

Rule of Three:

Mandating that staff or volunteers are never alone with youth or vulnerable adults by always including a third person.

Child:

Children lack the education, experience, and judgment to manage risk. Anyone under the age of 18 is a child.

Continued

OVERNIGHT CAMPS AND RETREATS Continued

Checklist:

- Trip organizers must have advanced knowledge of the character of sleeping and bathroom facilities and plan how they will provide security, privacy, and dignity when conditions are less than ideal.
- Develop a detailed itinerary and emergency plan for the camp trip.
- Make sure all necessary medical information and forms and emergency contact information and consent forms for each child is collected and readily available.
- Research the camp location and activities to be sure they are appropriate for the age group and skill level of the children.
- Only stay in reputable and safe accommodations. Review abuse prevention policies of the host facility to ensure they align and minimally meet your ministry's standards.
- Have situational awareness, observe any hazards that could cause an incident and report any concerns to the camp leaders. Steer clear until remedies are made.
- Ensure that all activities are properly supervised by qualified staff members.
- Only participate in activities that are safe and appropriate for the skill level and physical abilities of the children.
- Develop and enforce clear policies for appropriate behavior and reporting of any suspected abuse or neglect.
- Ensure that children are never left alone with staff members or volunteers, and that all interactions are properly supervised by adults.
- Best practice recommends implementing the "Rule of Three" by not allowing staff or volunteers to be alone with a youth or vulnerable adult. There should always be at least one adult and one other adult or child.
- Youth under the age of eighteen should never be in a supervisory role assuming responsibility for other children under the age of 18 years of age.
- Effective communication with parents is critical, including providing information on the program's policies and procedures, addressing any concerns, and obtaining necessary consent and authorization forms.
- See Abuse Prevention on page 36 of this Risk Guide.



MISSION TRIPS

Mission trips are an important aspect of many churches, providing opportunities for members to serve their communities and help those in need. It is important to consider the risks involved in mission trips and implement controls to ensure the safety of participants.

Pre-Trip Planning:

It is important to thoroughly plan mission trips in advance, including conducting risk assessments, obtaining necessary permits and permissions, and ensuring that all necessary travel arrangements are in place.

Health and Safety:

Participants should be screened for health concerns before traveling, and medical supplies and first aid kits should be readily available. Adequate insurance coverage should also be in place to cover any medical emergencies that may occur.

Parent Communication:

Effective communication with parents is critical: provide information on the risks and your policies and procedures, address any concerns, and obtain necessary consent, waiver, and authorization forms.

Cultural Sensitivity:

Mission trip participants should be educated on cultural norms and customs of the communities they will be serving to ensure that they are respectful and avoid unintentional offenses.

Transportation Safety:

Transportation to and from mission sites should be safe and reliable, and drivers should be licensed and properly trained.

Housing and Accommodations:

Accommodations should be safe, clean, and appropriate for the needs of participants. Participants should also be educated in proper hygiene practices to prevent the spread of illnesses.

Emergency Planning:

A comprehensive emergency plan should be in place, including procedures for responding to medical emergencies, natural disasters, or other unexpected events.

Rule of Three:

Mandating that staff or volunteers are never alone with youth or vulnerable adults by always including a third person.

Abuse Prevention:

Procedures should be established to prevent and respond to child abuse, including background checks on staff, reporting procedures for suspected abuse, and training for staff on recognizing and reporting abuse.

Continued

OVERNIGHT CAMPS AND RETREATS Continued

Checklist:

- When collaborating with other organizations in mission activities away from the home community, it is desirable that the host organization be clearly and contractually in charge of the mission activity, the contract should include a hold harmless, indemnity, and duty to defend. A certificate of insurance should be obtained listing the church as an additional insured.
- Consider securing international insurance for any trips outside the United States.
- Trip organizers must have advanced knowledge of the character of sleeping and bathroom facilities and plan how they will provide security, privacy, and dignity when conditions are less than ideal.
- Develop a detailed itinerary and emergency plan for the camp trip.
- Research the location and activities to be sure they are appropriate for the age group and skill level of the children.
- Ensure that all necessary travel documents, such as medical forms and parental consent forms, are obtained in advance.
- Ensure that all participants have received appropriate medical vaccinations and have all necessary medications.
- Only use reliable and safe transportation.
- Provide appropriate safety gear and equipment for all activities, such as helmets for biking or safety harnesses for climbing.
- Ensure that all activities are properly supervised by qualified staff and/or volunteers.
- Develop and enforce clear policies for appropriate behavior and reporting of any suspected abuse or neglect.
- Ensure that children are never left alone with staff members or volunteers, and that all interactions are properly supervised by adults. See Abuse Prevention on page 36 of this Risk Guide.
- Youth under the age of eighteen should never be in a supervisory role assuming responsibility for other children under the age of 18 years of age.
- You may want to address the State Dept. travel list for more information:
<https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/>
- Contact international travel and FBI crime statistics for domestic destinations:
<https://cde.ucr.cjis.gov/LATEST/webapp/#/pages/home>



