

Insurance

Church safety and security.

Risk Management Guide



Dear Friend,

Thank you for downloading our Risk Management Guide. This guide includes important information to help you protect your ministry.

A few of the important areas for which practices and procedures are provided in this guide are:

- Transportation
- Financial protection
- Sexual misconduct
- Emergency preparation

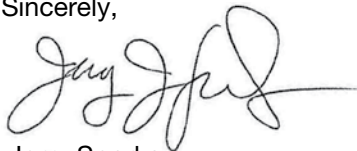
I would like to invite you to to learn more about the Assemblies of God insurance program offered by AG Financial Insurance Solutions. By selecting the AG Program you will receive the benefits of having a customized insurance policy through Church Mutual, as well as the following added benefits:

- A full risk management guide including forms
- Discounted screening services
- Access to training events and ministry assessment
- Victim support services
- A staff attorney's guidance for incidents prior to and after a claim is filed or during litigation

Learn more about us and what we offer at agfinancialinsurance.org.

If you have any questions about this guide or becoming a part of the AG Program, please contact us by phone at 1.866.662.8210 or email us at info@agfinancialinsurance.org.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jerry Sparks', with a long horizontal flourish extending to the right.

Jerry Sparks
President

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Contents of this guide may be photocopied and used within your organization without permission. Permission must be received for any use beyond the local congregation.

Recognize the issues, know your options.
There are dozens of concerns and issues facing ministry that can cause disruptions, loss of resources, and heartache.

Obviously, few churches or organizations are able to focus on every issue. With some effort, the primary issues can and should be addressed. By doing so, your ministry could be spared a loss, a claim, an accident causing injury or something more severe.

This guide will help you recognize and understand those areas church insurers see on a daily basis. Our hope is that you will utilize the material found in this guide to address these issues. By shifting your thinking from reactive to proactive, you can make a difference. More importantly, caring for the people, property and resources God entrusted to your care is a faithful act of stewardship.

The resources in this guide are based on the generally accepted practices and procedures of insurance providers and experts who have worked with religious organizations for many years. These recommendations have been tested, not only in the local church, but also in courts of law. These resources are both practical and necessary for churches and organizations to protect their ministries and defend themselves in court should an accident, incident or claim occur.

Courts do not exempt churches, due to their nonprofit status or religious nature, from negligent behavior in their practices and procedures. The carefree days of keeping

your facilities open around the clock, leaving resources and equipment exposed and utilizing poor financial management practices are no longer possible. Recent judgments against churches have been staggering. Many ministries have been crippled or shut down as a result.

There is good news: Help is available. Take the time and effort to become educated on these issues. Embrace and implement the practices and procedures to protect your ministry. Further, by staying diligent and faithful when it comes to church safety, security and risk management, you should be able to minimize interruptions to your ministry.

AG Financial Insurance Solutions desires to partner with you to provide these resources and work together to see them through to implementation. We are committed to stand beside you as you learn, grow, and take the steps necessary to protect your ministry.

We look forward to the opportunity to work with you to help unite safety and security in your ministry.

I will never be shaken.
Psalms 30:6 (NIV)

SECTION I

Primary areas of concern

Many issues and incidents can negatively impact ministry. The goal of any church or religious institution should be to do whatever possible to protect people, resources, facilities and ministries. Doing so is a necessary act of faithful stewardship for every organization and leader.

While it may not be possible to protect against every situation, risk management will help not only to recognize a potential risk, but also to minimize, shift and possibly eliminate a risk altogether.

Over the years, insurance companies have been able to track and calculate the types of losses that occur most frequently and are most severe. The goal is to minimize the frequency and the severity of such risks. To do this, the primary areas of concern must be identified.

Nearly all concerns of churches fall into one of the sections included in this guide. Forms, facts, checklists, and solutions will be provided for each section. The material will be fairly short, easy to follow, and practical.

In the final section of this guide is a Completion Checklist (page 47). Upon your completion of this form and returning it to AG Financial Insurance Solutions, you will be sent a certificate of completion.

Your goal should be to develop a written set of comprehensive safety, security, and risk management practices for your church. Those practices and procedures should be your benchmark for keeping your church, people, and ministry safe and secure.

The primary areas of concern that will be addressed further in this guide are:

- Child/youth sexual misconduct (Section III)
- Transportation (Section IV)
- Facility inspection, maintenance, and usage (Section V)
- Financial protection (Section VI)
- Emergency preparation (Section VII)
- Personal safety and security (Section VIII)
- Property protection (Section IX)
- Insurance matters (Section X)

Guard the good deposit that
was entrusted to you — guard it
with the help of the Holy Spirit
who lives in us.

2 Timothy 1:14 (NIV)

SECTION II

Establishing a church safety and security team

Overview

Churches, denominations and religious organizations are beginning to see the value of continuity and intentionality when it comes to safety, security, and risk management. The enormous value in taking steps toward protecting people, property, facilities and ministries is now being recognized.

It is time to consider the value and power of a church safety and security team (or ministry). This concept gives the organization its best chance at protection for many years to come.

Putting the team together

It can be hard to get good people to serve. There are certainly those who would embrace this new ministry. Consider those in your congregation who are or have been a part of such vocations as law enforcement, fire protection, the military, or in the fields of medicine, construction, human resources, and insurance. Also consider parents and grandparents who are concerned about the safety of their children and grandchildren. Of this group, there should be four to eight people who may be willing to serve.

Bring these prospects together and show a key video (contact us for suggestions) and challenge them to carry out their commitment to God and the church through this exciting, challenging new ministry. All you are asking of them at this point is their willingness to serve.

Introduce the team

Recognize the team members in front of the congregation. Introduce the team members as those who have been called to offer safety, security protection, and education to the church (see the commissioning ceremony at the end of this section).

With the team now formed, it is important to gather resources and train them. They do not need to become experts but are to become knowledgeable advisors on key issues. This guide provides the tools necessary for that to happen.

The next step is for the team to work together to formulate a plan of action. It may be helpful to assign each member of the team a particular function or area of concern. The important thing is to select, train, equip, fund and empower the team to carry out its ministry.

After their training is complete, team members can then train the church leadership, employees, volunteers, and congregational members. This training can also be facilitated by outside experts, if desired. The more people are equipped, the better. The team should regularly inform and educate the other ministries of the church regarding safe practices. Ultimately, the team should be seen as an important ministry of the church that works alongside others as they look for ways to do ministry in the safest way possible.

By taking this important first step of forming a team, your church or ministry has the best chance possible of maintaining your ministry and sparing your congregation from having to go through a tragedy, accident or horrible incident. It's the faithful thing to do.

Duties of the safety and security team

The following is a brief description of the functions of the safety and security team. Once the team is formed, these guidelines will ensure a consistent, intentional effort when it comes to safety, security, and risk management.

Intent

While other committees and personnel may have direct responsibility for some of the functions below, the safety and security team should act as a filter, making sure that the functions are being carried out properly and in a timely manner.

Some teams may assume other functions as needed by the leadership or congregation. Remember, protecting people, property, and resources is a faithful act of stewardship. Serve with a sense of compassion and joyful service to God and God's people.

We highly recommend the training tool *Safety Begins with People*. You can find it online at: agfinancial.org/rmresources.



