

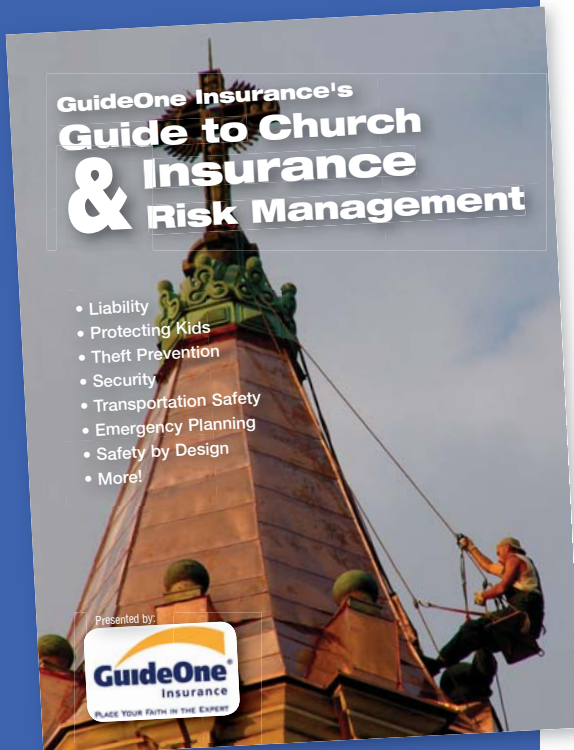
A low-angle photograph of a church steeple, showing the intricate copper shingles and ornate top. A worker in a white tank top and dark pants is visible on the right side, climbing a rope ladder or working on the structure. The sky is a clear, light blue.

# GuideOne Insurance's Guide to Church & Insurance Risk Management

- Liability
- Protecting Kids
- Theft Prevention
- Security
- Transportation Safety
- Emergency Planning
- Safety by Design
- More!

Presented by:





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# any insurer can cover you against losses...but we'll also help you prevent them

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To help churches avoid devastating fires, injuries, crimes and other tragic losses, GuideOne offers you the industry's leading package of risk management resources. Through the GuideOne Center for Risk Management, your church can access a huge variety of safety and security resources, including training kits, seminars, workbooks, fact sheets and so much more. Let us help you safeguard your people, property and ministry before a loss occurs. Learn more at [www.guideone.com](http://www.guideone.com).

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# GuideOne Insurance

Providing Quality Service Every Step of the Way



PLACE YOUR FAITH IN THE EXPERT

Since its inception in 1947, GuideOne has focused on providing quality insurance protection for the faithful by specializing in meeting the unique protection needs of religious organizations and individuals. In 1962, the company launched the nation's first multi-peril package policy created specifically for churches, while gaining a loyal following among religious leaders.



Jim Wallace,  
President and CEO

Since that time, GuideOne has grown to become one of the nation's leading insurers of both churches and churchgoers, while also insuring denominational offices, faith-based schools and colleges, and not-for-profit senior living communities.

Today, GuideOne insures nearly 45,000 churches, which serve more than 17 million

members across many denominations. For religious organizations in the commercial market, GuideOne offers superior expertise and an extensive lineup of insurance coverages, risk management resources, group benefits, financial products and value-added services.

GuideOne is devoted to helping provide its customers with a sense of security and

working hard to meet their needs. The company understands that churches require coverage for all aspects of their ministry. This is why GuideOne has created its comprehensive Cornerstone Plus policy for churches.

Just as the strength of a successful church lies in its foundation, a good insurance policy also needs a strong base. Cornerstone Plus is a comprehensive, multi-peril package policy designed to serve as the foundation of any organization's insurance program.

The Cornerstone Plus policy delivers an outstanding combination of property and casualty coverage such as business auto, umbrella and workers' compensation policies. This package protects churches from normal hazards, such as lightning, fire, wind and hail; but also can provide coverage for equipment breakdowns, newly acquired or constructed property, pastor's personal property, ordinance or law and indirect losses. The general liability coverage covers your organization's legal liability resulting from injuries to people or damage to their property. It also protects against volunteer liability, donated labor and spiritual counseling.

To further enhance this protection, GuideOne offers many extra coverages. One of these is directors, officers and trustees liability coverage, which provides coverage for wrongful acts of the people who manage a church, or allegations of such activity. This can include using funds in a way other than their budgeted purpose, or failing to properly administer employee benefits. In addition, employee benefits, sexual misconduct liability, inland marine and employment practices liability coverages can all be added on. Your church can have all the coverage it needs with GuideOne Insurance.





## When Tragedy Strikes, GuideOne is There

Unfortunately, accidents and weather-related damage happen. With GuideOne, you can be confident that if damages do occur at your church, fast and efficient claims service will be there to help. GuideOne's claims reporting hotline is available 24 hours a day, 365 days a year. The company employs a full-time staff of insurance adjusters who provide superior service and personal attention to policyholders, handling each claim quickly and fairly with a caring attitude.

GuideOne has its own Catastrophe (CAT) Team, which is committed to quickly responding to damage caused by natural disasters. The CAT Team will assess the damage and give you peace of mind that your church is in knowledgeable and supportive hands.

GuideOne Taylor Ball Construction Services (GTB) specializes in repairing and rebuilding churches and commercial property. No matter what time of the day or what you're up against, you can rest assured that GuideOne will be there to help.

## A Leader in Church Risk Management

GuideOne also offers leading risk management resources to further enhance the safety, security and efficiency of your church. Risk management is focused on identifying risks and then taking steps to manage and minimize those risks.


In 1999, the GuideOne Center for Risk Management was created, which is an innovative, unique resource to help churches, schools and senior living communities strengthen their risk management efforts and safeguard their people and property. Today, the Center

is nationally recognized for providing practical and timely training, seminars and resources on crucial safety and security issues. It provides on-site risk management seminars, e-newsletters that provide the latest loss prevention tips, risk management fact sheets, sexual misconduct prevention resources, an online bookstore offering risk management books and videos, legal and tax information for policyholders, frequently used forms and checklists, and senior living community resources.

## Coverage for Churchgoers

GuideOne knows that congregation members are the heart of any church. It was with this in mind that GuideOne created FaithGuard auto and home insurance coverage designed especially for churchgoers. With FaithGuard, churchgoers are offered protection for their auto and personal property with special discounts, features and added protection. These special benefits include waiving deductibles, covering church tithing or donations up to a specified amount, doubling medical limits, covering car loan payments or a mortgage, and more. Also, eligible pastors, executive church administrators, missionaries and full-time seminarian students are offered discounts.

## GuideOne Insurance is Here for You

Let GuideOne's knowledgeable and committed team guide your church through all of life's unexpected mishaps and help you prevent problems before they occur. By working together and designing a coverage that fits your organization, GuideOne can keep your church and congregation safe and secure. 



GuideOne

knows that  
congregation  
members are  
the heart  
of any church.



Jan Beckstrom,  
Executive Vice President

**I**ncreasingly, church leaders are beginning to recognize there are more dangers and risks today than ever before. The growing threat of crime, misconduct, lawsuits and violence on church property are just a few concerns.

To better protect your members, property and ministries, you need to take the proper precautions to help prevent tragedies and problems from occurring. This is what “risk management” is all about.

Some individuals contend that if we trust in God, there is little need for risk management. Yet in addition to trusting in God, churches also have a

number of claims and lawsuits brought against churches and religious leaders. Worse yet, multi-million dollar judgments have become increasingly common.

The truth is, your church faces a wide variety of risks that could harm your members and threaten the existence of your ministries. Shouldn't you do everything you can to help minimize or eliminate the risks and strengthen safety and security?

If you answered “yes” but don't know where to begin, there are a number of key considerations for establishing a risk management program.

specific areas of need. However, experience has shown it is often best to have the sub-committees report to the centralized team, which oversees all efforts.

**Team members.** An ideal risk management team is made up of three to eight members, not including those who are part of sub-committees. Often, they include law enforcement officers, facilities managers, personnel directors, medical professionals, construction contractors, public relations professionals, accountants and others who want to be involved.



Safety-conscious leaders at First Baptist Church of Raytown (located near Kansas City, Mo.) rely on volunteer medical and security teams, transportation policies for their 14 buses and vans, video cameras in classrooms, evacuation procedures, emergency communication radios, a safety and training course for catwalk users, and a bomb threat policy.

# Risk Management:

## • What It Is • Why It's Important • Where to Begin

Information provided by GuideOne Insurance and the GuideOne Center for Risk Management

responsibility to care for the people and property God has entrusted to them. Risk management is simply part of good stewardship. When used effectively, it strengthens the care, love and ministries a church offers to its congregation, staff and community.

### The need is great

According to Dr. James Cobble of Christian Ministry Resources, a 2002 survey of more than 1,100 churches shows only one in five had a risk management program in place. In that same group, one in 50 churches report having been sued, and 40 percent filed insurance claims.

Consider for a moment the risk of a costly lawsuit. During the past 20 years, there has been a steady rise in the

### 1. Form a centralized risk management team

A centralized risk management team has basic authority over all issues regarding safety, security and risk management efforts. Churches tend to form several individual committees that deal with specific problems or issues. As a result, conflicts sometimes arise between committees as they compete for needed resources.

Instead of dealing with issues in a piecemeal fashion, a single risk management team can centralize resources and decision-making. It can coordinate all training, inspections, maintenance checklists, forms, equipment purchasing and funding that impact various aspects of ministry.