Management





CONTRACTS & AGREEMENTS WITH THIRD PARTIES

A third party is an external organization or individual that is not part of the church's internal structure or immediate community. They can include but are not limited to guests who visit the church premises for services or activities, companies hired by the church to provide services or perform tasks such as maintenance, construction, or catering, volunteers who offer their services and assistance to the church, individuals or organizations who lease space or contract to have events or regular meetings on the premises of the church. Churches should assess potential liabilities arising from the actions or omissions of third parties while they are on church property or involved in church activities. When engaging third parties, ministries should establish clear contractual agreements outlining responsibilities, insurance requirements, and indemnification clauses to mitigate risks.

Contract:

A legal document that should be used anytime you engage in a relationship with a party. Contracts can protect you from any wrongful acts committed by that party.

Hold Harmless Language:

This language, along with an indemnification agreement, duty to defend, and a waiver or release of any claims protects your ministry against any claims. The language should also include an admission of liability/responsibility for any damage caused to the property during their use of the facility.

Additional Insured Language:

Language in an insurance policy that covers someone/entity other than the primary policy holder. The contract should contain this clause requiring the responsible party to name the church as an Additional Insured on their insurance policy. That policy will insure the church for any claims arising from the actions of the contracted party.

Insurance Limits and Verification:

The insurance limits for the party to the contract should be sufficient to cover any potential claims. This should be verified through a current Certificate of Insurance and/or a copy of their policy.

Vendor Relationships:

A third party contract should be completed with any party performing work on behalf of, or for, the church. Insurance should be verified to confirm coverage and appropriate limits for the work being done by the vendor/contractor.

Facility Use Agreements:

A contract between the ministry and any party using its facilities for non-church business.

TULIP:

Through the Tenants and Users Liability Insurance Program, the Tenant or User can purchase a low-cost general liability product to cover their liability related to using the church premises. This protects the entity (as well as the church) by providing insurance that includes the church as an Additional Insured.

Continued

CONTRACTS & AGREEMENTS WITH THIRD PARTIES Continued

Checklist:

- Review all programs, plans or contracts with an attorney or related professional to ensure they meet local laws.
- Require documentation of a business license as it may be required by the state and/or local jurisdiction.
- When your church selects a provider/business you should carefully screen the individual/company before hiring/engaging with them.
- Verify that any contracted party has the financial resources to cover any loss regardless of insurance coverage.
- Consider requiring as a part of the contract bonds that will guarantee (from an insurance carrier) the thorough and proper completion of work.
- Maintain updated records on any party's insurance coverage as policies can change from year to year. Obtain Certificates of Insurance and policies that show the church as an Additional Insured.
- Signage should be clear, concise, and easily understood for all visitors and users.
- All areas designated as not accessible for third party users should be restricted.
- Emergency ministry contacts should be posted throughout the facility.
- Any party using your facility or performing work on the property should be provided with a copy of your abuse prevention policy and should be required to comply as part of their contractual agreement.
- Contractors should provide their own tools/equipment and employees.
- Verify contractors have general liability, workers compensation, and automobile insurance.
- There can be other people on church property (that would be considered guests or invitees) that are not part of a contractual agreement (not performing work or renting the property). Consideration can be given to requiring that any guest complete a release or waiver of any claims or liability as a requirement for entering the property.



FINANCIAL CONTROLS

Your ministry is a business with physical and monetary assets which are necessary to serve your mission. While management requirements vary according to the congregation size and value of assets, all congregations need to safeguard them. A congregation has several areas susceptible to fraudulent activity, theft and errors, and each area requires adequate internal controls.

Financial Management Policy:

A document that addresses the handling of offerings, purchasing, contracts and leases, banking, budgets, capital planning, investment management, fiduciary duties, information systems controls, and reporting.

Internal Controls:

A set of processes designed to protect a ministry's assets from fraud and misappropriation, and to ensure financial information is reliable, accurate and timely.

Separation of Duties:

A process where each task to complete a function is performed by a different person.