Duties

- Commission the team and promote team commitment (see sample commitment/ commission ceremony on page 9)
- Meet regularly (at least bimonthly)
- Educate and have an educational process for the team
- Develop and implement policies and procedures
- Regularly inspect premises (inside and outside) and document the same
- Coordinate efforts with professional inspectors (electrical, HVAC, etc.)
- Train employees and volunteers and educate the congregation in safety and security issues
- Provide input and direction on new ministries, building projects, work days, and high exposure activities
- Be involved in safety and security for building projects
- Coordinate safe and secure practices during services and other key events
- Protect offerings and other large sums of money
- Provide assistance to health and welfare ministry
- Ensure that first-aid and emergency response equipment is in working order and up-to-date
- Coordinate emergency planning and response plan
- Oversee transportation program (church-owned and private vehicles)
- Provide input on insurance-related decisions
- Coordinate safety and security issues with Board of Trustees
- Regularly report to leadership/board
- Ensure that regular financial audits are being completed
- Coordinate safe hiring and screening practices for employees and volunteers with human resource/personnel committee

SAMPLE SAFETY AND SECURITY TEAM COMMITMENT/COMMISSIONING CEREMONY

LEADER:

Friends, God has given us the blessings of people, resources and facilities. He calls on each of us to be good stewards and caretakers of those gifts. And to be sure that we, as a congregation of faithful followers are intentional about that task, now call those who have agreed to serve on our church safety and security team (or appropriate name) and ask them to come forward.

Many times in Scripture, we see where the faithful were faced with threats that could harm them and keep them from doing the work that God had called them to do. And we see where people of faith were singled out to stand watch, to warn, to protect and to care for the flock.

Ezekiel 33:6 (NIV) says: “But if the watchman sees the sword coming and does not blow the trumpet to warn the people and the sword comes and takes the life of one of them, that man will be taken away because of his sin, but I will hold the watchman accountable for his blood.”

In Acts 20:28-31a (NIV) we read: “Keep watch over yourselves and all the flock of which the Holy Spirit has made you overseers. Be shepherds of the church of God, which he bought with his own blood. I know that after I leave, savage wolves will come in among you and will not spare the flock. Even from your own number men will arise and distort the truth in order to draw away disciples after them. So be on your guard!”

And so to help safeguard our members, our children, our property, our resources and our ministries, we call you to this act of faithful service. And I will ask you, (to members of team): Will you faithfully carry out the duties of this important ministry of protection and care? And will you do this in a manner of compassion and commitment to God and the faithful members of this congregation and community? If so, please answer, “We will.”

And as members of the congregation, I ask you (to congregation): Will you do all in your power to support and affirm these committed team members and faithfully work toward a more safe, secure, and just environment within and beyond our church? If so, please answer, “We will.”

LET US PRAY:

Gracious and loving God, we know that we all must care for all that You have blessed us with. But we especially commit these safety and security team members to Your care. Help them to use discernment and wisdom as they are called to serve, and empower them to carry out this ministry in our midst. And in all that they and we do, may You be glorified in a mighty way and be pleased with our efforts. This we ask in Jesus’ name. Amen.

He who trusts in himself is
a fool, but he who walks in
wisdom is kept safe.

Proverbs 28:26 (NIV)

SECTION III

Child/youth sexual misconduct

Overview

When people bring their children to church, they should feel good about their safety. To ensure proper safety and security for God's children, a church must proactively and intentionally develop and follow specific, written practices and procedures. By doing so, the church can continue ministry with an uninterrupted sense of confidence and spare the children and the church much heartache.

Nothing can tear a church apart more than a case of sexual misconduct. A church can be embroiled in such a case five years or more. After a prolonged investigation with possible criminal and civil cases, many church leaders and congregations find themselves short of energy, funds, and the will to move forward.

Sadly, in today's society, offenders know that the church is currently the "path of least resistance." By that we mean, if most of the other child-serving organizations have safeguards in place to prevent or dramatically reduce the possibility of an event occurring, a potential offender will seek the place that is most lax. Unfortunately, it is often the church.

In addition, when we recognize that there is no real standard for identifying or categorizing offenders, we will grasp the importance of having a solid program in place. There are minors offending minors (now believed to be over 25% of all cases), aggressive offenders, experimental offenders, group offenders, and a growing group of female offenders. Our previous notions and minimal screening efforts have to be reconsidered.

Did you know?

88% of sexual abuse cases are never reported to the authorities.

(Hanson, R.F., Resnick, H.S., Saunders, B.E., Kilpatrick, D.G., and Best, C. (1999). Factors related to the reporting of childhood sexual assault. *Child Abuse and Neglect*, 23, 559-569).

In 90% of child sexual abuse cases, the child knows the person who commits the abuse.

(Finkelhor, D. (1994). Current information on the scope and nature of child sexual abuse. *Sexual Abuse of Children The Future of Children* 4 (2), 31-69).

500,000 children are sexually abused each year.

(Finkelhor, D. (1994). Current information on the scope and nature of child sexual abuse. *Sexual Abuse of Children, The Future of Children* 4 (2), 31-69).

As leaders, we need to protect not only the children, but also the leaders and ministry from unnecessary exposure. A safe church environment takes into account a variety of factors. These factors include:

Education

A wide variety of resources are available to help leadership and congregations understand and adequately address the issues. Safety begins with understanding.

Development

Take time to develop your policy. Seek examples from other churches, look at what other child-serving organizations do in your area and communicate with various groups and leaders in the congregation as you work toward completing your practices and procedures.

Implementation

Begin the implementation of the practices and procedures by holding training and communicating with the congregation and leaders using all forms available. Some churches have begun their implementation by screening all new employees and volunteers, and slowly incorporating background checks for those already in place. The important point is to start and move the program forward.

Supervision

Regardless of how good your policies are, if you don't adequately supervise the children and those who work with them, you are leaving yourself open for problems.



We highly recommend the training tool, *Safety Tips On A Sensitive Subject: Child Sexual Abuse*. You can find it online at: agfinancial.org/rmresources.

THE SEXUAL MISCONDUCT/CHILD PROTECTION POLICY COMPONENTS

One of the most difficult issues to overcome in the life of any ministry is the allegation or confirmed incident of violation of a child. Not having a written policy or failure to follow a written policy increases the likelihood that an incident may arise.

Having a written policy that is understood and followed not only protects possible targets, but also shields the adult caregivers and the entire ministry of the church.

Some churches find a policy or borrow one from another church, place their name on it, and call it their own. Not only is this ineffective, it can have terrible repercussions if ever the church were forced to defend itself in court. Regardless of where the policy originated, if it is seldom reviewed or followed, the same results can occur.

Ideally, it is best to start with a framework and build a policy that is specific to your congregation. It takes time, but such a policy has a much better chance of protecting people and ministry.

The following components should be a part of the policy:

Summary of the issues and rationale

Describe the scriptural, moral and ethical reasons for implementing such a policy. Provide statistics and the impact of such an event on the life of the individual and the church.

Definition of terms

Know how your state defines such terms as “sexual abuse,” “neglect,” “mandatory reporter,” “physical abuse,” “sexual abuse,” and “harassment.”

Practices and procedures

- Address hiring and selection procedures, including applications, reference checks, background checks, and interview and selection process.
- Address similarities and/or differences in procedures for employees, volunteers, and mentors.
- Clarify supervision and ratios.
- Utilize reporting procedures.
- Detail consequences to violations of policy.
- Apply acceptable counseling procedures (of adults and minors).

Job descriptions

Have job descriptions for each position (employee and volunteer) to help regulate what is and is not acceptable behavior.

Conclusion

Have every employee and volunteer who works with minors read, sign, and date the policies to confirm their understanding.

Developing your own policy is a giant step in protecting people and your ministry. Before adopting your policy, consult legal counsel in your area. Make sure they concur with your policy; make changes as they deem appropriate.

