

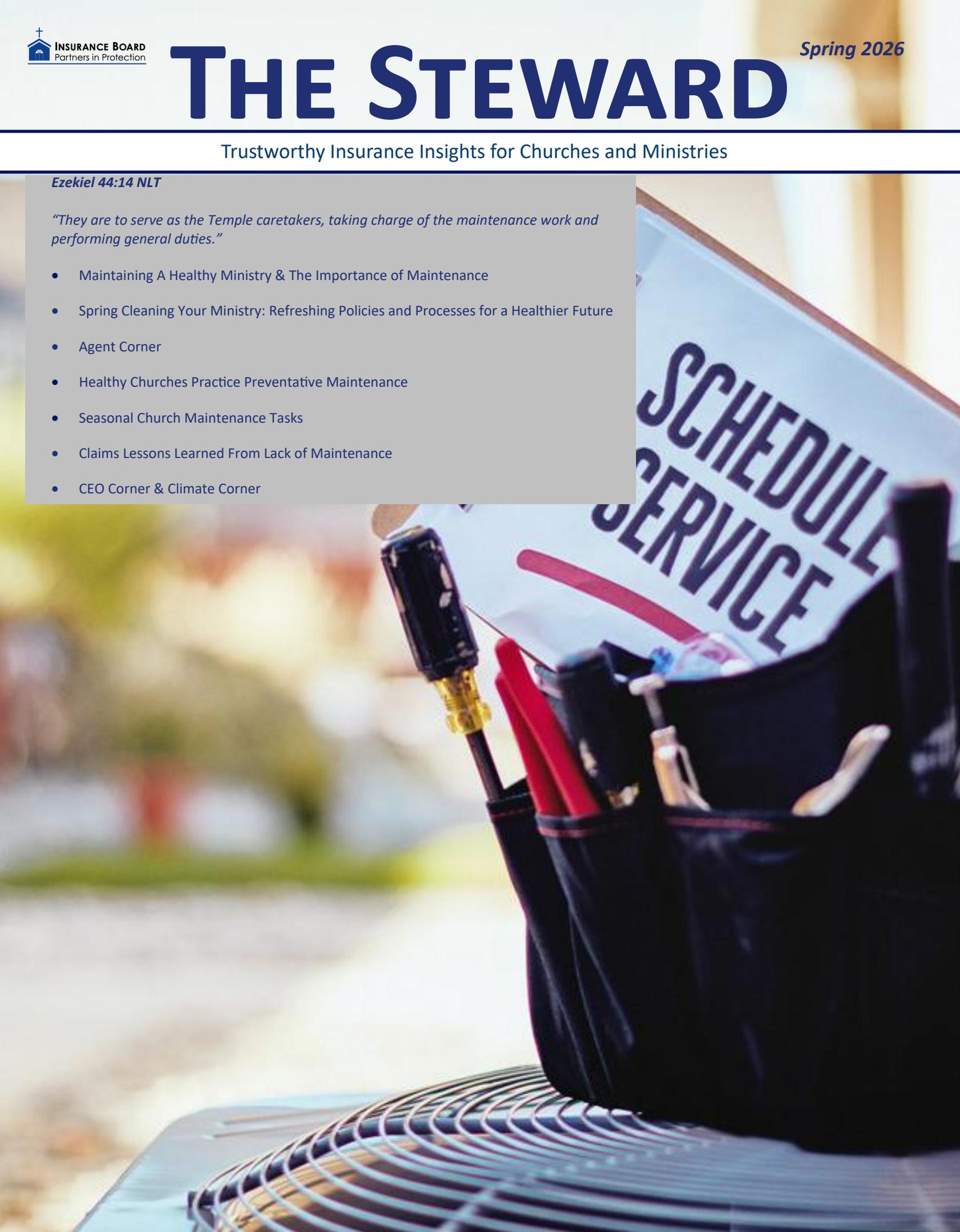
THE STEWARD

Trustworthy Insurance Insights for Churches and Ministries

Ezekiel 44:14 NLT

"They are to serve as the Temple caretakers, taking charge of the maintenance work and performing general duties."