Depending on the scope of a church's ministries, the central team may decide to set up sub-committees to deal with

The church's administrative body should officially endorse the formation of the team, give it authority to act, and provide the necessary resources (equipment, funds and support staff) to carry out their efforts. Typically, teams can be formed with minimal cost—sometimes as little as \$500—including training and building an initial resource library.

Once formed, the team should set out to:

- Become informed;
- Prepare a risk management plan;
- Use surveys, policies, procedures, checklists and safety inspection forms;

- Establish and maintain a regular schedule for inspections;
- Recruit inspectors;
- Review insurance coverage;
- Train others;
- Motivate congregation members;
- Provide feedback to leaders; and
- Develop a contingency plan for crisis management.

**Key areas of focus.** As a risk management team strives to prioritize its work, members should look at issues with the greatest potential to cause harm and loss to people and ministries.

**Transportation Safeguards.** Whether it's an accident involving a church vehicle or a private vehicle used by a member on church business, a death or permanent injury can severely impact the church and even shut down vital ministries. Insurance claims studies indicate many of these accidents are preventable because they often involve inadequate or unsafe equipment, poor training, improper supervision or negligence.

Followed properly, a church transportation policy can significantly reduce the severity and frequency of many accidents. Several key points to consider when developing this policy include:

- Formation of a separate transportation committee (if the church owns or leases vehicles);
- Selection of vehicles (15-passenger vans have been deemed unsafe by state and federal agencies for transporting children and youth);
- Screening and training drivers;
- Pre- and post-trip vehicle safety inspections;
- Adult/child ratios;
- General safety procedures;
- Use of seatbelts;
- Emergency procedures and equipment; and
- Insurance coverage.

**Youth and children's ministry safe-guards.** Most churches are lax about screening and selecting people who work with children and youth. Unfortunately, individuals who prey on children and youth often know this, which is why a youth and children's ministry policy is so important.

When developing a youth and

children's ministry policy, key considerations include:

- Clear selection and screening procedures;
- Waiting periods;
- Proper supervision guidelines;
- Adult/child ratios;
- Training about appropriate versus inappropriate touching;
- Reporting procedures;
- Prior approval of potentially risky activities;
- Use of permission, release and medical forms;
- Disciplinary procedures; and
- Ongoing training.

**Property safety and security.** Hazards are found inside and outside the church facility, so reducing the chances of loss involves helpful policies such as inspections, maintenance procedures, locking up after use, supervision and proper lighting. In addition, if a security alarm system is used, procedures and policies regarding access and use of the system are important. Ongoing group and staff training regarding proper ways to enter, use, exit and secure the facility also should become part of your policy, including:

- Timely repairs;
- Proper lighting in parking lots and the interior;
- Hazardous materials storage;
- Regular inspections;
- Supervision of activities;
- Thefts and break-ins;
- Vandalism;
- Arson;
- Lighting and surge losses; and
- Old or improper wiring.

**Financial safeguards.** How money is handled, counted, deposited, reported and audited should all be addressed in a financial policy, including:

- Petty cash;
- Collections;
- Special event funds;
- General checking and savings accounts;
- Special group accounts; and
- Investment funds.

**Responding to emergencies and crises.** Crises churches face include medical emergencies, tornadoes, hurricanes, floods, fires, injuries, property loss, armed robberies or break-ins,

vehicle accidents, investigations and/or accusation of crime by staff or church members. Several keys to responding to these threats are:

- Clearly marked evacuation routes and shelter space;
- Access to medical supplies;
- Immediate communication with emergency professionals (police, fire, medical);
- Training staff and members in advance about correct emergency responses;
- Identifying doctors, nurses and other medical professionals within the congregation;
- Identifying and training a church spokesperson; and
- Quick access to insurance and legal support.

## Keep Them Active and Functional

An effective risk management program is not a one- or two-year project. It requires a long-term commitment. Since the team plays a vital role in maintaining ongoing safety and security efforts, it is essential to keep all members active and functional by:

- Conducting regular meetings (once a month or four times per year minimum);
- Conducting inspections on a scheduled basis;
- Communicating with other leaders and the congregation;
- Replacing or rotating team members when necessary; and
- Maintaining the team's resources (access to inspectors, equipment, training materials, etc.).

## Part of Your Mission

Finally, it is important to make risk management a permanent part of your church's mission. For many churches, this might require a change in attitude, but it is one every church should make. It can even save lives. Today more than ever, risk management is a vital part of faithful stewardship. Enhancing safety and security adds a greater level of protection for your people and property, thereby strengthening your ability to do God's work.

# Don't Wait Until It's Too Late!

## Stop Liability Issues Before They Start

Information provided by GuideOne Insurance and the GuideOne Center for Risk Management

**T**his year, thousands of American churches will experience heartbreaking accidents, injuries and damage to their properties, ranging from slips and falls, fires and vandalism to vehicle accidents, theft and acts of sexual misconduct.

Like you, I certainly hope nothing bad happens at your church, but research shows a surprisingly large percentage of churches experience problems that result in significant losses. According to insurance claims statistics, one in five churches file an insurance claim (loss) each year. In comparison, only one in 15 homeowners files a claim.

As you can imagine, any severe accident, injury or other problem can be devastating to the church and its congregation. But what makes many church losses even more tragic is a simple fact: Oftentimes, the problems could have been avoided with the proper precautions.

### There's No Crystal Ball

Within the insurance industry, "risk management" is a term used to describe the process of identifying risks, and then taking steps to manage and minimize them. In simple terms, risk management is all about preventing problems before they happen. And every church, no matter how large or small, is strongly encouraged to start some type of risk management program.

Also, because the goals of risk management are focused on keeping people and property safe and secure, risk management programs are often referred to as "safety and security programs."

### Form a Team

Although starting a risk management program might sound difficult, expensive and time-consuming for the church staff, it doesn't have to be. Your church can establish a basic risk management program with little or no money. Numerous resources are available to simplify the process, and if you use the time and talents of volunteers from the congregation, you'll have all the people and brain power you need to create a risk management program.

The most effective way to begin and maintain a risk management program in your church is by forming a dedicated safety and security team made up of qualified individuals. This team can then take a comprehensive look at your church's risk management efforts and address the safety and security issues most relevant to your organization.

For most churches, having three to eight members on the safety and security team is recommended. To organize a team, recruit volunteers from your congregation who have experience related to risk management. For instance, team members might be current or former law-enforcement officers, military personnel, facility managers, firefighters, construction contractors, medical professionals, insurance personnel and other individuals with appropriate knowledge.



Each team member should feel strongly about establishing a proactive safety and security (risk management) program for the church. Just as important, make sure the safety and security team is officially endorsed and supported by the church's administrative body, such as the board of directors.

### Set Initial Goals

Once the team has been established, members can begin to meet on a regular basis. One of the first goals should be to gather information and reference materials and to seek training on risk management policies and procedures so everyone in the group becomes more knowledgeable. As part of this research-and-education phase, the team should share pertinent information with the church board and staff members.

After the team has gotten up to speed on key risk management concepts, it can begin to move forward with strategies such as:

- Identifying risks;
- Analyzing the potential impact and scope of the identified risks;
- Selecting the best risk management techniques;
- Implementing appropriate techniques; and
- Evaluating and collecting feedback.

### Key Areas of Risk Management


Every church has unique risk management needs that vary depending on the organization's size, facilities, programs, ministries and other factors. In general, though, there are a number of key risk management areas common among churches, including:

- Transportation safeguards;
- Youth and children's ministry safeguards;
- Property safety and security;
- Financial safeguards;
- Responding to emergencies and crises;
- Insurance protection; and
- Workers compensation issues.

As your safety and security team proceeds with their efforts, they should look at key issues that have the greatest potential to cause harm and loss to your people, property and ministries.

When your team has identified the key elements of your church's risk management program, the group can begin formulating a plan of action. This includes developing a written plan that establishes sound risk management procedures, policies and safeguards.

### Time to Take Action

Naturally, you want to keep your church's members and property as safe and as secure as possible. Don't wait until a problem occurs to recognize the need for risk management. Form a safety and security team today, and solve problems before they happen. 

**Severe weather can have many devastating effects on churches. Besides causing exterior damage, unexpected weather can prompt many churches to consider establishing emergency shelters. If your church is ever called to do the same, there are some important steps it must take beforehand.**

**E**stablishing a game plan long before disaster strikes will reduce risk and help ensure safety for staff, members, volunteers and those being sheltered — particularly if your congregation wishes to provide overnight occupancy.

Set goals based upon resources available. Do you have enough responsible people to handle the many tasks of operating a shelter?

Check with local officials about requirements for establishing an emergency shelter. Some localities require shower facilities or other minimum requirements.

# Shelter from the Storm



## How to Establish an Emergency Shelter

Information provided by GuideOne Insurance  
and the GuideOne Center for Risk Management

Consult with your local fire department concerning maximum occupancy and fire safety precautions. A good rule of thumb is to allow 45 to 60 square feet of space per occupant, and one toilet for every 16 people.

Clarify with local officials expectations for supplying food, water and other supplies to guests in the shelter. If the church is expected to provide food and water, make sure an adequate supply can be obtained and that sufficient personnel will be on hand to distribute the items.

Plan ahead for evacuation of the shelter in the event of a fire or other emergency. Make sure all your staff and volunteers understand this emergency plan.

Plan in advance how the church will respond to persons who contract a communicable disease or who become seriously ill. Contact the local health department for more information.