Commonly accepted best practices for church sexual misconduct prevention

The following best practices are recommended to allow your organization the best chance of preventing incidents of sexual misconduct. Such standards are accepted by the vast majority of youth- and children-serving organizations. They include:

- Written applications for employees and those volunteers working with children and youth (See form in Appendix)
- A thorough interview process
- Background checks and reference checks on all current employees, new hires, all volunteers who work a considerable amount of time (two hours or more a week) with minors or the disabled (physically or mentally), and those who have keys to the facilities
- Reference checks on all volunteers who work an appreciable amount of time with minors or the disabled (greater than one hour/month but less than two hours/week)
- A designated safety, security, and/or risk manager or team who is responsible for implementing/maintaining an abuse prevention and control program for the church
- Regular training on abuse prevention/control to all paid staff and volunteers who work with minors
- Six-month waiting rule restricting direct supervision of children or youth to those who have been in good standing with the church or organization for a minimum of six months
- A policy that no child should be alone with an adult (formerly referred to as the two-adult rule)
- Written job descriptions for employees and volunteers
- A written sexual abuse/molestation control plan that outlines the points above

Allegation Plan

An allegation response plan should be in place and include the following:

1. Understanding what sexual abuse/misconduct is as defined by state mandatory reporting law for child abuse
2. Taking the allegation seriously and addressing it promptly
3. Documenting the allegation
4. Reporting the allegation to proper authorities as required by state reporting statutes and to your insurance company
5. Offering professional assistance to the alleged victim when needed (e.g., attorney services)
6. Finding victim support
7. Responding to the alleged perpetrator, congregation, and media

By taking steps to follow these best practices*, you will have joined thousands of others who are committed to protecting children, youth, workers, and organizations from the devastating impact of sexual abuse and misconduct.

*These best practices are taken from Reducing the Risk 2 and used by permission of *Christianity Today*.

Recommended ratios for supervision of minors

The following guidelines are taken from a variety of sources and constitute the best practices to follow for churches, day cares, camps, and other youth/minor events. In no scenario should a child ever be alone with an adult or other child. The “two-adult” rule or the more current “no-child-left-alone-with-an-adult” rule should be followed.

Staff/child ratios at child-care centers and classroom settings

The National Association for the Education of Young Children provides the following guidelines for staff/child ratios at child care centers. The care you provide should follow these guidelines:

RECOMMENDED STAFF/CHILD RATIOS WITHIN GROUP SIZE.*											
Age of Children	Group Size										
	6	8	10	12	14	16	18	20	22	24	30
Infants (birth to 15 mos.)	1:3	1:4									
Toddlers (12 to 28 mos.)	1:3	1:4	1:4	1:4							
21 to 36 mos.		1:4	1:5	1:6							
2½-3-year-olds					1:7	1:8	1:9	1:10			
4-year-olds						1:8	1:9	1:10			
5-year-olds						1:8	1:9	1:10			
Kindergartners								1:10	1:11	1:12	

*Smaller group sizes and lower staff-child ratios have been found to be strong predictors of compliance with indicators of quality such as positive interactions among staff and children and developmentally appropriate curriculum. Variations in group sizes and ratios are acceptable in cases where the program demonstrates a very high level of compliance with criteria for interactions, curriculum, staff qualifications, health and safety, and physical environment.

Recommended staff/child camp ratios:

6-8 years old, 1 counselor to 6 campers

9-14 years old, 1 counselor to 8 campers

15-18 years old, 1 counselor to 10 campers

Note: As isolation increases, ratios and supervision should also increase.

Youth mentoring guidelines

Mentoring has long been viewed as a valuable method for training minors in the church. While we do not discourage mentoring, we strongly suggest that specific practices be in place to protect not only the minor, but also the mentor.

1. Always meet in a public place (restaurant, coffee shop, school, or open area of the church with others nearby).
2. If transportation is necessary, it is preferred that the parent drop off and pick up the child from the public meeting place.
3. An adult should never be alone with a child. A mentor couple or small group emphasis is preferred (two unrelated adults and two minors).
4. Clearly communicate when and where the meetings will take place. Have mentors communicate clearly with the parents as to when the meeting will begin and end and stick to it.
5. Have the mentor complete an application.
6. Check the mentor's references.
7. Screen all mentors with a national criminal background check.
8. Mentors should be of the same sex as the minor.
9. If possible, set up group mentoring times and locations where several adults and minors may share time together privately but also be seen or be in proximity to other mentors and youth.
10. The only time mentors and youth should meet in homes would be in the child's home with parents present.
11. Have a clear reporting procedure for any issues that may arise.
12. Provide an alternative for those parents who wish to opt out of a one-on-one mentoring arrangement.

Mentoring can be a valuable tool for the church, but in this age of litigation, allegations, and incidents, it is wise not to expose your church to liability unnecessarily.

SECTION IV

Transportation

Overview

Every year, dozens of stories are reported involving a church group in an accident. One can only imagine receiving a phone call that the youth have been involved in a serious accident on their way to a mission trip or a member of the women's Sunday School group was killed on their sightseeing trip. Inevitably, from such a tragedy will come questions, accusations and guilt. Could the accident have been prevented? The good news is there are measures that, when taken, can greatly reduce accidents, injury, and other problems relating to transportation.

While some accidents may be unavoidable, many result from poor planning, inadequate training, unsafe vehicles, or passengers and drivers not following safety practices.

Vehicle selection, inspection and maintenance

Whether the vehicle being used is owned by the church or privately owned, many of the same safety issues are present. All vehicles should be safe. The only way to ensure safety is a systematic, regular inspection, and maintenance procedure. For church-owned vehicles, this should be done on a regular basis. All inspections and maintenance activities should be conducted and documented by a qualified mechanic. Though many churches may not inspect privately owned vehicles, such actions can save lives. This is especially true when using private vehicles for long-range trips. A general look at the vehicle's mechanics, tire wear, and seat belts is important.

Driver selection and training

How does a church develop a list of approved drivers? Once again, whether using drivers for church-owned or privately-owned vehicles, many of the same standards should apply. It is important to know if drivers have traffic violations. Do they have adequate insurance? Are they experienced? Have they been trained in the specific vehicle they are driving? What consideration has been given to screening drivers involved with transporting minors? All of these questions should be answered well in advance of a trip.



We highly recommend the training tool *The Road to Safer Transportation*. This can be found online at: agfinancial.org/rmresources.

Safe travel practices

It is important to discuss what practices will be followed during the trip. Safe travel includes proper driver rotation and rest, requiring the use of seat belts by passengers and drivers, limiting cell phone use and distractions, and knowing when and how to stop in case of an emergency. Further, it is important to discuss what to do if someone has a medical emergency on the road, especially if it involves a driver. Finally, you should consider a plan for those rare cases when you need to send a child home while on the road.

Taking the time and energy to adequately plan for any road trip can save lives. It's that simple. No church wants to notify parents or other family members that one of their children or loved ones has been injured or killed. Every church should have a written transportation policy and a designated person (often someone from your Safety and Security Team) to ensure its implementation. Being intentional and documenting your actions should be a high priority.

Pre-trip planning

A long road trip requires adequate planning beyond simply loading up the vehicle and tossing someone the keys. Consideration should be given to:

- Responding to emergency situations
- First-aid kits and supplies
- Communication between vehicles
- Number of people in each vehicle
- Packing of the vehicle to ensure safety
- A safety briefing for passengers where they affirm that they have been advised of safe practices
- Number of drivers needed
- Maps and contingency routes
- Permission slips

For more transportation and safety information, visit the National Highway Transportation Safety Administration Web site (nhtsa.gov).