- Maintaining A Healthy Ministry & The Importance of Maintenance
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SCHEDULE
SERVICE

Maintaining A Healthy Ministry & The Importance of Maintenance

Insurance Board

Maintaining a healthy ministry is about more than just a full congregation. It's about faith, responsibility, stewardship, and wisdom with the time, resources, people, and property your ministry leads and supports. This issue of *The Steward* is focused on maintenance in every area of your church. Just as individuals seek out health remedies in the event of any ailments, it's wise to do the same when attention is needed to improve the health of your church. Delayed attention to care for your ministry only leads to greater challenges.

Therefore, to help your ministry maintain a healthy condition, enclosed in this newsletter are several risk mitigation strategies and preventative maintenance recommendations. As you read, consider the following areas as they are applicable to your ministry:

- Administration & Staffing
- Boundary Training & Abuse Prevention
- Buildings & Grounds
- Heating & Cooling Systems
- Ministry Policies & Response
- Slip & Fall Prevention

Specific to administration and staffing, how does your ministry support its team members and how does your staff help serve the congregation? Ask your leaders if best practices are being followed or if any improvements are needed. For boundary training and abuse prevention, make sure that certifications are refreshed and up to date for the current year for all staff members and applicable volunteers. With building and grounds, check to determine if all areas of the building are in good condition and address any deteriorating area including structures, roof shingles or siding panels, paint, or even parking lot wear and tear. For heating and cooling systems, make sure to have them serviced regularly. For ministry policies and response, schedule meetings with your decisioning teams to determine current updates needed for ministry policies and the proper response plans to follow when policy related matters take place for clear communications and directions.



On slip and fall prevention, ensure that any water or liquid spills are cleaned immediately and that signage is placed near the walkways or impacted areas to alert churchgoers to the hazard of slippery conditions. Also check to make sure that all railings are secure and safe.

Insurance Board encourages you to visit our [Safety Central webpage](#) to learn about the various ways to keep your ministry healthy and safe. By prioritizing preventative maintenance and risk mitigation strategies, your ministry will improve its overall organizational health, so the focus can remain on the growth of your mission.

To review your ministry's health and to obtain resources to assist your church, contact your local agent today!

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Spring Cleaning Your Ministry: Refreshing Policies and Processes For A Healthier Future

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Every Spring, many of us clear out closets, organize garages, and freshen up our homes. But ministries, too, can benefit from a seasonal “spring cleaning”—a thoughtful review of the policies, processes, and practices that shape daily operations. Just as clutter can accumulate in our physical spaces, ministries can accumulate outdated procedures, unclear expectations, or informal habits that no longer serve the mission well. A periodic review helps maintain a healthy, thriving ministry environment.

Begin by examining your foundational policies. Are they up to date? Do they reflect your current ministry structure, technology use, and legal requirements? Policies around safety, communication, volunteer expectations, child protection, and facility use should all be refreshed regularly. The goal isn’t simply compliance—it’s clarity. Clear policies reduce confusion, reinforce accountability, and help build trust among staff, volunteers, and congregations.

Next, evaluate your ministry processes. These are the everyday systems that keep your ministry running: onboarding volunteers, responding to prayer requests, managing resources, planning events, or handling conflicts.

Over time, these processes can become inefficient or overly complicated. Spring is the perfect moment to ask: *Is there a better way?* Engaging your team in this conversation not only sparks improvement but also increases ownership and alignment.

Consider this season an opportunity to declutter not just paperwork, but also culture. Healthy ministries regularly assess whether their practices truly support their mission. Are people empowered? Are communication channels working? Are leaders aligned? A refreshed process can often be the catalyst for renewed energy and deeper unity.

Spring cleaning isn’t only about tidying up—it’s about preparing for growth. By intentionally reviewing and refining your policies and processes, you create a stronger foundation for ministry impact in the months and years ahead.

A healthy ministry doesn’t happen by accident; it happens by design, stewardship, and the willingness to evaluate what’s working—and what needs a fresh start.



Agent Corner

Insurance Board



Agent Corner

Cathy McCarty, CIC, CPCU

New York

As I sit down to write this morning, the view from my window is a winter wonderland, with a foot of snow already on the ground and more continuing to fall. Spring feels like a long way off from this vantage point. Fortunately, Spring is just around the corner and with it will come signs of rebirth and renewal in our natural surroundings. Similarly, Spring and the Easter season are a time of rebirth and renewal for the ministries that we serve.