### Ready, Set, Go!

All these steps need to be taken before guests are permitted into the shelter:

- Establish oversight and supervision of the building and occupants. This is critical: Designate an employee or volunteer from the church as the supervisor of all volunteers. A supervisor should always be onsite, and a minimum of two volunteers should be awake at all times to monitor activity.

- Take control of exits and entrances. Clearly mark all exits, and make sure occupants have unobstructed access in and out. Monitor each entrance and exit to the shelter at all times. Limit and secure access to other areas of the building.

- Establish shelter hours. Limit the hours so individuals can't enter after a specific time.

### Enforcing the Rules

As you run an emergency shelter, your congregation must be prepared to enforce rules. Emotions will be high, and for the safety of all involved, it's imperative that your staff and volunteers maintain discipline and order. Establish, enforce and prominently display rules.

Some basics for an emergency shelter include:

- No alcohol or illegal drugs are allowed on the premises.
  - No weapons of any kind are permitted on the premises.
  - No violence or verbal abuse will be tolerated.
  - No admittance will be granted after 10 p.m.
  - A quiet sleeping time will be maintained by 11 p.m.
  - No smoking in the building.
    - Children must remain with a parent or guardian at all times.
    - Guests must stay in the assigned room or area and can't wander around the facility.
      - Candles, camping lanterns, oil lamps and other open flames are prohibited.
      - No animals or pets are allowed unless they're bona fide service animals for the disabled.
      - Individuals who violate any rules will be asked to leave the shelter.
  - Unlawful or unruly activities by guests are not allowed.
- Consider hiring outside security personnel to ensure the safety and security of your guests, volunteers and building.

### Running Things

Plans are in place, preparations have been made, and rules have been established. Now it's time to open your shelter.

While in operation:

- Require that all guests complete a guest registration form and be given a copy of the shelter rules. Log in guests daily, and require that they sign in and out if leaving the premises. Each guest should provide at least one emergency contact.
- Follow adequate sanitation procedures concerning bedding, restrooms, showers and garbage removal. Make sure you have adequate janitorial support to handle the number of guests.
- Assure that meals in the church kitchen are prepared only under the supervision of persons trained in food safety. Follow adequate sanitation regarding food storage, preparation and serving.
- Inspect and monitor interior and exterior walking surfaces. Make sure they're in good condition, adequately lit and kept free of accident trip and fall hazards.
- Protect children. Eliminate or control any nuisance hazards that might attract children, such as discarded large appliances and open holes.
- Consider special needs occupants (i.e., the elderly, disabled). Plan accordingly. Send guests that require medical monitoring to the proper facility.

### Serving Those in Need

With proper planning and precautions, you can provide a safe shelter from the storm for those in need — and for your staff and volunteers.

# Control Your Finances

## Safeguard Against Embezzlement and Theft

Information provided by GuideOne Insurance and the GuideOne Center for Risk Management

It could happen to you. Let's say that for years you have trusted Karen to pay the bills and monitor the books at your church. She alone is responsible for counting and documenting funds collection and maintaining various financial accounts. During her time with your church, she has developed a trusting relationship with your peers in church leadership and congregation members. In fact, her two children even participate in weekly Sunday school classes.

What if one day you discover Karen has embezzled more than \$200,000? Instantly, all the trust and respect you invested in her disappears, leaving you to deal with the devastation of her actions.

As scenarios like these demonstrate, it is critical that, as a church leader, you know how to protect your organization's finances. In the short-term, you face loss of funds, but long-term consequences are far more detrimental: Membership levels could decline as the congregation begins to lose confidence in your church. Ultimately, the negative impact on stewardship can be staggering.

Many churches implement risk management practices for transportation safety, youth and children's ministry and property safety—but what about financial security? It is just as important that protective measures be in place to reduce the risk and temptation of theft from petty cash pools, collections, offerings, tithes, special-event accounts, general checking and savings accounts, special group accounts and investment funds.

Several simple, easy-to-incorporate methods are available. By putting them into action, church members can rest assured their gifts are protected and that ministry will continue, uninterrupted.

### Policymaking 101

The first step in developing a financial security policy is to identify how money should be handled, counted, deposited, reported and audited. This prevents the misappropriation of funds and ensures both staff members and volunteers protection in the event they are ever accused of theft. In addition, a financial policy is more likely to deter employees and members from stealing since they know a cash management system is being carefully observed.

In most churches, ushers play key roles in the collection process. Since safeguarding funds begins with these men and women, train them how to keep funds safe during and after collection. Ushers should watch for suspicious, out-of-place individuals and be ready to act should they witness a theft in progress. After a collection is taken, they should immediately place the funds in a locked safe or another secure location.

Some church leaders prefer to count funds the following day whereas others count it as soon as the service ends. For those who prefer to do it the next day, the collection should remain in the safe or be taken to the bank by two adults until it is time to be counted. For those who prefer post-service counting, two unrelated adults should conduct the process in a locked room. These two people should be present any time church funds are being counted, recorded, transported or deposited. Each time a collection is counted, ask both individuals to initial a written form noting the amounts received in checks and cash.

Some churches prefer a three-person approach (again, unrelated adults), making sure to distinguish between money counters, treasurers and recorders of proceeds. Holding different people accountable for different tasks decreases the risk of embezzlement. This approach also holds that counting teams be rotated on a weekly or monthly basis and that envelopes, cash, checks and other currency be kept visible at all times during the counting process. Double-checking figures and balancing the funds also is important, as is filling out signed, dated lists of all currency, coins and checks every time. Finally, three-person accountability groups should submit complete deposit slips signed by all individuals present.

As a church leader, you should never allow a member to take home funds for any reason. For added security, some experts even recommend that a monthly bank statement be mailed to the home address of someone other than the person who signs the checks.

### Screen Workers and Monitor the Books

To help protect funds, be sure to conduct background checks and screen all volunteers and employees who handle funds. At minimum, select people who exhibit integrity, and make sure they are able to practice discretion with sensitive financial information. Many church leaders fail at this point in the process because they don't believe their volunteers or employees are capable of theft or embezzlement. The unfortunate truth is something many leaders eventually discover: The most unlikely people usually are the culprits.

Regularly schedule and conduct audits by someone other than your church's financial secretary or treasurer. Good candidates include congregation members trained as a certified public accounts and others with strong financial backgrounds. While such audits should be done every year, some churches elect to hire an outside firm to conduct a complete audit every two or three years. No matter what you decide, it is important that an audit be completed before any new members get involved in fund collecting or in the role of treasurer.

### Action Builds Trust

Surprisingly, embezzlement in churches is a fairly common occurrence—one that almost always happens when one person is considered so trustworthy that safeguards are deemed unnecessary. If such a person is managing your funds, promptly put in place an anti-theft/embezzlement procedure. Remember, guarding against embezzlement is not the only goal; you must also protect those who handle money in the event that a false accusation is ever made against him or her.

Get the ball rolling and put carefully thought-out written policies in place as soon as possible. It can be difficult to persuade members to contribute to ministry if they aren't certain their gifts will be safely managed. Your responsibility as a church leader is to make a system of trust a priority while also trusting members and volunteers to carefully exercise the responsibilities they have accepted.

For many years, churches took few, if any, security precautions. Doors were rarely locked, money from collections was left unattended, and little thought was given to the possibility of violence, theft or misconduct on church premises. It even seemed there was an unwritten rule among criminals to leave churches alone.

Today, all that has changed. As a result, many churches have begun to implement security measures. As yours begins this process, it's important to remember you'll need to tailor your approach and recommendations according to your church's size, location, budget and ministry. In general, you should choose programs that protect people, property and possessions.

### How to Get Started

Before you begin, answer three questions:

- What is your church's greatest security threat?
- How will you protect your people, property and possessions?
- What resources will you need to accomplish these goals?

While many churches are quick to hire outside security guards and install closed-circuit television systems, these expensive security measures might not be the best fit in every case. In fact, these tools might provide a false sense of security, which could leave your safety efforts in even worse shape.

### Small Churches Take a Little Work

About 80 percent of all churches in this country welcome fewer than 150 worshippers per service. It can be quite difficult to gain support for a safety and security program in these churches since many members and volunteers simply can't imagine disaster striking.

Unfortunately, insurance claim statistics prove otherwise. Many church leaders acknowledge that the number of people with after-hours access to their facilities is constantly growing, and it often goes unmonitored. As a reaction, your first step is to monitor who has keys. Also, change the locks every year or two to control access issues.

# Safeguarding Our Sanctuaries

## One Size Does *Not* Fit All When It Comes to Church Security

Information provided by GuideOne Insurance and the GuideOne Center for Risk Management

Another effective security measure recommended for churches of all sizes is a monitored alarm system. Also known as a security system, this intrusion device sounds an alarm when a secured door has been opened. It proves most effective when monitored by an outside vendor, or when it triggers an alarm to local law enforcement. Many of these systems monitor buildings for fire and smoke as well. (Be sure to ask your insurance agent if installing one of these systems could lower your monthly premium.)

Finally, during worship hours, continual contact is a simple way to keep out unwanted visitors. Ushers should walk the halls before, during and after worship services acting as goodwill ambassadors. Doing this might also prevent thieves from rifling through coats, snatching purses or assaulting congregants.

When suspicious individuals come to worship, let them — but consider asking volunteers to keep a casual eye on them. Make sure a familiar, rehearsed emergency plan is in place — one that

involves evacuation, access to medical supplies and identification of medical personnel. Also ensure phones are constantly accessible.