Dual Controls:

Live funds (currency and checks) must be processed by at least two unrelated people working together.

Finance Committee:

Ministry members who provide financial analysis, advice, and oversight. Their sole responsibility is to ensure the components of the Financial Management Policy are being followed.

Payment Card Industry (PCI) Compliant:

A set of requirements intended to ensure that all companies that process, store, or transmit credit card information maintain a secure environment—this is key for online giving.

Treasurer:

Within a non-profit, this person is legally responsible for all financial aspects of the ministry.

Continued

FINANCIAL CONTROLS Continued

Checklist:

- Understand your state laws and what official positions are required of a non-profit. Many states require at least a President and a Treasurer.
- Any person involved in ministry finances must have basic finance skills which match the duties required and receive appropriate training on your church's policies.
- Add a credit check to all background checks on any new employees or volunteers who will be handling money or any financial transaction.
- Restrict access to cash handling and bank accounts to a limited number of staff.
- Separation of duties in all financial transactions and oversight is key to keeping the church finances safe.
- Conduct an annual, independent audit with a professional accountant.
- Best practice dictates a church conduct same day cash deposits.
- Ensure members of one family are never working together exclusively in any financial process.
- Establish approval protocols for purchase orders, payroll, and all financial transactions.
- Create a business continuity plan in case of a disruption due to cyber breach, fire, natural disaster, etc.
- Ensure your ministry's online giving partner is Payment Card Industry (PCI) compliant.
- Match vendor invoices with supporting documents monthly.
- Reconcile automated bills including credit card charges monthly.
- New vendors should be vetted and approved by the Board of Trustees or Finance Committee. To avoid conflict of interest, members should recuse themselves from voting/approving if they could personally benefit financially from a transition or a relationship with a vendor/contractor.
- The group responsible for overseeing the financial operations (Finance Committee) should be separate from the accounting team and should regularly and carefully review reports from the accounting team.
- Unexpected variances or unusual items should be investigated.
- Be sure to contact your insurance provider to file an incidence report for any potential claim that could develop.



EMPLOYMENT PRACTICES

Whether you have one employee or ten, it is necessary to address employment in a formal way. While there are statutory obligations that apply, it is important both as a matter of justice and legal defense that other details regarding employment be documented. The process begins with hiring and does not end without considering how you might terminate an employee, including the pastor.

Human Resources Policy:

Human resources policies are guidelines for screening, hiring, work processes, compensation, leave, promotion, work environments, proper work behavior, performance, termination, and other functions.

Classification:

The IRS determines status of independent contractor (IC) or employee. They do provide some guidelines for consideration to help you understand. Incorrect classification can lead to issues with the IRS.

Independent Contractor:

An IC agrees to perform work for a “payer,” but the payer does not stipulate what will be done and how it will be done. The IC may suffer a loss or make a profit under an agreement, has a separate place of business, has his/her services available to the public or is paid exclusively on commission as examples.

Employee:

An employee is someone who performs work for the church so that you can control what will be done and how it will be done. An employee is paid a wage or salary.

Volunteer:

A volunteer is someone who performs work for the church for no compensation. Volunteers and employees should be treated the same in terms of a Human Resources Policy.

Boundary Training:

Boundary training focuses on developing healthy boundaries in ministry and is specific to the role of a clergy person’s interaction and relationship with others.

Workplace Harassment:

The EEOC defines harassment as unwelcome conduct that is based on race, color, religion, sex (including pregnancy), national origin, gender/gender identity, age (40 years or older), physical or mental disability, or genetic information.

Continued

EMPLOYMENT PRACTICES Continued

Checklist:

- Your Human Resources Policy (personnel handbook) should be agreed to by all employees and volunteers via signature. All updates should be signed as well.
- Document, document, document. This cannot be stressed enough.
- The “Rule of Three” in employment practices should be used when conducting matters of discipline or dispute.
- All work performed by an IC should be done with a contract/agreement, including appropriate liability and workers’ compensation coverage for the work being performed.
- Understand what questions you can legally ask during an employee interview. Federal Equal Employment Opportunity Commission (EEOC) offers best practices for conducting interviews.
- It is basic due diligence and quite normal for any employer to conduct a background check on any prospective employee.
- Certain employment or volunteer responsibilities require extra screening: handling money or other financial transactions for the church, working with or having access to children or other vulnerable persons, and operating a motor vehicle on behalf of the church.
- In general, churches are not subject to the Americans with Disabilities Act (ADA) since the Federal law only applies to employers with fifteen or more employees. Despite the exemptions available, churches should consider the “reasonable accommodations” components.
- Each of the denominations served by the Insurance Board has established its own principles, standards, and process for authorized ministry. The Insurance Board’s underwriting standards require that the settled pastor be in good standing with the denomination or be actively pursuing standing.
- Prevention is the best tool to eliminate harassment through following your policy and conducting ongoing training in the workplace. Churches should take appropriate steps to prevent and correct unlawful harassment.
- Be sure to contact your insurance provider to file an incidence report for any potential claim that could develop.