Concerning 15-passenger vans

The safety issues concerning the 15-passenger van have been well documented by numerous authorities and church leaders. Because of these concerns, we ask that you seriously consider alternative forms of transportation.

However, if you are not immediately able to move out of your 15-passenger vans, we ask that you follow the guidelines of the National Highway Transportation Safety Administration.

While following these guidelines will make the operation of the 15-passenger vans “safer”, the best choice is to replace them with vehicles that are safer to operate by design.

- Don't load over 10 passengers
- Have all passengers sit in front of the rear axle
- Place all cargo in front of the rear axle
- Do not tow a trailer or place luggage on the top of the van
- Check tires for excess wear and tire pressure
- Require seat belt and/or child restraint usage by all passengers
- Never drive a van over 60 mph
- Engage in any corrective maneuver slowly
- Use only trained drivers
- Ensure that drivers are well-rested
- Maintain safe speeds for the road and weather conditions

In addition, we suggest:

- Keep the gas tank at least half full
- Have communication devices and first-aid kits in all vans

Trip safety kit contents

To ensure you have the necessary items needed in the event of an accident, injury or problem on your extended trip, use the following in preparing for each trip:

- Communication devices (cell phone, walkie-talkies)
- List of emergency contact numbers
- Current maps and directions
- Bottled water
- Blanket
- First-aid kit
- Moist wipes
- Emergency food supply
- Operating flashlight with extra batteries
- Flares or emergency markers
- Vehicle registration information
- Insurance information
- Jack and functional spare tire
- Jumper cables
- Dry chemical fire extinguisher
- Health and “consent to treat” forms for all travelers (see Appendix)
- Accident reporting form (see Appendix)

Keep watch over yourselves and all the flock of which the Holy Spirit has made you overseers. Be shepherds of the church of God, which he bought with his own blood.

Acts 20:28 (NIV)

SECTION V

Facility inspection, maintenance, and usage

Overview

The most frequent claims reported in churches are slips, trips, and falls. Though they may not grab headlines, their high frequency of occurrence is certainly problematic.

Many of the losses that stem from the lack of facility inspection and maintenance are preventable. A systematic, detailed approach to inspection and maintenance results in a reduction of losses.

To further minimize losses, churches who use outside vendors (i.e., lawn care companies, etc), should utilize a Vendor Agreement form (see Appendix) and be named as an “Additional Insured” in the vendor’s policy. Otherwise the church could be held responsible should there be negligence on the part of the vendor.

Utilize the safety and security team in your church. The team can implement the checks and balances needed to keep the facility and the people safe. (Refer to page 7 of this guide for additional information regarding creating a safety and security team).

Regular inspections and timely and proper maintenance is necessary to lower the odds of having a claim or traumatic event. While many of the jobs can be handled by volunteers, some should be undertaken only by professionals. It is important to keep a list of contractors and maintenance people who can get a job done quickly and safely.

The Appendix contains the basic forms necessary to do a self-inspection. These inspections should be done at least quarterly by a designated person or team. A system should be in place for regular attendees and members to point out hazards. Procedures should be adopted that make maintenance a priority. Once notified of a hazard, church leaders could become liable for not making timely repairs should an injury later occur due to their slow response or inadequate repairs.

Inspection and maintenance should be viewed, along with the entire safety/security/risk management ministry, as an opportunity to be good stewards. Caring for the people, property, and resources God has entrusted to your care is an important ministry for the faithful and should not be taken lightly.

They and their descendants were in charge of guarding the gates of the house of the Lord—the house called the Tent.

1 Chronicles 9:23

SECTION VI

Financial protection

Overview

Protecting the assets God has entrusted to our care is a faithful act of stewardship.

Practices and procedures must be in place to reduce the possibility of theft and misappropriation of funds. Even within the church, it is possible that members, leaders, and those who handle finances could be tempted to take advantage of a situation in the absence of adequate safeguards to protect church finances.

Several areas within the financial arena can provide a tempting target. Consider those vulnerabilities, take the necessary precautions and have practices and procedures in place to protect the financial assets of your church.

Personal finances

Churches should educate their members and staff about safeguarding their finances and valuables. Keeping purses with them or locked in a classroom, not leaving money or valuables in coat pockets, and being alert for suspicious people can help reduce theft.

Ushers and collections

Ushers should be trained to be alert for suspicious activity during the worship service. Ushers should collect and secure the offering as soon as it is received. It is no longer a safe practice to leave money on the altar during the service. Instead, two ushers should take the money to a locked room and secure the funds immediately after the collection is taken. In addition, it is suggested that funds be stored behind at least two locks (door and cabinet) or in a safe.

Securing funds

Some churches count the funds immediately after a service. Others will wait until the following day. From the time the funds are collected until the funds are deposited, two unrelated adults should be with the funds at all times. No one should ever be alone with church funds or be allowed to take money home. Also, any collection boxes or loose funds around the church should be collected and secured daily.



We highly recommend the training tool *Crime-Proof Your Worship Center*. Find it online at: agfinancial.org/rmresources.

Counting

Churches count their funds in a variety of ways. In whatever manner the money is counted, two or more people should always be present. Counting should be conducted in a locked room, preferably without windows. Once the count is completed, those counting should verify the figures by signing off on a form to include the time and date. One copy should stay with the money and another should be kept in a separate location.

Depositing

Again, for the safety of the person making the deposit, it is best if two people go together to make the deposit. If not, a locked bank bag should be required, and the person making the deposit should not have the key. Further, placing the bank bag into another bag will keep anyone from knowing that you are carrying the deposit. Finally, it is a prudent practice to alternate those depositing the money and which route they take to the bank.

Internal controls

There should be clear lines of separation among those who collect, count, and make the deposit, as well as the treasurer, and financial secretary. Never should the same person count, make the deposit, write checks, and provide the financial statement. It is not that they are not to be trusted, but by giving each individual an individual task, you provide a more solid defense should an accusation ever be made. Further, it is best to require two signatures for checks exceeding a specified amount (e.g., \$100, \$500, or \$1,000).

Special funds

One area of concern relates to special funds. These funds come from events such as bazaars, concerts, meals, or other events where funds are generated. The same basic rules apply as with a collection. Secure the money as soon as possible, have at least two people count and verify it, and make a deposit using at least two people. Again, these funds should not be taken home or counted alone.

Financial workers

It is good to have alternating teams count and deposit the funds. By doing so, it prevents the same person or team from being able to take advantage of the system. By alternating people, it provides you with another layer of checks and balances. It is also wise to conduct a financial check and bond those people who handle funds on a regular basis.

Audits

Some churches conduct their own internal audits. While this should be done, it is still wise to have an outside person or firm conduct an audit every two to three years. This raises the level of accountability and keeps a potentially illegal activity from going on for a long period of time.

Purchases

Any purchases by staff and volunteers should be conducted through a voucher system. At minimum, all expenditures should require a receipt and should be rectified and audited on a regular basis. Good record-keeping for even the smallest item should be a part of your system. All reimbursements and credit card accounts should be reconciled on a monthly basis.

Detecting problems and responding to an allegation

We do not expect funds meant for ministry to be stolen, but it does occur. Often, it is done by the person least suspected. Unusual behavioral patterns or unclear or changed entries in the books could be a sign of financial misconduct. If there is an allegation or even suspicion, it is important to respond quickly, have an audit completed, and attempt to restore integrity as soon as possible. It will be your choice as to whether to press charges and demand repayment; each case is different. But remember, you may also owe it to the members who contributed those funds to provide a complete disclosure and accounting.