### Mid-Sized Efforts

Somewhat larger churches (150 to 500 members) often keep their doors open during the day when staff is onsite, which increases their security risks. Fortunately, these congregations usually have the funds and personnel to build a more formal security program.

In addition to what smaller churches are called to do, mid-sized churches should take further steps to protect valuable assets. The most fundamental of these is to form a safety and security team to research these issues, implement appropriate measures, and then communicate their actions to church leaders and members. Members with military or law enforcement backgrounds can help get the ball rolling.

As with ushers and greeters, regularly schedule this team to assist during worship hours. Also ask them to research and recom-



**Recognizing that high-risk ministries are important, many churches rely on God alone to protect them from harm.**

mend security equipment options, including cameras (especially in daycare centers), increased outdoor lighting, electronic door releases and employee/volunteer screening processes. Consider supplying them with handheld or discreet communication devices so they can talk with each other. Periodic training is another must, so stage occasional mock emergencies.

It also is important to consider the types of ministry your church offers since homeless shelters, daycare programs, schools, medical clinics, psychiatric counseling by licensed and insured psychiatrists, domestic abuse shelters and other types of outreaches increase your facility's security risks.

As an added bonus, with the advent of such new ministries — as well as building additions and special events — the security team can be called upon to analyze risks and take measures to successfully plan for growth.

Recognizing that high risk ministries are important, many churches rely on God alone to protect them from harm. Instead, protecting employees, volunteers and visitors must be deliberate.

Because building access in a mid-size church can be difficult to control, consider trading in building keys for an electronic card access system. These monitor access to your entire building, or just specific areas, using ID cards that are scanned to open locked doors. Many of these systems interface with personal computers, and card "readers" can accurately track who's coming and who's going at all times. These systems are simple to administer, as cards can be shut off at any time or programmed to work for only a specific time period. Even better, this type of technology is getting less expensive and more reliable all the time.

### **Big Churches = Big Precautions**

Though once unheard of, some churches now provide services for up to 15,000 people each week! Obviously, the security issues at these large churches are enormous.

More and more large churches have chosen to commit significant amounts of money to deal with security and safety. They often hire full- or part-time security directors and assemble larger security teams. The trained professional, and his or her team, are responsible for protecting multi-million-dollar buildings and their contents. They are challenged to safely traffic thousands of people into and out of their buildings without incident. They are called upon to protect an offering that includes thousands of dollars each week. Sadly, they are even called on to provide personal and physical protection for the pastor. Such challenges should only be placed in the hands of a professional.

Many churches this size are lucky enough to find security personnel, police, state and federal law enforcement officers, and former military personnel in their congregations. These members should be asked to help set policies, implement a security ministry, and then constantly reevaluate its efforts.

Closed-circuit television cameras are appropriate for use in larger churches, and it's imperative that one person be in charge of constantly monitoring the entire facility.

Once an appropriate security plan is in place, it's just as important that it be constantly reevaluated to fit changing ministry, programs and available technology.

### **Take a Proactive Approach**

While many current safety programs are reactive in nature, your church should be sure its approach to protecting its greatest assets is proactive. Even the most dynamic, growing ministry can come unraveled and be destroyed by an accident, misconduct, embezzlement, or simply by poor planning.

As a result, how you protect your church and its attendees is in a state of flux as well. Make sure your safety and security program is a high priority, and it will act as an outreach tool for your entire ministry.



# ROAD RULES

## Choose Your First Church Vehicle with Safety in Mind

Information provided by GuideOne Insurance and the GuideOne Center for Risk Management

**Whether you're partial to "The Wheels on the Bus" or "On the Road Again," when you consider transporting people on behalf of your church, the song you should really be singing is "Safely Home."**

**M**ost churches are involved in some form of transportation. Many allow members to use their own vehicles whereas others drive church-owned vehicles. Regardless, it's imperative that both driver and vehicle are safe.

The best approach to selecting a church vehicle is to form a committee of diverse people from your organization. Make sure to incorporate those who will use and oversee the vehicle's use, and include representatives from your senior and youth ministries. Then, decide if missions will be using the vehicle for long trips and if the vehicle will be used to pick up and drop off people for church services each week. Finally, enlist a committee member to represent each of these areas of use.

### Determining Uses

When selecting a vehicle, first answer a key question: *How will we use it most?* Don't just consider current needs; think about the future. After all, a vehicle might be used for five years or more. Although you don't have an active senior ministry now, for instance, do you regard it as a viable option in the coming years?

If selecting a vehicle for weekly use, choose one that can easily be boarded and unloaded. Think about those with physical impairments who might use your vehicle. Can both children and elderly get inside without complications?

If your vehicle will be used more frequently for long trips, mileage and comfort are top considerations. Additionally, a newer, more reliable vehicle is more important if it's to be used this way.

Regarding the interior, you'll need to repeat many of the same questions. If the vehicle will be used during the summer in hot climates, air-conditioning is key. Seating also is important — will you need to accommodate infant or booster seats? If so, proper seatbelts are a must. Furthermore, adults might not want to sit in youth-sized seats.

Some vehicles have skinny aisles or limited headroom. These considerations might also be important, again depending on who will be using the vehicle.

### Driver Selection

Drivers are another consideration to address early. If you want a bus so you can transport large groups, you'll need to make sure

a large number of drivers who either have or are willing to obtain commercial driver's licenses (CDLs) are available. When transporting more than 15 people, a CDL is required, and anyone transporting more than 10 passengers will need one in some states.

No matter what's mandated with regards to licensing, every church should require that its drivers undergo a motor-vehicle records check. Drivers should also be trained on each vehicle they'll be operating.

### For Safety's Sake

Unfortunately, accidents happen. Some are avoidable; some aren't. If an accident occurs for any reason, it's good to know you've done everything possible to protect those who rely on you to transport them safely.

The definition of a multifunction school activity bus, or MFSAB, is an important benchmark. The National Highway Transportation Safety Administration defines the MFSAB as a vehicle that's sold for purposes not including transportation between home and school for students in kindergarten through 12th grade.

The new multifunction buses are exempt from traffic-control requirements since they're not intended to be used for picking up or discharging students on public roadways. While the new multifunction buses are exempt from the traffic-control requirements, they're required to meet all other school-bus safety standards.

Federal Motor Vehicle Safety Standards (FMVSS) outline the following key safety components:

- 220 — School Bus Rollover Protection
- 221 — School Bus Body-Joint Strength
- 222 — School Bus Passenger Seating and Crash Protection
- 301 — Fuel-System Integrity
- 217 — Bus Emergency Exits and Window Retention and Release
- 111 — Rearview Mirrors

When you shop for a vehicle, you should do everything you can to make sure the selected vehicle complies with these standards. Sadly, most 15-passenger vans don't, and many shuttle-type buses don't comply either. Though they might look a lot like a vehicle that does comply, until you clearly hold the FMVSS list up to the specs on the vehicle, you might not know the difference.

### Price Points

Too often, price plays the primary role in selecting a vehicle. An argument is often made that vans are cheaper than buses, but much more should be involved than simply comparing purchase prices. School buses and MFSAB vehicles last longer and often are less expensive to operate and maintain. Therefore, over the life of the vehicle, the cost can actually be less expensive.

Along with price is comfort. The good news is that many MFSAB manufacturers are listening and offering options that make riding more comfortable and attractive. Now you really can choose comfort and safety.

Choosing a church vehicle is much more involved than selecting a family car. After all, dozens (if not hundreds) of people will be looking to you to ensure that their trips — whether across town or across the country — are safe. Take the time to think about and discuss all aspects of your purchase to make sure every trip is memorable for all the right reasons.

# Van Safety Update

## Dangers Still Exist, but Vehicle Manufacturers Are Taking Steps to Improve the Safety of 15-Passenger Vans

Information provided by GuideOne Insurance and the GuideOne Center for Risk Management

For several decades, 15-passenger vans were among the most popular and widely used vehicles in America for church transportation. However, as most of you are no doubt aware, many warnings have been issued in recent years about the potential dangers of 15 passenger vans — including injuries from side impacts and greater risk of rollover accidents.

In 2001, the National Highway Traffic Safety Administration (NHTSA) issued its first national warning to drivers of 15-passenger vans. At that time, it stated that operating these vehicles presents an increased risk of rollover crashes under certain conditions.

In short, the 2001 NHTSA research study showed that fully loading 15-passenger vans causes the center of gravity to shift rearward and up, increasing the likelihood of a rollover. This shift also increases potential loss of control in “panic maneuvers.”

Additionally, it stated, the design of 15-passenger vans wasn't conducive to handling side impacts, and many injuries and deaths attributed to the vans are the result of passenger ejection (i.e., lack of seatbelt availability or negligent use of seatbelts).

Fortunately, many steps have been taken in the last several years to make vans safer.

### NHTSA Reissues Its Warning

In May 2005, the NHTSA announced new research that reinforced its existing concerns about 15-passenger vans. As a result, NHTSA reissued its consumer advisory for users of 15-passenger vans for the third time in four years.

In its latest research report, which focused on improper tire maintenance on 15-passenger vans, the NHTSA found that 74 percent of all these vehicles had significantly over- or under-inflated tires (25 percent or more). In contrast, 39 percent of passenger cars were found to have improperly inflated tires. The NHTSA's research has consistently shown that improperly

inflated tires can change handling characteristics, increasing the potential for rollovers in 15-passenger vans.