CYBERSECURITY CONTROLS

Cyber Awareness is the awareness of ongoing trends in areas like cybercrimes and systems security. This includes the use of software and training of staff and members in the proper usage of systems through a Cybersecurity Policy.

Cybersecurity Policy:

Create and document a formal risk management plan that addresses the scope, roles, responsibilities, compliance criteria and methodology for performing cyber risk assessments. This plan should include a characterization of all systems used at the organization based on their functions, the data they store or process, and their importance to the organization.

Use of Third-Party Management:

A third party or consultant can provide specialized expertise in the creation of a Cyber Policy and systems equipment/software.

Employee Buy-In and Agreement:

The policy should be provided to the employees with written acknowledgement of receipt and ongoing updates with training and testing.

Phishing:

A type of cyber fraud that utilizes deceptive emails or other electronic communication to manipulate recipients into sharing sensitive information, clicking on malicious links, or opening harmful attachments.

Denial of Service Attacks:

When a hacker makes your website inaccessible to church administrators and members.

System Capabilities:

System hardware should be purchased and maintained at a level that can accommodate daily use and security software updates.

Exposure Risk:

Church access to email, social media, or other websites (through church or private accounts) creates exposure to computer viruses or hackers and public postings that may be contrary to your policy. Access can be blocked by using software.

Worship On-Line Considerations:

Online services should be broadcast through a secure network with access screened for restricted parties.

The Department of Homeland Security's Cybersecurity and Infrastructure Security Agency:

The governmental agency that provides resources for cyber threat awareness and security.

Continued

CYBERSECURITY CONTROLS Continued

Checklist:

- Maintain awareness of the changing cyber landscape.
- Update hardware and software as the environment demands.
- Do not click on links within emails. Verify and confirm through an alternative source.
- Require ongoing training, testing and review of cyber trends and church policy.
- Maintain computer backup files through secure, offsite storage.
- Threats can be assessed through routine training to determine user understanding of policy, procedures, hardware, software, and various ministry vulnerabilities.
- The cyber policy should be reviewed for updates periodically.
- Software and cyber policies should address restrictions for access to church or other systems.
- Be connected to an organization who can assist in understanding and responding to global threats: A user group, third party contractor or governmental agency can be a great resource for staying current with cyber security.
- Software should be updated periodically and according to the producer's recommendations.
- Software should include antivirus and security or firewall capability with an ongoing update plan. Make sure all routers are secure and updated regularly.
- Password management should include features like periodic mandatory changes and dual factor identification.
- Password manager software can help users manage safe passwords.
- Policies should be in place to independently verify requests for any on-line financial transactions prior to completion.
- Users should not share login and/or password information.



Employees





WORKERS' COMPENSATION

Workers' compensation is insurance coverage that provides benefits to employees who are injured or become ill because of their work. It is crucial to ensure the safety and well-being of employees and volunteers within a church setting. This section provides guidelines and best practices to help prevent workplace injuries, minimize risks, and establish effective procedures for managing worker's compensation claims. By implementing these recommendations, your ministry will create a safer environment for all workers and fulfill its legal and moral responsibilities.

Workers' Compensation Coverage:

Ministries should maintain appropriate workers' compensation insurance coverage to provide benefits to employees in the event of work-related injuries or illnesses. This coverage should comply with all applicable local, state, and federal regulations. An employee is a person who is paid for their services to the church, including but not limited to administrative staff, custodians, and pastors. Ministries should review and update their workers' compensation policy regularly to ensure compliance with changing laws and regulations, and to address the unique risks associated with their operations.

Conduct Regular Risk Assessments:

Identify potential hazards within the church premises, including areas such as parking lots, worship spaces, offices, and recreational facilities.

- Assess risks associated with tasks and activities performed by workers and volunteers, such as lifting heavy objects, lifting children, working at heights, operating equipment, working in extreme hot or cold conditions (mowing grass or shoveling snow, for example).
- Regularly review and update risk assessments to account for changes in the church's operations or physical environment. Respond to changes and update safety policies and procedures as needed.