By considering these vulnerable areas and proactively taking steps to guard against potential theft, your church can feel good regarding the safety of its finances.

Offering/Counter's Sheets

There are a wide variety of forms used to count and reconcile the offering. Some churches use a separate sheet to record cash and checks only (see Appendix for sample form). Others will include the various fund categories that donors can designate their giving. Some have a place to record the envelope number. Some larger churches have counting machines or do everything on the computer. Regardless of what form is used, the following practices should be followed.

Procedures for counting the offering

1. All forms should be dated. If there are multiple services, you may choose to separate or combine the collections.
2. There should be a place to reconcile the checks and cash separately.
3. At least two (three preferred) should always count the offering, reconcile the totals, and sign off that they have done so.
4. A copy of the sheet should be kept with the deposit, and another copy should be kept separately (in case the funds are stolen or come up missing). This additional copy is also handy for use when conducting an audit.
5. Counters should rotate periodically.
6. A spot audit should occasionally be done on the counter's forms.

The highway of the upright
avoids evil; he who guards
his way guards his life.

Proverbs 16:17 (NIV)

SECTION VII

Emergency preparation

Overview

While we often plan for emergencies in our homes or businesses, a large number of churches have done little to safeguard their people or property in the event of a catastrophe—natural or otherwise. Adequate preparation might not only save life and property should an incident occur, it might prevent an incident altogether. Protecting the people, property, and resources God has given to our care is a faithful act of stewardship.

Churches should reach out quickly and respond to those in need. And understandably, churches often engage in ministries with risk attached. However, you can choose to manage, reduce, eliminate, or transfer that risk without compromising ministry. That's what good emergency preparation and response is all about. We should prepare for the worst and respond with our best.

Consider the following from the hurricanes of 2005:

1. Thousands of felons (including many sex offenders) were displaced. While churches reached out as people of faith, many of these violent, dangerous offenders were unknowingly welcomed into churches and the homes of their members, placing people and ministry at risk.
2. Some denominational officials reported that many of their member churches responded without a plan, exposing their ministries to significant risk.
3. Churches borrowed vehicles and loaded them up with supplies and drove through the night with unscreened drivers to deliver them. The work teams slept in unsafe, unsanitary conditions and often became ill. Such trips could expose the church to liability.
4. Some churches pulled people out of assistance lines and helped feed, clothe and shelter them. This act of assistance was offered; not realizing that in doing so often hindered those people from receiving government assistance in the future.

There are three areas to consider. First, we need to plan for those incidents that happen within our congregation, such as intruders, theft, a tragic death, emergency evacuation, a storm, or some violent act. Second, we should consider how we are prepared to respond to a local or regional event such as a flood, civil disturbance, chemical spill, feeding or sheltering people. Third, should there be a terrorist attack, catastrophic weather event, or other national event; a good plan can mean the difference in being a part of the solution or part of the problem.

Crisis ministry is about saving lives and ministering to people. Those who have chosen to take a proactive approach to emergency planning and preparation have realized that though the work is often time-consuming and difficult, it is the right thing to do. Once you emerge from an event, you will be able to be counted as one of the churches that really made a positive impact in spite of the event.

ORGANIZING AN EMERGENCY PREPARATION AND RESPONSE MINISTRY

Today, churches are recognizing the need to be ready to respond to an emergency. Whether it happens to the church, community, or nation, a faithful and effective response to emergency results only from planning.

Distinct purpose

A church safety and security team is highly recommended to address all of the church's safety, security, and risk management issues (refer to Section II). Emergency planning and response, however, is a more focused ministry. This team should be designed to meet physical, spiritual, and medical needs in the event of an emergency.

Communicate the need

Convince your leadership teams of the need for this ministry. Help them understand the power behind this ministry and the consequences of not being prepared.

Create the team

Gather a committed core of professionals and volunteers who are passionate about responding to the needs of people with the love of God in times of crisis. This team should include medical personnel, pastors, counselors, and a large number of volunteers who can respond to and perform the duties necessary in event of an emergency. Volunteers may choose to be involved in the actual emergency response but also may be valuable behind the scenes in preparing supplies, kits, resources, and support.

Look to men's, women's, and missions groups. Don't overlook other individuals in the congregation who may not be involved in a ministry. This can be a wonderful ministry opportunity for them.

Select a coordinator

Once the core group is assembled, select someone to act as director or coordinator.

Duties

The team will need to identify all of the potential disasters and emergencies and be ready to respond. Searching Web sites, such as those listed on page 30, will help you detail the many aspects of your response. See page 31 for a list of emergencies that require an advance-planned response.

Define your scope

Decide if you will be prepared only for an internal emergency (something happening within your congregation) or whether the church will be prepared to provide food, shelter, and other support in the event of a more widespread emergency.

Consider community partners

It is also beneficial to meet with other area churches to discover what unique aspects of ministry each can provide. Try to avoid duplication; identify the various needs that may arise and identify which congregation will respond to which need. Some may be able to provide feeding centers; others could offer shelter; some may be able to respond with medical help; and others might be able to maintain a stocked clothing and supply inventory.

It is also wise for church leaders to meet with other local and regional emergency providers such as the Red Cross, state and local disaster directors, and others to work together in the event of an emergency. It is imperative to coordinate and plan with other churches and agencies to avoid duplication and ensure that all needed services are available.

Gather equipment and supplies

Once a director, a team, volunteers, and a plan are in place, make sure that you have the equipment and supplies necessary to respond.

Conduct training

Spend time training your team and volunteers. Knowing what to do is essential, but being able to act quickly and efficiently takes practice. Again, coordinate training with other churches and service providers in your area.

Contact your insurance agent

It is always wise to make sure that emergency response ministries are covered under your policy. Usually they are, but contact your insurance representative to ensure that you are fully covered.

Consider the alternative

For many, an emergency preparation and response ministry could mean the difference between life and death, or hope and despair. An emergency preparation and response ministry is about people who are willing to prepare, respond, and act in a way that will bring hope and help to those who need it most.

DISASTER RECOVERY PLANS FOR CHURCHES

The following Web sites are recommended for viewing samples and accessing resources that will assist your organization in developing a plan suitable for you. We do not endorse or support any of these organizations, but offer them as a resource.

Assemblies of God Disaster Relief

www.ag.org/disaster

North American Mission Board (Southern Baptist)

www.namb.net

Disaster Relief Agencies

www.disastercenter.com/agency.htm

Lutheran Disaster Response of Ohio

www.ldroho.org

Christian Emergency Network

www.christianemergencynetwork.org

FEMA

www.fema.gov

Department of Homeland Security

www.ready.gov

Nonprofit Risk Management Center

www.nonprofitrisk.org

Convoy of Hope

www.convoyofhope.org

POTENTIAL DISASTERS AND EMERGENCIES

The following are those areas a church Emergency Preparation and Response (EPAR) ministry should recognize. Consideration should be given to what response is required for each area. Your list and responses would be the basis for your written plan.