To reduce the risk of rollovers, the NHTSA urges all van owners to carefully maintain their vehicles' tires. This includes making sure they're properly inflated and that tread isn't worn, the latter of which can cause a van to slip sideways on wet or slippery pavement. Improper inflation, meanwhile, can cause handling problems as well as catastrophic tire failures, such as blowouts. The NHTSA recommends inspecting tires at least once a week for tread wear and proper inflation.

Additionally, check tire pressure prior to each trip as a part of a pre-trip inspection. Tires should always be kept inflated to the pressure specified by the vehicle's manufacturer.



### Ford, GM Update Stability Systems

Fortunately, the auto industry has recognized the need for additional safety features on 15-passenger vans. Manufacturers now offer a variety of enhanced stability systems on their large vans. A few examples:

- **For model year 2006, Ford's E-Series extended wagon vans feature a new Roll Stability Control (RSC) system, along with AdvanceTrac.** Ford reps say the new RSC builds on the three AdvanceTrac chassis-control systems already on the vehicle: antilock brakes, traction control and yaw control.

And RSC adds another component: a gyroscopic sensor that helps monitor vehicle-roll motion. If the RSC system detects a potentially unstable situation, the system

## Under Pressure? Healthy Tires Are Key in Preventing Rollovers

A high center of gravity and other handling characteristics of 15-passenger vans make tire maintenance critical. Tire failure in a passenger car is often only a minor inconvenience; in large passenger vans, however, it often results in rollover accidents, causing serious injuries, and sometimes multiple fatalities. Follow these guidelines to protect against tire failure:

**Buy only high-quality, Load-Range-E tires.** Know your van manufacturer's recommended tire pressure. Manufacturers recommend up to 80 psi for rear tires.

**Check tire pressure prior to each trip.** Use a high-quality pressure gauge.

**Replace tires after five years.** Replace them more often if tires show signs of deterioration or tread depth less than 4/32-inch.

**Consider investing in an aftermarket tire-pressure-monitoring system.** They're an emerging technology. Some systems even monitor tire temperature.

automatically applies braking pressure to the appropriate wheels. Ford says this helps keep all four wheels safely on the ground and reduces the risk of rollovers.

• **Within the past few years, General Motors (Chevrolet and GMC) also have introduced new stability-enhancement systems to their 15-passenger vans.** According to GM reps, their StabiliTrak Electronic Stability Control System can improve vehicle stability, particularly on slick surfaces or during emergency maneuvers. When StabiliTrak senses that the vehicle isn't responding to steering input — which can lead to loss of lateral traction (side slip), under-steer (plowing), or over-steer (fishtailing) — the system automatically adjusts engine torque and/or brake pressure on individual wheels to help the driver get the vehicle back on track.

StabiliTrak is standard on Chevy Express 3500 extended body passenger vans. The same stability system also is standard on the GMC Savana 3500 extended-body passenger vans. Additionally, GM added horizontal crash bars to better handle side-impact crashes.

## Precautions Are Still Key

Since thousands of older vans are still in use, it also remains essential for churches that operate such vehicles to take all necessary precautions to keep passengers safe.

## General Safety Practices

• Consider purchasing a school or mini-bus that meets the federal definition of a “multi-function school activity bus.” These vehicles are built to provide superior protection for the vehicle's occupants.

• If circumstances dictate that you purchase a van instead of a bus, consider buying a newer van equipped with StabiliTrak or RSC.

• Carefully screen all drivers, and provide them with training.

## Self-Check Your Safety Rating

**Is your church leading the pack or holding up the rear when it comes to transportation safety? Let's find out!**

**You should be able to answer “yes” to these key questions.**

Yes	No	Do we have a clearly communicated, written transportation policy?
Yes	No	Does a committee or person oversee church transportation?
Yes	No	Do we pre-select and screen all drivers?
Yes	No	Do we require drivers to provide us with proof of insurance?
Yes	No	Do we prohibit minors from transporting other minors?
Yes	No	Are all vehicles inspected prior to all trips?
Yes	No	Do we conduct pre- and post-trip inspections?
Yes	No	Are trip safety procedures clearly stated to participants prior to each departure?
Yes	No	Are vehicles equipped with seatbelts?
Yes	No	Is seatbelt use required?
Yes	No	Are vehicles equipped with safety equipment?
Yes	No	Is there an accident reporting kit in each vehicle?
Yes	No	Do we use a phone or other method of communication in our vehicles?
Yes	No	Have we consulted our insurance agent about our transportation policy?
Yes	No	Have we discussed the rollover and crash risks associated with using 15-passenger vans and considered abandoning their use?

Many related forms and checklists are available in Safeguard Solutions Volumes I and II. To order, log on to [www.guideonecenter.com](http://www.guideonecenter.com).

• Do pre- and post-trip inspections of the vehicle.

• Require seatbelt use for all passengers.

• If van seats are removed to transport cargo, make sure they're reinstalled correctly using the factory-installed hardware and safety pins.

• Have safety items on board the vehicle (first-aid kit, fire extinguisher).

• Slow down. Drive conservatively — always less than 60 miles per hour.

## How to Reduce Rollovers

• Use only high-quality, low-mileage tires. Inspect them weekly for proper inflation and tread wear.

• Keep the gas tank as full as possible.

This lowers the vehicle's center of gravity.

• Don't overload the van. Never load items on the roof, and don't pull trailers.

• Fill the front seats first. Remove the back seat.

• Consider aftermarket suspension equipment to reduce body roll without increasing the vehicle's ride height. Think about installing dual rear tires on the van.

As you can see, there's some encouraging news about 15-passenger vans as manufacturers add new stability-control enhancements. It will, however, take several more years of testing and results from actual on-road use to determine these new systems' effectiveness.

# Construction Project Safety

## *Plus, Safety and Security Features to Consider for Your Facility*

Information provided by GuideOne Insurance and the GuideOne Center for Risk Management

**I**F YOUR CHURCH IS CONSIDERING OR PLANNING ANY TYPE of construction project, it's important to recognize that such an endeavor can expose your church to a variety of new, and possibly unforeseen, challenges, dangers and liabilities. Therefore, it's critical to take the proper steps to ensure safe, successful completion.

### Set Up a Committee

Naturally, you'll need to form a building committee. As part of the committee, try to recruit one or more members who have professional experience in construction, engineering, architecture, home building, electrical, etc. Designate one or two people leaders of this group. Also, make sure they — or the entire group — have the power to make quick project decisions. If the committee can't act quickly, it could slow down the construction process, delay the project and increase costs.

### Plan Carefully

Long before starting construction, the committee should formulate a request for proposals (RFP) or invitation for bids (IFB), with as many details as possible. Even if your committee doesn't have construction expertise, try to determine the requirements of your project, be as realistic and specific as possible, then put the plan in writing. This also is the best time to consider adding safety and security features.

By doing so, you'll be able to provide a contractor/architect with a clear explanation of the project and its requirements. You also can identify areas or features that won't be compromised, including indemnification and contractors' insurance requirements.

### Hire the Right People

Although most churches rely heavily on volunteers, it's usually best to avoid using them when it comes to construction. If it's

a significant project, your church will be much better off if it only uses professionals, including the contractor, laborers and an architect. Volunteers might simply lack the proper skills and qualifications.

The "professionals only" rule applies to anyone who works on the project. Volunteers might be able to complete various phases, but using them can cause serious consequences. For instance, what if one is injured while working? Who will pay for the injury?

### Identify Several Reputable Contractors

Once your building committee has developed a project plan, begin searching for reputable contractors. Check with local trade organizations, such as a builders' association, and gather names of members in your area. Ask other local church leaders to recommend a contractor they've used. Or, visit with architects and ask for their recommendations.

### Interview Potential Contractors

Contact the contractors on your list and set up times to interview them personally. As part of the interview process, request the following:

- A formal bid based on your plan (the same plan should be provided to each contractor);
- References (including the names and phone numbers) of other customers who've had projects similar to yours which the contractor completed;
- What types of safety precautions the contractor's firm will take on the job site and how they comply with OSHA safety requirements; and
- After the interview, be sure to contact all references and ask them for a candid assessment of the contractor's performance.

## For Added Safety ...

**HEAT/FIRE/WATER DETECTION SYSTEMS** (preferably, monitored systems) — A 24-hour monitoring service can dispatch the proper authorities immediately. A security system to detect intruders also can be combined with 24-hour monitoring.

**AUTOMATIC SPRINKLER SYSTEM** — According to the National Fire Protection Association, a fire sprinkler system reduces the average property damage in a fire by one-half to two-thirds.

**EXTRA STORAGE** — Ideally, plan a safe room for flammable and combustible materials to keep them away from sources of ignition.

**ELECTRONIC SECURITY ENTRANCES** — The best method is an electronic entry system which can offer features such as touch-pad combination locks, key cards and remote buzzer systems for access.

**SECURITY CAMERAS** — A Closed Circuit Television (CCTV) camera can be mounted at an entrance and used to screen visitors as part of an access-control system. They can also be placed in children's classrooms, outside near doorways and in other key areas.

### Additional Requirements

To make sure your church is financially protected, the construction firm(s) — including contractor, architect, builder and all subcontractors — should provide information to verify these requirements:

- Include an indemnification provision in the construction contract in which the contractor agrees to hold your church harmless for any damages that might arise as a result of their performance of the contract.
- Include an insurance provision in the construction contract in which the contractor agrees to add your church as an additional insured on its insurance policies. Each contractor should have general liability, property damage, workers' compensation, and umbrella (excess) insurance with limits of coverage equal to or greater than your church's current insurance policy. Architect firms also should carry Errors and Omissions insurance.
- Obtain proof from the contractor that they've added your church as an additional insured on their insurance policies. This can be supplied in the form of a certificate of insurance or, even better, an "additional insured endorsement" to their insurance policy.
- Don't overlook the importance of "builder's risk" insurance to cover new buildings and building materials during construction. Talk to your insurance agent.
- Request proof that the firm has the financial strength to take on and complete the entire project.
- Require that the firm is bonded.
- As part of the bidding process, ask the firm to specify what must be done to meet all local and state building codes. (Codes vary by state and municipality). Failure to meet the codes can lead to significant problems and costs.