As churches and ministries focus on the spiritual aspects of the upcoming season, it is a good time to also turn our attention to assessing and maintaining the health of our assets and facilities. After a difficult winter season in many parts of the country, it is important to take stock of how our facilities have weathered the storms. The cold, ice, rain, and wind can wreak havoc on roofs, siding, walkways, and parking lots. If any sign of water damage is noticed in your buildings, it is important to find the underlying cause of the intrusion. A roof inspection by a competent roofing contractor is recommended to prevent further damage in the rainy months ahead. Potholes, sinkholes, cracks, and uneven surfaces should also be addressed to maintain your grounds and prevent potentially unnecessary slip and fall incidents. After a season of heavy use, it also makes sense to consider servicing your heating and cooling systems to maintain a healthy, comfortable environment for your congregations.

Just as Spring is an appropriate time to assess the overall status of the physical plant, it is also

important for churches to review, update, and recommit to measures that protect the overall health of their congregations, staff, and finances. Losses can be prevented or minimized with written policies and procedures that are reviewed and updated with legal counsel and routinely monitored and enforced. Specifically, it is recommended to have formal policies and procedures in place that address employment practices, abuse prevention, and prudent financial practices. In addition, if your facility is used by outside groups for regular meetings or one-time events, a Use of Premises Agreement is critical and should include hold harmless/indemnification language and additional insured status in favor of the church. Congregations are encouraged to consult the many resources on Insurance Board's website under the Safety Central section to assist in the development and support of your written policies.

As we eagerly anticipate the promise of warmer days, I wish you all the joys of Springtime and a renewed commitment to the health and welfare of your congregations and ministries.



Healthy Churches Practice Preventative Maintenance

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A healthy church doesn't just focus on spiritual growth—it also cares for the physical spaces that support ministry. Preventative maintenance is one of the most practical ways a church can steward its resources, protect its people, and extend the life of its facilities. By intentionally maintaining

buildings, grounds, and safety measures, churches create environments where ministry can flourish without unnecessary interruptions or preventable risks.

Building and Grounds Care

Church facilities experience constant wear and tear. Regular inspections and maintenance help identify small issues before they become costly problems. This includes checking roofing, gutters, windows, and exterior walls for signs of damage or leaks. Routine landscaping, drainage management, and parking lot upkeep also play key roles in protecting the building and ensuring safe access. A well-maintained campus not only improves safety, it communicates excellence, hospitality, and care for those who enter the church's doors.

Heating and Cooling Systems

HVAC systems are essential for keeping worship spaces comfortable year-round. Preventative maintenance - such as seasonal tune-ups, filter replacements, and duct inspections—reduces energy costs and prevents sudden equipment failures. Churches often rely on their HVAC systems most during peak attendance times, making reliability especially important. Regular servicing can extend system life, improve air quality, and reduce the

likelihood of emergency repairs that strain budgets and disrupt ministry schedules.

Slips, Trips, and Falls: Seasonal Awareness

Among the most common causes of injuries on church property are slips, trips, and falls. These risks increase during seasonal transitions. As the weather changes, so do the conditions of sidewalks, parking lots, steps, and entryways. Freeze-thaw cycles can cause concrete to heave, crack, or shift, creating unexpected tripping hazards. Moisture from rain or snow can make surfaces slick, especially around entrances. A strong preventative maintenance program includes routinely inspecting walking surfaces, repairing uneven areas, refreshing handrails, and ensuring proper lighting. Seasonal monitoring is especially important in climates where sudden temperature swings can alter ground conditions overnight. Churches that stay proactive can dramatically reduce accidents and protect both members and visitors.

Conclusion

A church's mission thrives when its facilities are safe, dependable, and well cared for. Preventative maintenance isn't just about fixing what's broken; it's about stewarding the resources God has entrusted to us and creating an environment where ministry can happen freely and without unnecessary risk. By staying proactive with building and grounds care, keeping heating and cooling systems in top condition, and paying special attention to slip, trip, and fall hazards especially during unpredictable seasonal changes, churches can protect their people, reduce long-term costs, and maintain spaces that reflect excellence and hospitality. A healthy church is a prepared church, and preventative maintenance is one of the most practical ways to ensure that ministry continues safely and effectively for years to come.

