

Strategies for Preventing Workers' Compensation Claims for Churches

Insurance Board

While churches are places of worship and community, they also function as workplaces for pastors, administrative staff, custodians, and volunteers. Like any organization, churches are subject to workers' compensation claims when someone is injured while performing job-related duties. Preventing these claims not only protects your ministry's finances but also demonstrates a commitment to the well-being of those who serve.

1. Develop a Culture of Safety

Safety starts with leadership. Church leaders should foster an environment where safety is prioritized and openly discussed. This includes regular communication about safety expectations and demonstrating good practices themselves. A church safety committee can help identify risks and implement solutions.

2. Provide Proper Training

Many workers' comp claims stem from simple tasks being done improperly. Training employees and volunteers in safe practices, such as lifting heavy objects, using ladders, handling cleaning chemicals, or operating lawn equipment, is essential. Annual safety refresher courses can reinforce good habits and update staff on new protocols.

3. Maintain Safe Facilities

Routine inspections of church facilities are critical. Fix loose handrails, uneven flooring, or poor lighting before they become hazards. Ensure walkways are clutter-free and wet floors are promptly cleaned and marked. Pay special attention during seasonal changes—snow, rain, and ice increase slip-and-fall risks.

4. Use Event Risk Assessments

Church events—from prepping meals to community outreach—can create additional risks. Evaluate each event for potential hazards and ensure that employees are informed accordingly. Adequately supervise youth and children's activities, and ensure that all the equipment used is safe, available, and in good condition.

5. Document and Respond Promptly

When incidents occur, document them thoroughly—even if there is no injury. This builds a record that can protect the church legally and inform future prevention efforts. Establish a clear injury-reporting process and follow up to ensure proper care and documentation.

By proactively addressing risks and educating staff and volunteers, churches can significantly reduce the likelihood of workers' compensation claims. Prevention saves money but honors our calling to care for those who serve within the ministry.