### Reviewing Bids, Modifying Plans

When the bids come back from the contractors, prepare yourself for a bit of sticker shock since construction projects usually cost more than anticipated. At this point, you'll need to work closely with the contractor you select and identify sensible ways to modify the plans.

Also, when modifying plans, make sure the primary focus is on building what's practical, safe and needed by the church, vs. features that are attractive and aesthetically pleasing. In certain situations, committees have a tendency to scale back plans by choosing beauty over function.


### Job Site Safety

Finally, once the contractor has been chosen and the project is underway, the building committee should monitor the job site periodically and double check that all appropriate safety precautions are being taken:

- Is access to the job site being properly controlled with a fence or barricades?
- Are signs posted to warn of potential dangers?
- Are workers wearing proper safety equipment?
- Are proper building permits posted?

If you notice any safety violations or potential problems on the job site, bring them up with the contractor so they can be corrected immediately.

### Construction Takes Good Stewardship

Taking the proper steps and precautions during a building project is another way to practice good stewardship. Although financial considerations are important during construction, don't be tempted to cut corners. Even if hiring professionals and adding safety features cost a bit more, protecting your church is the ultimate concern. 



# Building Church Safety by Design

Information provided by GuideOne Insurance and the GuideOne Center for Risk Management

Over the last year, in at least a dozen reported locations nationwide, violence occurred in or around churches. These incidents were perpetrated by known gunmen, church members, strangers, domestic partners and mentally ill individuals. Publicity surrounding these tragedies has given rise to discussions about church security and safety.

## The Problem Identified

Most churches in this country are more than 25 years old and many others have been around for 100 years or more. When these were built, the words “church” and “security” weren’t often used in the same sentence. Designers and church leaders were seldom concerned with protecting property and people because there was simply no need. In fact, most churches left their doors open around the clock. After all, the church was regarded by most people as a sanctuary or safe haven. Even those who never entered its doors respected the church and its people.

Bruce Heinlen, church architect with Felty, Heinlen and Associates, Mansfield, OH, says, “Historically, churches have not been designed with a mind toward security. Churches have always been thought of as ‘untouchable’ to criminal activity. Perhaps because we are ‘God’s Church’, we think that God won’t allow anything to happen to His church and thus, we become complacent in the reality that crime affects us as well.”

Historic architecture finds many church offices tucked down a dark hallway and entryways not visible from the office area, offering easy access to all parts of the church. There also exists an historic attitude about security. Some church leaders and members wish to keep their church open to the public round the clock. In this case, access can be gained

for good people to pray, but also for criminals to rob, steal, vandalize and assault. It’s a delicate balance. Being involved in ministry carries with it certain risks, but an attitude that we should do nothing to protect ourselves might not be as faithful as one might think.

Though many of our buildings have been designed without security in mind, we should not be discouraged into thinking there is little we can do. Numerous extremely simple ideas can go a long way in protecting those who worship in and use our church buildings. Good stewardship takes seriously the need to protect and care for the people, buildings and material goods with which God has entrusted us.

## The Possibilities

Though we have inherited some older buildings that often pose serious security and safety problems, our hands are not tied toward making changes that help protect our members, staff and visitors. Many of these changes are simple; others require time, money and good planning. Some architects with whom I spoke indicated that much of their work involves inspecting existing church buildings, assessing the possibilities and suggesting possible changes.

“One of the most important security precautions a church can make is to install proper exterior lighting,” says Joe Miller of the Church Construction Connection. Good lighting accomplishes several things, he explains. First, it cuts down on the possibility that a burglar will choose your church to break into. A church that is well-lit all around will often cause someone with bad intentions to move along. There are plenty of churches that are poorly lit with large areas of darkness around doors and windows.

Second, lighting helps those entering and exiting the building feel and stay safe. If attendees can pull into the parking lot, exit their cars and enter the building while always remaining illuminated, not only are they protected from tripping or falling, they also can also see if there are people around who might want to harm them.

In addition to lighting, numerous churches are moving their office areas closer to a main door where those in the office can see people entering the church building. Some churches are moving toward a “buzz-in” or keypad entry system and installing unobtrusive cameras at entrances, in hallways and in key areas.

Also, architects are often asked to internally secure areas of the church through locked gates and doors. People who come into the church office during the week to conduct some sort of business do not need access to other areas of the church without permission and supervision. Limiting access to specific areas can help protect people and property.

## The Prospects

Many good things are happening in new church design around security. Safe, secure and up-to-date doors and windows are automatically being installed. A monitored primary entrance is often being discussed. Proper lighting, security systems and technology previously reserved for the public sector are now

# Security Systems Offer Peace of Mind

The growing number of serious incidents in and around our churches point to the need for a well-thought-out safety and security plan. Depending on location, ministries and history of problems, this plan may need to include the technology of a security system. To help understand what is available, here are some possibilities.

## Closed-Circuit TV Cameras

Some churches “get on board” by installing closed-circuit television cameras (CCTVs) at their entrances and in the main hallways. Visible cameras often act as a deterrent. However, some congregations want units to be hidden. Technology today allows CCTVs to be placed in clocks, smoke detectors, or other completely unseen places. Often, the monitors are unmanned but are on some type of taped unit. Other churches are hiring people to monitor these CCTV units. Some churches also want cameras outside their buildings, especially in parking lots. The Pelco Company is an international manufacturer of CCTV systems. Some of their systems range from \$2,000 and up depending on the number of cameras, whether they are fixed or moveable, and the number of monitors wanted.

More and more, houses of worship have chosen to have a more complete security system installed. Again, there is a wide range of possibilities. These systems may include monitored door release systems to protect staff and members during non-worship hours. Intercom systems by Airphone have the capability to simply be an intercom and door release system (beginning at about \$200) or may be equipped with viewing capabilities (beginning at \$900) as well.

Several growing, progressive churches across the country have taken security and safety seriously. Emmanuel Baptist Church in Greenwood, Ind. has a complete system developed by Director of Security Mike Long. The system includes three AutoDome System outdoor cameras by Burle; two television monitors by Philips; seven 1/3-inch color board cameras mounted in hallways; intersection surface domes from Chugia; 13 1/3-inch color cameras (Burle) mounted in corner domes; and two 16-channel video multiplexers from Burle. Completing this system are six Motorola M-series two-way radios with ear pieces and sleeve mics. Emmanuel Baptist’s alarm system also has motion detectors and glass breakage alarms.

Michael Benedict, director of Security Pro, a national security system company, says that the good news is, technology is going up and prices are coming down. Smaller pieces of equipment are available to provide a higher level of unobtrusive security. A camera, intercom and door release mechanism can all be contained in one small unit. Another large provider of security systems nationwide is Vector Security.

Because of the rising amount of technology in many churches, securing buildings and equipment is also becoming appealing. It may not be feasible to put everything away after use. Therefore, we need to secure areas where this equipment is located. Security systems now have the ability to be programmed. For instance, a system may automatically come on every night at 10 p.m. and shut off at 7 a.m. You may also want to “zone” your security system, allowing some people to gain access to general areas but be unable to enter other areas without a code or a card that allows them access.

As churches continue to wrestle with the issue of security and safety, difficult decisions need to be made. Providing a safe and secure, yet open and inviting environment is a difficult balance to maintain. Being in ministry has a price, but having qualified consultants and information to educate church leadership is crucial.

becoming the norm. Modernization of nursery and daycare areas that contain one-way windows, monitoring devices and central check-in areas are widely being embraced.

In addition, creating “soft barriers” such as hidden cameras, manned monitors and even a subtle security station at the main entrance with skilled-entry area personnel are becoming increasingly popular. Southeast Christian Church in Louisville, Ky., a progressive yet user-friendly security system. Safety and Security Ministry Manager Ron Aguiar reports, “Primary concerns involve safe traffic flow, easy access to the building, disruption of service, medical readiness and protection of the offering. He advises that medical readiness is a great place to begin. “Security can then be added to assist medical and provide protection of property and people,” Aguiar adds.

“Through technology, personnel-related education, physical facility improvements and proper planning, the prospect for a secure church is good,” Heinlen says. “Leadership must be proactive and determine the degree of security desired, prepare a long-range security action plan, establish a budget, evaluate present conditions, prioritize security issues and implement the plan as the budget permits.”

Upgrading, changing and re-thinking ministry in light of the new millennium has already been a difficult task for many churches. The old often clashes with the new. “New facilities as well as additions can be positioned on a site to maximize security, usually without adding extra cost,” Heinlen says. It really is possible to seek a balance between open and inviting and closed and guarded. Moving a building from wide open to unobtrusively secure and its people from reactive to proactive is a process. It will take time, but the benefits are worth it. It’s important to begin questioning, discussing and implementing progress now.