Establish Safety Policies and Procedures:

Develop and communicate clear safety policies that outline the expectations for all employees and volunteers regarding safe work practices.

- Create standard operating procedures for common tasks and activities, ensuring that employees are trained on and follow these procedures consistently.
- Implement protocols for reporting hazards, near-misses, and incidents promptly to enable timely action and preventive measures.

Continued



WORKERS' COMPENSATION Continued

Provide Safety Training:

Train all employees and volunteers on basic safety practices, including proper lifting techniques, ergonomics, and hazard recognition.

- Provide specialized training for workers who operate machinery, handle chemicals, or perform high-risk tasks.
- Conduct regular safety meetings and refresher training sessions as required to reinforce safe practices and address emerging risks.
- Maintain well-documented records of safety training, inspections, and incident reports to demonstrate the church's commitment to safety and provide evidence in case of workers' compensation claims.

Maintain a Clean and Organized Environment:

Regularly inspect and maintain the church premises, addressing any hazards promptly, such as spills, uneven flooring, or loose handrails.

- Keep walkways and stairways clear of obstacles, ensuring proper lighting and clear signage.
- Encourage employees to maintain clean and organized work areas, reducing the risk of slips, trips, and falls. (See Slips, Trips & Falls Prevention contained in this Risk Guide)

Provide Personal Protective Equipment (PPE):

Assess the need for PPE based on job tasks and provide appropriate protective equipment, such as gloves, safety glasses, or hearing protection.

- Train employees in the correct use, maintenance, and storage of PPE.
- Regularly inspect and replace damaged or worn-out PPE to ensure its effectiveness.

Implement Emergency Response Procedures:

Establish emergency evacuation plans and conduct regular drills to familiarize workers and volunteers with evacuation routes and procedures. (See Emergency Preparedness Planning in this Risk Guide)

- Maintain well-stocked first aid kits throughout the church premises and ensure employees are trained in first aid, CPR, or AED equipment.
- Display clear emergency contact information and procedures in visible areas.

Continued



WORKERS' COMPENSATION Continued

Incident Reporting and Investigation:

Establish a clear process for reporting all workplace incidents, injuries, or near misses. Encourage workers to report incidents promptly and ensure that reporting mechanisms are easily accessible and well-communicated.

- Investigate all reported incidents to identify root causes and implement corrective measures. This investigation should be conducted by trained personnel.
- Maintain accurate records of all incidents and investigations, including witness statements, photographs, and any other relevant documentation.

Claim Management and Communication:

Establish a clear procedure for managing workers' compensation claims, including timely reporting to the insurance carrier and relevant authorities as required by law.

- Designate a responsible individual or team to oversee the worker's compensation claims process and act as the primary point of contact for injured workers, insurance carriers, and legal representatives.
- Maintain open and transparent communication with injured employees throughout the claim process and provide access to necessary medical care or assistance with paperwork. The claims adjuster should handle conversations relating to the claim directly with the injured worker.

Return to Work Program:

Develop and implement a return-to-work program that outlines the process for injured employees or volunteers to gradually reintegrate into their regular duties following a workplace injury or illness. This program should follow applicable laws and regulations.

- Assign a designated coordinator responsible for managing the return-to-work program and facilitating communication between the injured employee, healthcare providers, insurance carriers, and supervisors.
- Provide necessary accommodations and modifications to the work environment or job tasks to support the injured workers' recovery and successful return to work.

Continued



WORKERS' COMPENSATION Continued

Workplace Violence:

Managing workplace violence is an important aspect of ensuring a safe and secure environment for all employees, including those working in a church setting. Here are some tips to help manage workplace violence for a church's loss control manual:

- Develop a comprehensive workplace violence prevention policy that clearly outlines the church's zero-tolerance stance on violence, including physical, verbal, and emotional abuse.
- Provide regular training sessions on workplace violence prevention. Train employees and volunteers to recognize warning signs, handle potentially volatile situations, and de-escalate conflicts. Educate them on emergency response procedures and ensure they are aware of available resources and support services.
- Evaluate and implement security measures appropriate for your church setting. This may include installing surveillance cameras, alarm systems, adequate lighting, and access controls.
- Address any conflicts or grievances promptly and fairly to prevent escalation.

Promote a Culture of Safety:

Encourage employees and volunteers to actively participate in safety initiatives, reporting hazards, and suggesting improvements.

- Recognize and reward safe behaviors and achievements in workplace safety.
- Foster open communication channels, allowing employees to express safety concerns without fear of retaliation.