Seasonal Church Maintenance Tasks

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Spring Maintenance

- ◇ Inspect sidewalks and parking lots for cracks or heaving caused by winter freeze–thaw cycles
- ◇ Clean and repair gutters, downspouts, and drainage areas after winter debris buildup
- ◇ Test irrigation systems and repair broken sprinkler heads
- ◇ Refresh landscaping: trim bushes, remove dead plants, reseed grass
- ◇ Wash windows, exterior doors, and entryway glass
- ◇ Schedule a spring HVAC inspection and replace filters
- ◇ Check roofing for winter damage
- ◇ Inspect playground and outdoor fellowship areas for hazards

Summer Maintenance

- ◇ Power wash siding, walkways, and outdoor gathering areas
- ◇ Repaint faded exterior trim, handrails, or parking lot striping
- ◇ Inspect attic spaces for proper ventilation and overheating issues
- ◇ Check for pests or insects around the building perimeter
- ◇ Replace or repair worn weatherstripping around windows and doors
- ◇ Service lawn equipment and verify safe storage of fuel
- ◇ Inspect windows and screens for tears or broken latches
- ◇ Deep clean carpets and high-traffic interior areas

Fall Maintenance

- ◇ Prepare HVAC system for heating season; schedule a fall tune-up
- ◇ Inspect and clean chimneys and exhaust vents if applicable
- ◇ Test heating units, boilers, and thermostats
- ◇ Conduct boiler inspections based on state recommendations
- ◇ Stock ice melt, shovels, salt buckets, and snow-clearing supplies
- ◇ Check insulation levels in attics or crawlspaces
- ◇ Clear leaves from gutters, downspouts, and roof valleys
- ◇ Inspect outdoor lighting as daylight hours shorten
- ◇ Verify snow removal contracts or volunteer teams are ready

Winter Maintenance

- ◇ Frequently inspect sidewalks, steps, and entrances for ice buildup
- ◇ Reapply ice melt as needed and remove excess when conditions improve
- ◇ Monitor parking lots for refreezing and shifting pavement
- ◇ Check indoor entry mats daily to ensure they're dry and flat
- ◇ Inspect pipes in unheated areas to prevent freezing
- ◇ Maintain heat inside the building at all times
- ◇ Monitor the roof for ice dams or heavy snow accumulation
- ◇ Ensure emergency exits and fire lanes stay clear of snow
- ◇ Test generators or backup power systems if available

Claims Lessons Learned From Lack of Maintenance

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Routine property maintenance should be an important part of a healthy ministry. It is one of the best ways to prevent slip and fall injuries. Slips, trips, and falls have accounted for 70% of the liability claims reported to Insurance Board over the past 10 years, and most were caused by hazards that were preventable. Significant injuries can easily occur from slipping and falling on an icy walkway or parking lot, or tripping over a cracked and uneven sidewalk. Unfortunately, these incidents usually develop into an expensive insurance claim and/or lawsuit. A recent claim involving a visitor who was injured from slipping and falling on an icy walkway illustrates this point. The church did not salt their entrance way after an ice storm had occurred in their area overnight. A visitor, who was attending an event hosted by the church, slipped on the ice, fracturing his pelvis. Medical bills from the injury totaled more than \$100,000. The patron retained an attorney and presented a claim for damages, which was eventually settled for a six-figure amount.