**Creating “soft barriers” such as hidden cameras, manned monitors and even a subtle security station at the main entrance, with skilled-entry area personnel, is becoming increasingly popular.**

# Screening Ministry Volunteers

## Steps to Safeguard Children and Youth

Information provided by GuideOne Insurance and the GuideOne Center for Risk Management

Since so many churches use volunteers with little or no scrutiny, volunteer screening is crucial—even if the individual only occasionally works with children or youth. Consider taking the following precautions:

- Seek assistance from a local attorney when developing all forms and procedures to be sure they comply with state law.
- For reference, review similar forms used by other organizations such as Big Brothers/Big Sisters and the YMCA.
- Ask your church's insurance carrier to review the forms.
- Understand that the highest risk category is male workers participating in both children's and youth programs, especially when overnight activities are involved.
- Keep all records strictly confidential.
- Require a six-month waiting period prior to working with minors.
- Establish policies and procedures for child/youth activities and follow them. (For example, always maintain the "two-adult rule" which requires two unrelated adults to be present with children and youth at all times.)
- Continuously supervise, train and educate volunteers.
- Develop a policy for reporting any allegations of misconduct.

### Require screening forms

A screening form should supplement the application and request information that goes beyond basic employment questions. Information a proper screening form might request about an applicant includes:

- Name (Confirm their identity with a state driver's license or photo)
- Address
- Prior criminal convictions? (If yes, ask him or her to provide a full explanation of any convictions for sexual abuse, molestation or related crimes.)
- Type of child/youth work the applicant is interested in
- Training and education in child/youth-related work
- Description of church volunteer work within the past five years

- Description of youth work (at churches or any other organization) in the past five years
- Names and addresses of three references

### Require Screening Forms

Just how important are screening procedures? According to ChoicePoint, the largest provider of background and criminal record checks in the United States, 34 percent of resumes and 73 percent of job applications contain falsified or embellished information.

### Conduct Personal Interviews

A responsible staff member who has been trained to screen child and youth workers should personally interview all volunteers who will have contact with young people. This is especially important for applicants requesting to work in higher risk positions—with youth groups, scouts, camps, overnight retreats or largely unsupervised activities. Local law enforcement and state agencies can provide materials to help train your staff to conduct the personal interviews.

### Contact All References

Following up and contacting each reference an applicant provides is another essential step. Also contact any church or organization where the applicant has indicated prior experience working with children or youth. Each reference check should be documented by recording the date, method of contact, person making the contact, person who responded and a summary of the reference's remarks. Keep all documentation and written records in the applicant's confidential personnel file.

### Criminal Record Check

You may proceed in a number of ways when it comes to conducting criminal record

checks. You could contact a local law enforcement agency such as the police, sheriff's department or highway patrol to inquire about doing the check, or outsource the duty to a commercial company.

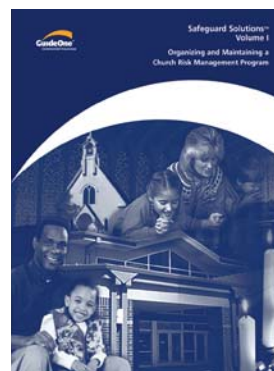
### Why Screening Works

History has shown that sexual predators are often repeat offenders who will seek out situations that provide them with easy access to minors. Unfortunately, this is why churches are so vulnerable. But if a predator learns that your church has screening procedures in place, he or she might be reluctant to apply for a position.

If you do nothing to prevent an incident of sexual misconduct, the consequences could literally destroy the organization. Your organization is subject to punitive damages, which can exceed or might not be covered by your standard liability insurance policy. A lawsuit also can expose board members to personal liability. To further protect your church, consider adding sexual misconduct liability insurance to your policy.

### Overcome the Obstacles

Like many organizations, your church might encounter one or more obstacles when implementing screening procedures. Some congregation members might believe the procedures are not necessary, an invasion of privacy, impractical, ineffective or too difficult to administer. But if a child is violated while in the church's care, those arguments are meaningless and have no value in a court of law. In short, consistent screening procedures are the best way to protect minors and reduce your church's risk.



Additional information about implementing screening procedures as part of a comprehensive risk management program is included in the **GuideOne Center for Risk Management's Safeguard Solutions Volume I and Volume II**. These workbooks offer general guidelines and forms to organize and maintain a church risk management program. Order yours online at [www.guideonecenter.com](http://www.guideonecenter.com).

# Guardian Stars

## The Best Practices to Protect Your Nurseries, Your Classrooms — and Yourself

If your church has nursery or classroom facilities, it must assume complete responsibility for the safety and well-being of the children entrusted to your care. You can avoid problems, minimize risk and provide the safest, most secure environment possible with the right precautions and procedures.

### Provide a Safe Place

Often, nursery and classroom items are donated by members, but use only those that meet modern safety standards and are in good condition. Conduct weekly inspections of the room and its contents to be sure that:

- Electrical plugs and outlets have childproof covers;
- Drapery/blind cords are out of children's reach;
- Two fingers fit between mattress edges and frames in cribs;
- Bumper pads are in cribs for infants who cannot stand;
- Crib rails are at least 26 inches above the top of the mattress support;
- Cribs do not have any loose hardware, protruding attachments or items tied to them;
- Changing tables have safety straps;
- Safety gates are modern and safe (No accordion-style gates);
- Highchairs have both waist and between-the-leg straps;
- Playpens are mesh, in good condition and have no items tied to them;
- All toys are clean and in good repair (Never use toys with small parts that can be swallowed);
- Restroom door areas have safety gates;
- Doors to closets, hallways and other rooms lock; and

- Medications are kept out of children's reach.

### Staff Selection, Training and Supervision

Everyone who works with children should have adequate supervision. No matter how trustworthy workers seem, this helps ensure appropriate conduct and quality care. Appropriate adult-to-child ratios vary by a child's age. Check state daycare licensing regulations to find the standard in your state. For the safety of your children and your workers, never leave one child alone with a single adult. Additional recommendations are:

- Develop and post a childcare policy in the area.
- Post, explain and follow state reporting laws.
- Develop selection and hiring policies for staff.
- Complete reference checks for all childcare workers. Also conduct background checks on people who have regular contact, or spend extended amounts of time, with the children.
- Develop and follow a plan for removing staff.
- Make sure two unrelated adults are present at all times.
- Enforce a six-month waiting period for everyone who wants to work with children.
- Supervision of staff members should be adequate and ongoing. Develop a backup plan for when adequate supervision cannot be present.
- Regularly evaluate staff members.
- Approve activities beforehand. If necessary, use consent forms.
- Use incident report forms to document any accident or injury.



### Child Drop-Off and Pick-Up

Many churches have established a central location or physical barrier (such as a counter) for drop-off and pick-up. When a child arrives and is signed in, the person authorized to pick up the child is listed on a form, and a permanent record of unauthorized people is kept. If one of these individuals arrives for a child, staff members are instructed not to release the child until the authorized person is contacted. Ongoing use of nametags for children — especially infants and toddlers — is also effective.

### Our Children Depend On Us

Most church leaders find it difficult to believe a tragedy could happen in their congregation — especially when it involves a child — but it happens in churches of all size and denomination. And time after time, the most tragic events could have been prevented with simple precautions and proper procedures. Take the time to safeguard the most precious gifts God has given us: our children.

# Are You Sure Your Church's Child-Friendly Spaces Are Secure?

Information provided by GuideOne Insurance and the GuideOne Center for Risk Management

**C**aring for young children is a serious undertaking. With it comes the responsibility to provide a safe, secure environment for the smallest members of the congregation.

During the business of Sunday mornings, a centralized location for the registration of children helps control the flow of traffic and access to children. Upon entering the church, no one should be able to immediately reach a nursery or Sunday school classroom entrance without passing through the main children's area. During the week, access to children's areas should be restricted. Exterior doors — other than the main daycare entrance — should remain locked, and the unlocked entrance monitored. Even better, an electronic access system provides the best security from outside intruders.

## Check-In/Check-Out

Young children should only be released to a parent or to another person authorized by the parent. One way to ensure this is by using a check-in/check-out system.

First, the parent signs the child into the church's care. At that time, two identification tags or cards are produced: One is affixed to the child's clothing, and the other is given to the parent. The person picking up the child must produce the card corresponding to the child to sign out him or her. If the person is unable to produce the card, the child won't be released. Ministry leaders will need to become involved in the event of a lost or misplaced card.

## Screen Workers

A basic safeguard in protecting children is screening the paid workers or volunteers who will be caring for them. A three-part method works best in most situations:

**Step 1:** Implement a waiting period of six months involvement in the church before a new volunteer is allowed to care for children.

**Step 2:** Check at least two references of the individual, preferably at places where he or she has worked or volunteered with children in the past.

**Step 3:** Conduct a criminal background check.

Many companies now offer computerized national criminal background searches. Check with your church's insurance company to see if discounted pricing is available. Additional screening (such as fingerprinting) might be required by local licensing requirements if your church has a formal daycare or preschool.

## Adequate Supervision

Assigning too few or too many children to a single adult raises concerns. The best approach is to always have two unrelated adults supervising the children.

Appropriate adult-to-child ratios vary by a child's age. Check state daycare licensing regulations to see the standard in your state. For the safety of your children and your workers, never leave one child alone with a single adult.

## Paging and Security

Once considered to be out of reach because of cost, technological advances have made tools such as nursery paging systems and security cameras affordable. A paging system — particularly for visiting parents — can serve as a check-in/check-out tool, as well as facilitating communication and providing peace of mind to anxious parents.

Security cameras in nursery and child care rooms serve several purposes: They can deter, as well as capture, inappropriate behavior; they can provide information about whether or not a child was injured while in the church's care; they can be used to train workers; and they can protect your children's workers from false allegations against them. More sophisticated centers use Web cameras and streaming video that enable parents, upon entering a password, to check on their child via video during the course of the day.