By prioritizing safety and implementing these tips, churches can significantly reduce the risk of workplace injuries and workers' compensation claims. Regular risk assessments, clear safety policies, comprehensive training, and a culture of safety are fundamental in creating a safe environment for all workers and volunteers within the church community.

Continued



Definitions

1. Abuse Prevention Policy – a set of policies and procedures designed to protect children from abuse or neglect while on church premises or participating in church activities.

2. Access Control – measures taken to control access to church premises, including but not limited to keys, codes, and security systems.

3. Aluminum Wiring – Aluminum wiring, commonly used in older buildings, poses specific hazards that churches need to be aware of to ensure the safety of their facilities and reduce the risk of electrical fires or accidents. Understanding these hazards and implementing appropriate measures can help mitigate potential risks associated with aluminum wiring.

4. Appraisal – the process of determining the value of a particular asset or property that is owned or managed by the church. This could include buildings, artwork, historical artifacts, or any other valuable item that your church may possess.

5. Attractive Nuisance – any feature or condition on the church property that may pose a risk of injury or harm to children. Common examples of attractive nuisances in a church may include playground equipment, swimming pools, or abandoned buildings. The law imposes a duty on property owners to take reasonable steps to prevent children from being harmed by attractive nuisances,

6. Background Screening – a process of verifying an individual's personal, employment, and criminal history to ensure their suitability for working with children or vulnerable populations.

7. Boiler – a closed vessel in which water or other fluid is heated to generate steam or hot water for various purposes, such as heating a building or powering machinery. Many churches utilize boilers to provide warmth for the building and occupants. Proper maintenance and safety procedures for boilers are important to ensure the safety of the church and its members.

8. Building – This refers to the physical structure or structures owned or occupied by your ministry. It encompasses all structures utilized for church-related activities, including but not limited to worship spaces, educational facilities, administrative areas, recreational and social spaces, support facilities, ancillary structures, and outdoor spaces.

9. Building Code – regulations and standards governing the construction, renovation, and maintenance of buildings and structures.

Continued



10. Building Contents / Business Personal Property (BPP) – building contents, within the context of building personal property insurance, refers to the tangible and movable property owned by the church that is located within the insured building(s). This includes but is not limited to: furniture and fixtures, desks, chairs, tables, cabinets, and shelving units, pews, podiums, lecterns, storage units, equipment and electronics, computers, musical instruments, sound systems, recording equipment, appliances and machinery, HVAC systems, boilers, water heaters, ventilation equipment, laundry machines, dryers, religious artifacts, stained glass windows, pipe organs, artwork, and food and kitchen supplies.

11. Bullying – repeated aggressive behavior intended to harm, intimidate, or humiliate an individual or group.

12. Church – the religious organization or institution that owns or operates the property and facilities covered by this manual.

13. Church Property – any physical assets owned or leased by the church, including but not limited to buildings, vehicles, equipment, and supplies.

14. Combustibles – any materials that are present in the church that have the potential to catch fire and contribute to the spread of flames. Proper storage, handling, and disposal of combustibles are important to prevent fires in the church.

15. Coverage – the scope and extent of protection provided by an insurance policy against various types of losses or damages the church may face. This can include coverage for property damage, liability claims, theft, or other types of risks that may arise during the church's operations.

16. Coverage Endorsement or Extension – refers to an additional provision or modification to an existing insurance policy that expands or modifies the scope of coverage provided. It is a legal document that alters the terms and conditions of the insurance policy to accommodate specific needs or circumstances of the insured church organization.

17. Crisis Management – a process of identifying, assessing, and managing potential crises or emergency situations, such as natural disasters, security threats, or medical emergencies.

18. Cyber Breach – a cyber breach refers to unauthorized access, disclosure, or acquisition of sensitive or confidential information stored electronically within the church's computer systems, networks, or online platforms. It involves a breach of the church's cybersecurity defenses, resulting in the potential exposure or compromise of sensitive data.

19. Cybersecurity – measures taken to protect church information technology systems from unauthorized access, theft, or damage.

Continued



20. Deferred Maintenance – the practice of delaying necessary repairs or maintenance on buildings, equipment, or other assets to save money or allocate resources to other areas. Postponing or neglecting routine maintenance inspections or repairs may provide short-term cost savings, but it leads to a variety of long-term risks and costs.

21. Discrimination – unfair treatment or negative attitudes towards individuals or groups based on their characteristics such as race, gender, or religion.

22. Egress – the means of exiting a building or facility in the event of an emergency, such as a fire, natural disaster, or other hazard. In the context of a church, egress is a critical aspect of loss control and risk management, as it ensures the safety and well-being of church occupants in the event of an emergency.