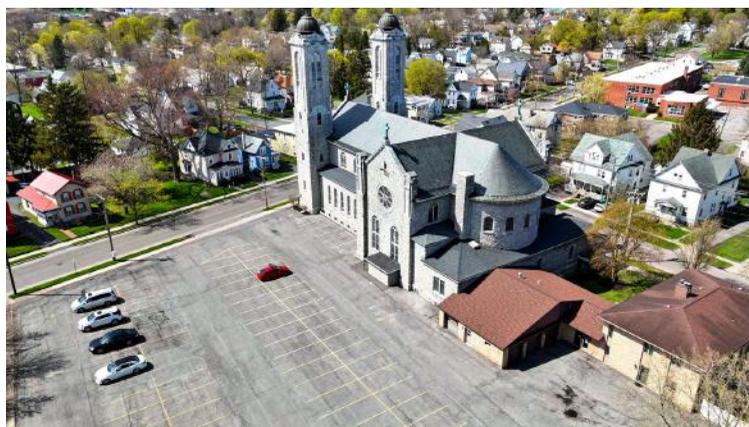
Another claim involved a church visitor who suffered a concussion and facial injuries after tripping over a pothole on the church walkway. Photos showed that the walkway had been in a deteriorated condition for a long period of time. The visitor sued the church for damages. The claim was resolved at mediation – again for a six-figure amount. In both examples, the church as a property owner was held liable for failing to maintain a safe area for visitors. In most jurisdictions, church visitors are legally considered to be *invitees* – someone who has been invited to a business or organization for the benefit of the property owner. In legal terms, invitees are owed the highest duty of care by the property owner. This means churches must make sure their grounds are kept safe, and they must take reasonable steps to warn patrons of any known dangers.

This becomes especially important as freeze-thaw cycles due to warming weather and rainstorms can increase the number of potential hazards.

Here are some examples of preventable hazards that have resulted in slip and fall claims:

- ◇ Wet or slippery floors
- ◇ Poor lighting
- ◇ Uneven walkways, potholes, or the absence of required handrails
- ◇ Snow and ice accumulation

Churches should thoroughly inspect their grounds for potential slip, trip, and fall hazards and take the necessary precautions to eliminate them. Neglecting routine maintenance or what may appear to be a minor repair may create hazards that can eventually become more costly for the ministry than the money it takes to proactively address them.



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INSURANCE BOARD

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CEO CORNER

TIMOTHY S. HARRIS, CPCU

PRESIDENT AND CEO

When reading this issue of **The Steward**, one can conclude that much of the advice provided is redundant.

Admittedly, that's the point; to continuously emphasize the connection between healthy congregations and risk mitigation. When we reference the adverse consequences of a warming climate, for example, we are not only referring to the regular repairs made to church property that result, but the proactive need for churches to make their facilities resilient to the adverse impacts. Leaking spaces and uneven pavements resulting from weather and normal wear/tear create hazards for congregations. And, despite the fact that we routinely reference these hazards in our newsletters, nearly 70% of all liability claims incurred by Insurance Board are related to slips, trips, and falls of church visitors, as one of the articles highlights. Each of the claim examples identified within that article noted the six-figure financial nature of the injuries and that each of the noted incidences was preventable. These are real dollars which translate into higher premium costs for churches and ministries that can be materially abated through routine maintenance, updates, and repairs.

Another article within this newsletter references maintenance as *stewardship*. This type of stewardship refers to the shepherding of resources entrusted to us to create healthy environments which, in turn, demonstrates our level of care for one another. What messages does a poorly maintained environment suggest to visitors? Does the lack of maintenance point to other inherent risks related to church management? Each church and ministry

must also appreciate the financial burden placed upon sister churches and ministries when the failure of the church or ministry to adequately maintain its property results in costly insurance claims. We have seen examples of churches experiencing significant insurance claims deciding to cancel and move their insurance to other insurers, leaving behind the financial burden of their claims to other churches and ministries. An individual church that has claims in excess of the premiums it has paid has its claims subsidized by sister churches and ministries, which is fundamentally how the insurance mechanism works. Appreciating that individual church actions taken to manage and mitigate risk ultimately impact the whole, is an important tenant of covenant.

While having a healthy ministry is more than just about maintenance, the lack of maintenance can certainly be a sign of an unhealthy one. Unhealthy ministries are much more prone to risk and the considerable financial consequences that result. There are often "low-hanging fruit" items that can go a long way toward mitigating risk including leveling uneven pavement, filling potholes on the premises, applying salt to icy walkways, etc. Frequently, these are conditions that are known to exist but are not remedied until an incident happens. Embracing and applying the strategies enumerated in this newsletter can boost your church's health and signal your church's commitment to providing a safe and welcoming ministry.