Internal events (to your personnel and facilities)

1. Lockdown of facilities
2. Intruder, weapon, threat
3. Suicide (actual, threat, or attempt)
4. Kidnapping, abduction, or missing person
5. Death
 - a. *Staff/volunteer*
 - b. *Church member*
 - c. *Family member*
 - d. *Minor*
6. Accident or serious injury (on and off site)
7. Medical emergency or assessment
8. Fire, explosion
9. Bomb threat
10. Bomb or suspicious device
11. Assault
12. Robbery, theft
13. Poisoning
14. Severe weather
 - a. *Hurricane*
 - b. *Flood*
 - c. *Tornado*
 - d. *Earthquake*
 - e. *Blizzard*
15. Safe shelters within facility
16. Electrical outage
17. Utility shut-off
18. Church/school closing
19. Spilled body fluids
20. Child abuse report

Community events

1. Civil disturbance
2. Hazardous chemical spill
3. Severe weather
4. Mass destruction or displacement
5. Providing emergency shelter and/or support (e.g., feeding center)

National events

1. Homeland Security Advisory
2. Nuclear, biological, chemical
3. Other national incident
4. Traveling to respond to national disaster

Listen to my instruction
and be wise; do not ignore it.
Proverbs 8:33 (NIV)

I
ine at:
agfinancial.org/rmresources.

SECTION VIII

Personal safety and security

Overview

There is nothing more valuable to a ministry than its people. The individuals and groups that make up your congregation are the backbone of ministry. They give their time and gifts to keep the church moving ahead.

It is important to protect the people God has led to our church. It is good stewardship and an important ministry to be proactive when it comes to protecting people. This includes church employees as well as church attendees.

Those who attend your church come to learn about God, engage in ministry and cultivate their faith. The church is seen as a place of safety, socialization, and a place where they can continue to be involved in ministry in their later years. The safety of the church staff should also be a priority. As an employer, the church should always be in compliance with both state and federal guidelines and also work to ensure the safety of the workplace for its employees.

This section will consider the various groups and provide aids to ensure their protection. By taking these well-designed suggestions, and with a moderate amount of change, your ministry will be able to move forward confidently. That confidence will result from knowing your people are protected, and your ministry is more secure.

PERSONAL PROTECTION
(for the primary groups within the church)

Children and youth

Sexual misconduct (refer to Section III in this guide for information on sexual misconduct) along with other accidents and incidents involving children and youth can fracture an entire church ministry. Many of these accidents are preventable, with concentrated effort.

The Personal Safety and Security checklist, found in the Appendix, details these areas, but following are some summary points to consider:

Set-up and equipment of the nursery and children’s areas

The nursery area can be a wonderful place for little ones to receive nurturing and care, but it can also be filled with hidden dangers. (Please also see the helpful information in our section on facility inspection, maintenance, and usage.) The key is to designate someone to regularly inspect the nursery and children’s area.

Playground facilities

Playgrounds can fall into disrepair if not properly maintained. Also, playground equipment and the designated area sometimes are not designed according to safety standards and present an immediate hazard. Again, knowing what equipment and surface materials are considered safe and implementing a regular inspection program can protect the children.

Supervision of children and youth

Volunteers, teachers, and youth leaders are a valuable asset to any ministry. Seldom do churches have enough adults to fill all available positions. Utilizing policies and procedures can be of invaluable help. Let youth and children’s workers know what is expected of them, and provide training. Make sure that they understand that it is more important to protect those entrusted to their care than to be popular or well-liked.



We highly recommend the training tool *Safety At Your Playground* which can be found online at: agfinancial.org/rmresources.

Extreme activities and equipment

A popular trend involves extreme sports for youth. Churches are reaching out to young people through skateboard parks, rock and wall climbing, and various contact sports. Since these activities can be dangerous, this is one of the fastest growing claims categories.

When engaging in extreme sports or activities, a professional who is trained and certified in that activity should inspect the equipment prior to each use to make sure that it is safe and in working order. Training adult supervisors and participants is critical, and shortcuts should never be taken. Furthermore, an Activity Participation Agreement (see form in Appendix) should be signed by a parent or guardian explaining the activity and the inherent risks.

Did you know?

- More than 12,000 children 0 to 19 years of age die each year in the U.S. from unintentional injury.
- Childhood falls account for more than 2 million emergency room visits each year.
- The most common causes of injuries seen in emergency departments are from traffic accounts, falls and violence.

Training staff and volunteers

Regardless of the activity, it is important to communicate with staff and volunteers. Unless a regular training component is built into your policies, practices, and procedures, training often does not occur. Make sure that policies and procedures are in place and are utilized.

Setting boundaries

When working with children and youth, who naturally seek to stretch boundaries, it is critical to have clear, communicated boundaries and consequences defined in advance. If the rules are broken, and consequences are not enforced, not only will that young person not be served, but others in the group will take note. As difficult as it may seem, having a parent pick up their child from an event for misconduct, or requiring someone to sit out of an event can send a strong message to that person and the rest of the children gathered.

Parental supervision while at church

Parental supervision can become an issue in churches. After children are released to their parents, parental supervision is not always adequate, and children can get into trouble or harm themselves or others.

If you detect an issue with parental supervision, place announcements in the bulletin or newsletter. If it continues, send a firm but loving reminder home with the children asking parents to supervise their children for the safety of the children and others.

If inappropriate behavior continues, additional steps may be necessary. Show kindness to the kids and parents, but stress the need for safety for all members, emphasizing that it is important to the church and ministry.

Protection of members

It is important to remind members of the importance of locking their cars, keeping their valuables with them at all times, and using caution while in the building. This can be done in a way that communicates love and concern for their well-being.

Ask ministry workers to work in teams. Remind them to use caution when arriving for meetings or practices in the evening. Make sure they utilize lights and don't enter or exit the building alone.

In the kitchen, make sure that usage rules are posted or given to every person or group using the facility, including instructions for specialized kitchen equipment or tools.

Let members know that if they spot a hazard to identify it (make cones or signs available), fix it, or report it to prevent accidents.

Staff should be trained on what scenarios might occur. In the emergency planning and response section, these issues and responses are detailed.

Finally, training and communicating expectations to ushers can reduce potential incidents during worship.

Seniors and the disabled

In the event of an alarm sounding during a worship service, most parents will retrieve their children and others will exit the building, but seniors and those who are disabled will need assistance.

Seldom do we think about keeping that group of people safe and secure, but we must take the time to care for the least of these in our midst.

A proper, proactive safety protocol for seniors and the disabled demands forethought from church leadership and should be discussed often. Review scenarios that could negatively impact them, such as alarms, fires, emergencies, bad weather, poorly lit exits, stairs, or even running and crawling children, who can be obstacles for the elderly and disabled.

Ushers should receive special training and instructions on how to handle those in walkers, wheelchairs, or using canes. Let them know exactly what their role is during an emergency.

Train staff and other volunteers as to what their response should be in the event of an incident, accident, or serious weather. Involve custodial and other volunteers to make sure that walks are clear, steps are free from hazards, and that designated helpers are available. Also, consider assigning a designated helper or guardian for those who need a little extra care while at church.

The key is to have a plan and let people know their specific role. People with special needs will be kept safer, and they will thank you for thinking of them.

Office staff

Ministries, with their outward focus, can forget to address staff issues. In many churches, staff members work alone inside the building during

the day with numerous doors unlocked, and numerous unknown persons coming and going. Staff members who work after dark can be in the unlocked church alone or walk into a dark parking lot without any protection. Depending on the location of your church, this can be a real concern.

Once again, communication is the key. Talk with your staff and discuss areas of vulnerability. Find ways to protect your staff, especially when they are in the building alone. Determine if it is wise to allow workers to work alone during the day or after hours. If you decide to allow it, consider locking low-use doors.

An inexpensive video camera at unlocked doors with a monitor in the office will help office staff know who is entering and exiting the building. An intercom and electronic release system on the door can deter intruders there to do harm.

The more soft barriers (windows, cameras, counters, etc.) and hard barriers (locked doors, electronic releases, etc.) you have, the safer your staff will be.