23. Elder Abuse – any intentional or neglectful act that causes harm or distress to an older adult, including but not limited to physical, emotional, or financial abuse.

24. Emergency Protection Plan (EPP) – a written document that outlines the procedures and protocols to be followed in the event of an emergency or crisis situation at a church. The purpose of an EPP is to ensure that church staff, volunteers, and visitors are prepared to respond effectively to emergencies and to minimize the potential for injury, property damage, or loss of life.

25. Employee – a person who is paid for their services to the church, including but not limited to administrative staff, custodians, and pastors.

26. Employee Handbook—a written document that outlines the policies, procedures, and expectations for employees of a church. The purpose of an employee handbook is to provide clear guidance and expectations for employees, to promote consistency in decision-making, and to help ensure compliance with relevant laws and regulations.

27. Employee Practice Liability (EPL) – the legal risks that churches face related to the actions or conduct of their employees. Employee practice liability claims can arise from a variety of situations, including allegations of discrimination, harassment, wrongful termination, or negligence.

28. Environmental Hazards – risks posed by natural or man-made factors, such as weather events, pollution, or hazardous materials, that may impact the health and safety of those on church property.

29. Financial Controls – the processes and procedures that churches implement to ensure the responsible management of financial resources, including donations, tithes, and other revenue streams. The purpose of financial controls is to prevent fraud, theft, or misappropriation of funds and to ensure the proper use of church resources for their intended purposes.

30. Fire Safety – measures taken to prevent, detect, and respond to fires on church premises, including but not limited to fire extinguishers, smoke detectors, and fire drills.

Continued



31. Fraud – intentional deception for personal gain or to cause harm, including but not limited to financial fraud or identity theft.

32. General Liability (GL) – insurance coverage that protects the church from claims or lawsuits for bodily injury or property damage caused by church activities or operations.

33. Harassment – any behavior that creates a hostile, intimidating, or offensive environment for an individual or group, including but not limited to sexual harassment or verbal abuse.

34. Hazard/Risk – any condition or situation that has the potential to cause harm or damage to people or property.

35. Hold Harmless Agreement – a hold harmless agreement, also known as a liability waiver or release of liability, is a legal document that churches can utilize to protect themselves from liability claims arising from certain activities or events. It establishes an agreement between the church and individuals or organizations participating in these activities, outlining the assumption of risk and waiving the right to hold the church responsible for any injuries, damages, or losses that may occur.

36. Hot Work Permit – a document used to authorize and control activities that involve open flames, sparks, or other sources of heat or ignition. In the context of a church loss control manual, a hot work permit may be required when conducting activities such as welding, soldering, cutting, or grinding in the church or on its premises.

37. Incident Report – a document used to report any incident, accident, or injury that occurs on church property or during church activities.

38. Inclusive Language – language that avoids bias and respects the dignity of all individuals, regardless of their race, gender, or other characteristics.

39. Insurance – a financial product that provides financial relief for losses or damages covered by the policy language, less any retentions or deductibles.

40. Insurance Agent – a licensed professional who provides insurance advice and services to the church.

41. Insurance Board – Insurance Board serves churches and related ministries in all 50 states by providing church property insurance and church liability insurance as well as coverages that protect the governing bodies within the denominations we serve and their related ministries.

42. Knob and Tube – is a type of electrical wiring system that was commonly used in buildings constructed before the 1950s. In a knob and tube wiring system, wires are suspended by ceramic knobs and pass through ceramic tubes as they run through the walls and ceilings of a building. Some wiring may not be able to handle the electrical demands of modern technology and may be more susceptible to overheating and starting a fire.

Continued



43. Liability – legal responsibility for damages or injuries that may occur as a result of actions taken or not taken by the church or its representatives.

44. Litigation – legal action taken against the church or by the church, including but not limited to lawsuits, arbitration, or mediation.

45. Mental Health – the state of well-being that encompasses emotional, psychological, and social factors, and includes conditions such as anxiety, depression, and substance abuse.

46. Loss – an accident or other event that creates a material or financial burden upon a business.

47. Loss Control – the measures taken to prevent or reduce the frequency and severity of losses, including but not limited to implementing safety policies and procedures, providing training to staff and volunteers, and conducting regular inspections and maintenance.

48. Natural Disaster – an event caused by natural forces such as hurricanes, earthquakes, or floods, which can result in significant damage to church property and/or harm to individuals.