## Inspect for Hazards

To keep nursery and daycare facilities safe, nothing can substitute for regular inspections of the premises. Special attention should be given to identifying and correcting safety hazards for children, such as unprotected outlets; unlocked cabinets or closets containing chemical cleaners; broken or damaged furniture or furnishings; and the presence of small objects and other choking hazards.

## Plan for Emergencies

Churches should be prepared for evacuation of the nursery due to fire or other emergencies. The first step is to develop an evacuation plan that addresses how infants and toddlers will be removed from the building, and who will assist in that process.

Next, the plan should be clearly communicated to parents and practiced. For medical emergencies, leaders should be trained in CPR and first aid, and a process should be put in place for communicating medical emergencies to both 911 and to parents.

Each step is one block in building a safe, secure environment for your church's children. Taken together, these measures can go a long way toward protecting the kids in your congregation's care.

# GET SERIOUS About Playground Safety

Information provided by GuideOne Insurance  
and the GuideOne Center for Risk Management

Where else but a playground can little ones have so much fun — and all for free? If an injury occurs and a child has to be rushed to the emergency room, however, the fun quickly ends.

Accidents like these happen nearly 200,000 times every year on church, school and community playgrounds. Careful planning of your playground, as well as proper preventative maintenance including ongoing inspection, can help prevent such injuries.

## Your Safety Checklist

If you're planning to build a playground, make sure you can answer "yes" to all the following questions. (Or, if your church already has a playground, you should be able to answer "yes" to these questions as well, or have measures in place to address any of the items for which you answer "no.")

- Is there a suitable perimeter fence that separates the playground from streets, ponds and other potential hazards?
- Is the playground equipment commercial-grade, not residential-grade? Is it installed according to the manufacturer's recommendations?
- Does posted information include proper equipment usage, how to report potential hazards, and emergency phone numbers?
- Are trash receptacles provided, but placed away from play areas?
- Are benches, drinking water and shade available?
- Is equipment properly spaced to provide safe entry and exit?
- Is the equipment design appropriate for age of children?
- Do raised surfaces, such as platforms and stairs, have guardrails to protect against falls?
- Have playground rules or guidelines been developed and communicated with an attitude and priority of safety?

## What's On the Surface?

Be aware that about 70 percent of playground injuries are the result of falls. Selecting and maintaining the appropriate surface for the playground is a critical factor in preventing such injuries. Avoid hard surfaces such as asphalt, concrete, bare ground, and

even grass turf. Instead, use loose-fill material such as shredded wood chips, shredded bark mulch, engineered wood fibers, sand, pea gravel or shredded tires. Even loose-fill materials shouldn't be installed over hard surface asphalt or concrete.

Another alternative surface is safety-tested rubber mats or rubber-like materials with shock-absorbing properties. Check with the manufacturer for specifications.

The depth of fill material needed depends on the height of your playground equipment. Generally, a 12-inch depth provides adequate protection for falls from eight feet or less. The protective surfacing should extend at least six feet in all directions from the playground equipment.

## Equipment Considerations

Think carefully about the location before choosing equipment, using the aforementioned checklist as a reference. As a general rule, play equipment more than 30 inches high should be spaced at least 9 feet apart. Keep in mind which age groups will be using the equipment. Also, consider designating separate play areas for younger and older children.

Fun is an important factor, but don't sacrifice safety. Examine each manufacturer's expectations and specifications. You also can request detailed production information from the U.S. Consumer Product Safety Commission in Washington.

## Maintenance Matters

It goes without saying you should inspect your playground and its equipment frequently. General inspections should be performed daily, or throughout the day if possible. More detailed inspections should be scheduled on a regular basis.

Keep an eye out for these hazards:

- Worn-out ropes, chains and cables;
- Small openings that could cause entrapment injuries (Openings in guardrails or between ladder rungs should measure less than 3 1/2 inches, or more than 9 inches);
- Pinch, crush or shearing points;
- Tripping hazards;
- Sharp points, corners and edges;
- Protrusions, projections, loose nuts, bolts or screws;

- Potential clothing entanglement hazards; and
- Bare patches and other areas of inadequate surface-covering depth.

Consider involving children in the inspection process — they're great at spotting hazards an adult eye might easily overlook. It's also a good way to teach little ones the importance of safety. Respond quickly to any reported damaged or hazards, and promptly make repairs.

## Supervision Stats

It comes as no surprise that a lack of supervision is the main contributor to playground injuries. A sufficient number of qualified individuals — preferably responsible adults — must be present. They should give the children who are playing their undivided attention. They should also have a first-aid kit handy, or have easy access to one, just in case.

Appropriate safety rules should always be enforced. Ball games, skating, bikes and throwing activities should be restricted to designated areas away from playground equipment.

If the weather turns bad or the equipment gets wet, play should be suspended.

## Clothing Guidelines

It's not a church leader's direct responsibility to monitor the clothing children wear to a playground. However, posting a few of the following tips can be a huge help to parents and a potential lifesaver for their children:

- Remove or tuck in drawstrings from clothing.
- Avoid wearing hooded sweatshirts.
- Wear neck warmers instead of scarves, which can easily get stuck in equipment.
- Tie shoelaces firmly or in knots.
- Steer clear of mittens that dangle from a string.
- Avoid wearing loose shirts or baggy jeans.

## Play It Safe

Take steps now to ensure you're playing it safe when it comes to playground safety. Planning, maintenance and supervision are the critical ways to help ensure your church playground is a safe environment for children.

# About the GuideOne Center for Risk Management

It's frightening to imagine, but a serious accident, injury or crime, could devastate your organization emotionally and financially. Fortunately, many problems can be prevented with basic safety and security precautions, also known as *risk management procedures*.

In 1999, the GuideOne Center for Risk Management was established to help safeguard churches, faith-based schools and senior living communities by providing them with the industry's broadest variety of risk management resources.

Today, the GuideOne Center for Risk Management offers you a wealth of information, tools, services and resources to help minimize these risks and prevent losses. Training programs, seminars, workbooks, videos, checklists, fact sheets, newsletters, an online bookstore and more are available through the Center. These resources are available for anyone to use and are either free or very affordable.

Don't wait until tragedy strikes to recognize the need for risk management in your organization. Be proactive. Access the GuideOne Center for Risk Management today, and create a team to enhance the safety and security of your people and property.

[www.guideonecenter.com](http://www.guideonecenter.com)



## **Charles Bone**

Charles Bone is Director of Risk Management at GuideOne Insurance. He oversees the GuideOne Center for Risk Management, which is dedicated to helping churches safeguard their ministries by providing practical and timely training, and resources on safety, security and risk management issues. Bone can be reached by calling 877.448.4331, by e-mail at [cbone@guideone.com](mailto:cbone@guideone.com) or by visiting [www.guideonecenter.com](http://www.guideonecenter.com).



## **Eric Spacek**

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Before joining GuideOne, Spacek served as Minister of Operations for a large Methodist church in Raleigh, N.C. At the 2,200-member church, he was responsible for church finances, facilities, human resources and a wide variety of risk management programs. Previously, Spacek was a liability litigation trial attorney for two law firms in Washington, D.C. Contact Spacek by calling 877.448.4331 ext. 5118 or by e-mail at [espacek@guideone.com](mailto:espacek@guideone.com).



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**CELEBRATE EACH OCTOBER AS**

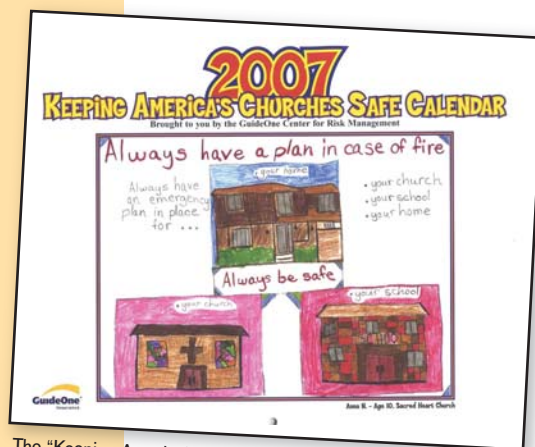
# Church Safety and Security Month

**Help us celebrate and promote each October as "Church Safety and Security Month."**

THIS MONTH IS DEDICATED TO HELPING CHURCHES safeguard their ministries and raising national awareness about the importance of risk management. Established in 2004, Church Safety and Security Month has earned the praise and support of the National Safety Council and provides churches with a special time each year to focus their attention on risk management procedures to better protect their people, property and ministries.

The following are some of the many ways you can protect your ministry throughout the month:

- READ DAILY SAFETY TIPS, which include links to free resources and fact sheets.
- GET CHILDREN AND YOUTH INVOLVED in the "Keeping America's Churches Safe" poster contest.
- LEARN SOME OF THE BEST RISK MANAGEMENT PRACTICES from the award-winning "America's Safest Churches" program.



The "Keeping America's Churches Safe" FREE calendar features church risk management tips and safety artwork by children from across the country.



This package combines all the components you need to start a church safety and security program, including a First Aid kit, flashlight, "Ten Steps to a Safer Church" flier, Safe and Secure Ministry Guide, and Safeguard Solutions Volumes 1 and 2.

**Learn more about the program by visiting [www.guideone.com](http://www.guideone.com), click on "churches" and then on the "America's Safest Churches" link at the top of the page.**