Finally, should someone enter the church to do harm or commit a crime, it is wise to discuss a response in advance. It is better not to confront the person. If they are there to steal, give them the cash or items they want. However, if they are there to attack, discuss alternatives. Meet with a local police officer to discuss the best tactics to use in case of an assault.

Communicating issues, concerns, and safe practices and training are all ways of telling your staff, seniors, children, and members that you care.

WORKERS' COMPENSATIONS

Workers' compensation laws and insurance coverage varies from state to state and can be confusing. Regardless of your state laws, workers at your church deserve to work in a safe and healthy environment.

While it is difficult to provide specific instructions due to varying state guidelines, the following established principles can make your church a better place to work.

State and federal laws

Make sure you are in compliance with state and federal laws. Tax-exempt, nonprofit entities are not automatically exempt from all compliance. Each state has a division that addresses worker issues for each type of organization. Complete the necessary paperwork, obtain the necessary certificates, and follow protocol when dealing with the laws and regulations involving accidents and injuries on the job. Also, work with your workers' compensation carrier and agent.

Work areas

Make your inspection practices intentional. Check for bad or dangerous work conditions. Look at the tools of the trade for each worker and make sure that they are clean, in good repair, and have the safeguards in place (especially electrical and power tools). Look at ladders, lifts, and scaffolding to make sure they are safe. Look for space heaters, fans, or other electrical appliances. Make sure that there are not too many items plugged into one outlet.

Job descriptions

The importance of good, complete job descriptions cannot be over-emphasized, not only for performance of duties, but also for comparison and evaluation of safe working conditions. Also, it is important to have job descriptions to determine if a person applying for a job is able to do the work necessary to fulfill the requirements.

Reporting

Have a method and procedure for reporting and addressing concerns. Accidents and incidents should be documented and reported to the proper church representative and to the necessary authorities. Reported hazards should be corrected immediately or clearly marked.

Written safe practices and procedures

All employment practices should be in writing. In case of a claim or injury, such guidelines are valuable in determining fault. Unfortunately, recent litigation history shows that churches are not exempt from employees filing claims or lawsuits.

Ergonomic evaluations

The number of repetitive motion claims and injuries from sitting and lifting are growing. Make sure that workstations are set up correctly; train workers on proper posture and equipment use; and rotate work that is continuous and repetitive. Designate lifting limits.

Training schedules

Many accidents could be prevented by conducting proper training. Be sure that training sessions are periodically scheduled and attended by all involved parties. Keep attendance records in your file.

Supervision

Every workplace should have a designated supervisor in charge. That person is responsible to ensure that everyone is working to their potential, following prescribed guidelines and being adequately protected. Proper equipment, in-place procedures, and appropriate follow-up are necessary in maintaining a long-term, safe environment for everyone. These practices not only protect people, but also the ministry.

SECTION IX

Property protection

Overview

Churches regularly experience the loss of property, cash, and equipment. This loss may be a result of a fire, a robbery or vandalism. Some churches are targeted because of their public stance on a particular issue.

For all of these reasons, church leaders should consider methods of protecting their facilities and resources. In this section we offer a variety of fact sheets, checklists, and information on the key topics that can and do impact churches. We will also share strategies and methods to be considered to prevent or reduce the likelihood of an incident occurring.

People who choose to rob, destroy, or violate our space can sometimes succeed in spite of our best efforts. By discussing a strategy, implementing a plan, and following through, it is likely you will be putting barriers in place thwarting a would-be criminal's intention of choosing your facility and congregation to victimize.

As has been said in several other sections in this resource, one of the best ways to guarantee continuity and success in safeguarding your people, resources, and facilities is to organize a church safety and security team to provide oversight and direction.

Monitored alarm systems

A monitored alarm system can seem like a costly luxury when common sense precautions would seem to be enough. However, common sense precautions, procedures and even having someone present in the building are not enough to prevent fire, illegal entry, or theft. The key to minimizing damage is the ability to respond quickly, and monitored alarm systems can make the difference.



We highly recommend the training tool *Fire Safety At Your Worship Center*. This can be found online at: agfinancial.org/rmresources.

The barrier for many churches is cost but consider the potential financial impact of even one event. Insurance coverage is sometimes adequate to cover what was lost from a fire or theft, but such events can incur additional costs that are often overlooked, such as the cost of meeting in another location for a year. Add to that the emotional trauma and loss of property, and a monitored alarm system seems less like a luxury and more like a necessity.

Consider having a qualified alarm company provide an analysis and quote for a monitored fire/smoke/water/security system, and shop around. Most insurance carriers can recommend a company. Then find a way to build in the acquisition cost over the next several years. Sometimes, a church member is willing to underwrite part or even all of the installation.

Access issues

Church leaders need to reevaluate if it is truly appropriate for every person, present and past, to have access to the church at any time. Over time, churches using keys for entry are more vulnerable, not only to persons off the street, but also to former members, and in cases of lost or stolen keys. Sadly, many pastors and leaders hesitate to change systems for fear of offending or upsetting individual members. The good news is, access systems are improving in quality, and prices are dropping.

Access

Ask church members, “Who has access to your church?” and the answer is often, “Everyone!” While it can be convenient for church members and staff to have unencumbered access as they conduct church business, many churches are reconsidering leaving the entire church facility open at all times to all people. Consider several facts:

- Church facilities are increasingly the target of theft. Many times, no forced entry is detected.
- More incidents by disgruntled members or former employees are taking place in churches.
- Churches experience break-ins, vandalism, or arson like any other business.
- Many homeless seek shelter at night in church buildings.
- Churches have a wide selection of equipment that thieves can steal and sell.

Proximity readers

Proximity readers, a card, fob, or other small device waived in front of a small unit by the door (interior or exterior) releases the door for several seconds, allowing entry to a location, are a versatile, secure option. These programmable units also can limit access to certain doors and areas of the church. When a member leaves or no longer has a need for access, instead of trying to collect a key, the card is deactivated. Further, the arrivals and departures of cardholders can be monitored, which is helpful in the event of a theft or other incident.

Keypad systems

Another option is a keypad system, which grants access by code, which can be changed as needed. One drawback of keypad systems (versus proximity readers) is the requirement to memorize a set of numbers.

Records and data

Even well-intentioned churches that have emergency hard copies and an electronic copy of data, forget to back up all historical membership and financial information, which in a fire could be destroyed. With advances in technology, many options are available.

These and other methods are important to protect important records, such as historical church documents, generational membership histories, and tithing records. It is not enough to have an inventory of church property on-site, as it can be destroyed in a fire. Backing up and storing data off-site is essential to the continuity of your ministry.

USB Drive

You should routinely back up important records on a flash drive or server. Data that is stored on an external drive should be taken off premises and kept in a safe place (such as a safety deposit box).

Off-site

There are companies (much like a storage unit) that will house your important data for you, where you can conveniently update and retrieve data at your convenience.

The plan

Most property and equipment can be replaced with much time and effort. When tragedy strikes, people need to come together for healing and mutual support. Time spent trying to determine what was in the church, how it could have caught fire, who left the door unlocked, and regretting inadequate planning for such events distract from the work that God has called you to do. Put a property-protection plan in place and follow through. You will be glad you did.

CONTENTS EVALUATIONS

Much to the dismay of church leaders and insurance personnel, often, after a fire or theft, leaders are not able to accurately determine just what property was in the church building. They are forced to rely on volunteers and members to compile a list. Such an effort takes time and is seldom accurate.