49. Negligence – failure to exercise reasonable care that results in harm or damage to others, including but not limited to failure to maintain safe premises or failure to properly train and supervise volunteers and staff.

50. Personal Protective Equipment (PPE) – equipment worn by workers or volunteers to protect themselves from potential hazards, including but not limited to gloves, safety glasses, and hard hats.

51. Power Load – the amount of electrical power that is being consumed by the electrical systems and equipment in a building or church facility. Understanding the power load of the church is important to ensure that the electrical system is not overloaded and is operating safely.

52. Plumbing System – the network of pipes, fixtures, and valves that are used to distribute water and manage waste within the church's facilities. This includes systems for fresh water supply, wastewater disposal, and heating and cooling.

53. Premises – the physical location or property where the church operates, including all buildings, grounds, and facilities.

54. Premises Liability – the legal responsibility that property owners or occupiers have for the safety of individuals who enter their property. This includes the obligation to maintain safe and hazard-free premises, and to warn visitors of any known hazards or dangers.

55. Professional Liability (PL) – also known as errors and omissions (E&O) liability, is a type of insurance coverage that protects churches and their staff members from claims arising out of professional services or advice provided. In the context of your ministry, professional liability refers to potential risks and best practices associated with providing professional services within a religious organization.

Continued



56. Property Damage – physical harm to the church's buildings, equipment, or other property, including but not limited to damage caused by vandalism, theft, or natural disasters.

57. Property Insurance – insurance coverage that protects church property from damage or loss caused by covered perils such as fire, theft, or natural disasters.

58. Risk Assessment – the process of identifying and evaluating potential risks and hazards in the church environment and developing strategies to mitigate or eliminate those risks.

59. Risk Management – the process of identifying, assessing, and controlling risks and hazards to minimize potential losses and maintain a safe environment.

60. Safety Audit – an evaluation of the safety and security procedures and practices in place on church premises, including but not limited to fire safety, workplace safety, and emergency response.

61. Security – measures taken to protect the safety and security of individuals and property on church premises, including but not limited to security cameras, access control systems, and security personnel.

62. Sexual Abuse – any sexual activity or behavior that is non-consensual or involves an individual who is unable to give consent, including but not limited to sexual assault or rape.

63. Sexual Orientation – an individual's sexual or romantic attraction to others, including but not limited to homosexuality, heterosexuality, and bisexuality.

64. Sublimit – a specific limit or cap on the amount of coverage a church insurance policy will provide for a particular type of loss. The sublimit is a separate limit from the overall policy limit that helps manage risks and prevent excessive losses. It is important for the church to be aware of any sublimit in their insurance policy to understand how it may impact coverage.

65. Sump Pump – a sump pump may be used to prevent flooding or water damage in the basement or lower levels of the church. Proper installation, maintenance, and testing of a sump pump are important to ensure it operates effectively in the event of heavy rainfall or other water-related emergencies.

66. Third-Party Contracts – agreements between a church and a third-party vendor or contractor for goods or services. These contracts can cover a wide range of services such as catering, cleaning, landscaping, or maintenance. In the context of a loss control manual for churches, it is important to ensure that any third-party contracts are structured in a way that minimizes risk and protects the church from any potential legal or financial liability.

67. Third-Party Liability – legal responsibility a ministry may have for any damages or injuries caused by a third-party, such as a vendor, contractor, or visitor. In other words, if someone is harmed by the actions of a third-party while on the premises, the church may be held liable for any resulting damage or injuries.

Continued



68. Vacancy – according to the Insurance Board policy language, a church building or facility is considered vacant unless at least 31% of its total square footage used to conduct customary operations is unoccupied or unused. A building vacancy can pose significant risks to a church's operations and can potentially result in property damage, theft, or other types of losses.

69. Volunteer Waiver – a legal document signed by volunteers that releases the church from liability for any injuries or damage that may occur while the volunteer is performing church-related activities.

70. Volunteers – individuals who provide services to the church without compensation, including but not limited to ushers, greeters, and Sunday school teachers.

71. Winterization – the process of preparing a building, including its systems and components for the winter months to prevent damage from cold temperatures, freezing, and other winter-related conditions.

72. Workers' Compensation – insurance coverage that provides benefits to employees who are injured or become ill because of their work.

73. Workers' Compensation Claim – a formal request made by an employee for benefits due to an injury or illness that occurred because of their work for the church.

74. Workplace Safety – measures taken to protect the safety and health of workers on church premises, including but not limited to ergonomic assessments, hazard identification, and personal protective equipment.



Risk Control Guide For Ministries

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