However, after a tragedy, some churches are able to quickly produce an accurate list of the church contents, along with age and purchase price. Sometimes the church even has a picture or video. This aids with claims handling and allows the church to move forward with replacing lost items.

The difference between these two scenarios is intentionality. The second church scenario realizes the importance of knowing what they have and have taken steps to make sure they have an accurate accounting of what they own.

If you do not have a clear and current list of what is in your facility, now is the time to become intentional. How do you proceed? There are a variety of ways. First, you might approach the women's or men's group. You could ask several couples if they might be willing to spend a few days at the church to help compile an inventory. Solicit one of the youth to videotape a leader as he/she describes the items. Use a combination of approaches. The key is to have some record you can refer to should something tragic happen.

Produce documentation of everything in the facility. That means every room, closet, storage area, office, worship area, library, and boiler room should be surveyed. Open cupboards, closets,

and look behind doors. Simply make a note of what room you are in and note everything in that room. That does not necessarily mean you need to count every pencil and paper clip. A general description of what is in the room, along with a specific description of equipment, property, furniture, artwork, and valuables should be specifically noted. Count chairs and tables, and put numbers to items such as robes, hymnals and bibles. This is not the time to estimate the value of items. Those doing the inventory should simply be making notes (see Church Inventory List in Appendix). The valuation comes later.

Once the process is completed, leaders should then decide which items need additional information. Obviously, crayons and glue don't need a value, but a soundboard, camera, piece of art, stained glass window, communion set, and pipe organ should be valued. It is helpful to place an approximate age on the item and, if known, a cost. Also, have those involved in oversight of specific areas (such as library, music files, children's area, etc.) provide an accurate count and description of the items under their care. For extremely valuable items, an appraiser may need to make a dollar determination. Such appraisals can be quite valuable, both for making sure there is adequate insurance coverage on the item and to determine what measures are needed to protect the item.

Finally, after this is completed, make a copy of the documents and store a copy off-site. Off-site is important in the event of a fire. It is important to make sure any equipment additions or deletions are noted on the list. The entire inventory should be reviewed annually to maintain its accuracy.

SECTION X

Insurance matters

Your church, its assets, and its members are the essential components of your ministry. Every effort should be taken to make sure that all are adequately protected. Though not a substitute for good risk management and safety and security safeguards, insurance is a valuable tool and should be understood by the church leadership. Furthermore, developing a positive, open relationship with your insurance agent is critical in determining your current and ongoing needs. They are in the best position to clarify coverage, help you understand terminology, and keep your ministries protected.

Property coverage

This coverage provides protection for your buildings and property. Areas of protection would include lightning, fire, vandalism, hail, explosions, etc. Personal property is often underinsured. Therefore when a loss occurs, coverage may not be complete. That's why having an updated inventory list with values attached to each property item is important.

Additional property coverage

(Always check with your insurance agent.)

Water damage

Coverage is available for floods and sewer backup.

Employee dishonesty/treasury bond

Various limits are available.

Limited law and ordinance enforcement coverage

This extends coverage to three areas: The value of the undamaged portion of building that requires demolition; the expense attached to the demolition and removal of the undamaged portion; and the increased cost of construction that may arise from a more costly construction standard due to changes in laws and ordinances.

Pastor's business or personal property

Most policies cover the pastor's business-related property. Some will include their non-business personal property at the parsonage or rented dwelling. Check with your agent.

Limited building and personal property

Limited coverage on property that is away from the church premises. However, some property may need to be covered on a separate inland marine floater.

Systems and equipment breakdown coverage

While property policies will cover such things as fire, explosions, etc., most will not cover systems if they break down. This coverage can be used to insure against breakdown replacement or repairs.

Liability coverage

In recent years churches have become much more liable to lawsuits and claims. It is important to have coverage in the event a claim is made against your ministry.

General liability

Optional endorsements are available for a wide variety of risks. Your agent should clearly understand your ministries so the proper coverage can be obtained. (Below are some of the available coverages)

Sexual misconduct coverage

Not only is it wise to have coverage for a real incident but also to defend against an allegation. Some insurers will require additional standards to be met to receive higher coverage limits.

Directors' and officers' coverage

This is coverage for decisions made by your board/officers/trustees.

Employment practices liability

This endorsement provides coverage for claims arising from practices associated with employment-related events.

Counseling acts liability (non-fee-based and fee-based)

Pastors and counselors are sometimes accused of physical and emotional harm. This endorsement would provide coverage.

Excess liability (Umbrella)

This is an added coverage that acts as an umbrella over your other liability coverages should those coverage limits be reached through claims experience.

Pastor's personal liability

Should the pastor and/or his or her family be involved in a claim event away from church property, this endorsement would provide coverage.

Foreign liability and foreign travel insurance

If your church is involved in travel outside the continental United States, there may be limits on your basic coverage. Check with your agent to see if this coverage is needed.

Workers' compensation

Each state has its own version of workers' compensation laws and coverage. Your agent should be contacted to see which coverages and limitations are required in your state.

Business auto

If a church owns its own vehicles, coverage is necessary. Also, all churches should have hired and non-owned auto liability coverage. If anyone runs errands for the church (i.e. getting the mail, picking up supplies, etc.) the church can be held responsible because the driver was operating on behalf of the church. The cost is minimal and every church has this risk. Some insurance providers have limitations both on vehicles and drivers. Check with your agent.

Other coverage options

There are other coverage options available depending on the level of need and activity your church is involved in. The key is to maintain a good relationship with your agent and keep lines of communication open should you have questions regarding your coverage. Also, if you engage in a new ministry, add a new building or room, or obtain a piece of equipment, contact your insurance professional so your policy can be reviewed for sufficient coverage.

RISK MANAGEMENT COMPLETION SUMMARY SHEET

Congratulations! Having read the preceding pages, you now have a basic knowledge regarding risk management for your ministry. You are on your way to a safer and more secure future. At this point, it is important to recognize that knowledge is only half the battle. Without implementation you have not increased your church's protection. By applying this information into a specific, committed ministry of your church, we believe you will see a reduction of accidents and claims, and your church will be solidly prepared to respond to challenges and opportunities.

This next section will guide you as you move forward with implementation of what you have learned. Once the checklists for each section are complete (see Appendix) and deficiencies corrected, you will be ready to complete the Risk Management Guide completion checklist on page 47.

Upon receipt of your completed checklist to our office, we will send you a certificate of completion recognizing your accomplishments.

Please forward the completion checklist to:

**AG Financial Insurance Solutions
Risk Management Division
PO Box 10263
Springfield, MO 65808-0263**

RISK MANAGEMENT GUIDE COMPLETION CHECKLIST

Section	Read Section Materials	Completed Checklist	Corrected Deficiencies
I. General RM Practices		N/A	N/A
II. Safety and Security Team Development			
III. Child/Youth Sexual Misconduct			
IV. Transportation			
V. Facility Inspection and Maintenance			
VI. Financial			
VII. Emergency Preparation			
VIII. Personal Safety			
IX. Property Protection			
X. Insurance			

I affirm that all sections, checklists and deficiencies have been addressed, corrected or commented on.

Name Title Date

Please indicate where to send the "Certificate of Completion"

Church Name Attention

Address City State Zip

Phone Number E-mail Address

Send Completed Checklist to: AG Financial Insurance Solutions
Risk Management Department
PO Box 10263
Springfield, MO 65808-0263

Discretion will protect you, and
understanding will guard you.
Proverbs 2:11 (NIV)



1.866.662.8210

info@agfinancialinsurance.org

agfinancialinsurance.org

Investments

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