

**Church, Youth and Children's Ministries**

**RISK MANAGEMENT  
POLICIES AND PROCEDURES  
MANUAL**



## **Risk Management/Loss Control What is it all about?**

Despite the best intentions and efforts of all, accidents and incidents can and do happen. An accident, injury, lawsuit or criminal act can cause serious disruption and financial loss...even when a comprehensive insurance program protects you.

It is important to remember that, while houses of worship provide for members of a congregation a place to gather for religious services and other purposes, they also present certain risks and loss control hazards. However, an organized loss control program that assigns formal roles and responsibilities to clergy and appropriate members of the congregation can effectively manage these hazards.

A comprehensive risk management/loss control program can be instrumental in reducing the occurrence and impact of serious accidents, injuries, and claims. Most importantly, it is the right thing to do.

### **Thank you for helping care for your church!!!**

The information presented in this manual is for educational purposes and to assist churches in developing an organized, comprehensive approach to risk management and loss control. Please recognize that this material is limited in scope and does not apply in every case or circumstance. It consists of general guidelines or suggestions, rather than specific advice, does not replace or supersede any legal requirements, and should not be considered as legal guidance. Because it is necessary to apply principles or concepts to specific facts, always consult professional counsel before using this material as the basis for specific action or adopting any of the guidelines or suggestions as policy. We hope this manual will be helpful and invite your feedback on ways it can be enhanced.

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# **CHILD ABUSE**

## **Manual Section A**

## FORWARD

Reports of sexual molestation of children and youth are on the rise and news of lawsuits stemming from these reports is broadcast by the media daily.

The church, once considered a safe haven for children and youth is increasingly in the middle of these lawsuits. Many insurance companies are refusing to cover claims of sexual misconduct or molestation by church employees or volunteers due to the ever increasing costs of litigation and the considerable losses experienced in these lawsuits. According to Richard R. Hammar, editor of CHURCH LAW AND TAX REPORT, most of the lawsuits filed against churches for acts of child molestation have alleged that the church was legally accountable either on the basis of negligent hiring or negligent supervision... [Churches] are not absolutely liable for every injury that occurs on their premises or in the course of their activities. Generally, they are responsible only for those injuries that result from their negligence.

Our local churches need a liability policy which will cover the church in the event of such a lawsuit. **If a Risk Management Policy has been set in place and is being adhered to by the church leadership, insurance carriers are much more willing to provide this type of policy.**

Risk management involves two areas: prevention (risk reduction) and response. These will be covered separately in this manual.

Our website recommends a video, guidebook and training manual for training local church leaders and lay workers in reducing the risk of child sexual abuse. The title is **Reducing the Risk of Child Sexual Abuse in Your Church**. These are available for purchase by phone at 800-222-1840 or through the website at [www.reducingtherisk.com](http://www.reducingtherisk.com).

In addition, on this website, [www.morrowinsurance.net](http://www.morrowinsurance.net) – CHURCH link, we have done some of the leg-work in providing a basic policy for your use and modification, as well as forms for you to copy and use as a basis for your risk management program.

**Refusal to develop and adhere to a risk management program could result in non-coverage of liability should such a suit be brought against the church, child or youth worker or church board. It is imperative that such a program be put in place.**

We will assist you as much as possible in development, but implementation is up to you.

On the pages following will be suggested policy, sample forms and instructions for their use. You may photocopy forms from the publication for use in your church, or you may modify forms to suit your situation, however, if you modify the forms, they will need to be reviewed by your lawyer and insurance company prior to use.

1 Hammar, Richard R., et. El., Reducing the Risk of Child Sexual Abuse in Your Church (1993)

## **PREVENTION**

As you no doubt are aware, prevention is the best medicine. Many things which were once taken for granted now must be carefully planned for to avoid the incidence of sexual molestation or misconduct in the church. The entire church, staff and board must back the program in order for it to work effectively. Education, therefore, is key to prevention.

Each church should set a basic policy with regard to children and youth workers (compensated and non-compensated) prior to allowing them access to their church or youth. For churches which already have children and youth workers in place, the education and screening which will form your basic policy should be completed, on a modified basis, for them as well.

The basic prevention policy should include the elements listed below:

### **BASIC PREVENTION POLICY**

All children and youth workers must be screened prior to their working in any children's or youth program. These reviews MUST be kept in absolute confidence. The church board, or a Children's/Youth Ministry Review Board should be formed to interview each of the potential workers/volunteers. Members of the Review Board must be trained to screen workers.

Prior to screening by the Review Board, all candidates for children's/youth worker positions should be informed that they will be screened by a Review Board. A written policy statement regarding risk management and the purpose for screening should be given to the candidate along with their application. The candidate should know in advance that his/her references will be checked, that he/she will need to answer some personal questions, and that all information will be used to identify his/her suitability for a position as a youth or children's worker but will otherwise remain confidential. ANY APPLICANT WHO HAS BEEN CONVICTED OF CHARGES INVOLVING MOLESTATION, MISCONDUCT, ABUSE OR ENDANGERMENT OF A MINOR SHOULD BE STEERED INTO OTHER AREAS OF SERVICE IN THE CHURCH RATHER THAN MINISTRY WITH CHILDREN.

### **PURPOSE OF THE REVIEW BOARD**

To meet and interview all potential Children and Youth Ministry Team members in order to establish a foundation of relationship and accountability and screen and redirect candidates not meeting the basic eligibility criteria for Children/Youth Ministry Team members.

### **MINISTRY TEAM MEMBER**

Any adult or minor who is helping during a church-sponsored class or activity—whose involvement would exceed the terms of a "parent/relative worker" role.

### **PARENT/RELATIVE WORKER**

A family member who assists the ministry team in his/her own child's class/program. Approval for a family member to assist must come from the pastor or director of children's or youth ministries and requires a worker application and background screening.

# **ADULT/MINOR WORKER POLICY**

**Requirements:** Each person working (whether employee or volunteer) in any child/youth program or activity must have a completed Application for Children/Youth Work on file with the ministerial staff, and must have completed the interview process with the Review Board/Pastor. Each leader/worker must be familiar with our adult/minor policy.

## **I. General Policy Involving Church Adult/Minor Child**

- Each adult/minor involvement must include three persons in any of the following combinations: one adult/two minors; two adults/one minor. Ideally, when using two adults, they will be from different families.
- Use a "buddy system" for children at all times. Pair up children at the beginning of each program or activity for trips to the restroom, etc.
- Teach minor children to notify an adult leader as to whereabouts if separated from the group/class. Child must acknowledge his return to same adult.
- Adult/child involvement. There should be no spanking, or any physical contact with private parts of any child or adult. Discipline MUST follow the disciplinary guidelines set forth in this policy.
- Parents should be notified as soon as possible of any accident, illness, physical distress or emotional trauma of their minor child.
- Any reported parental complaints about suspected or alleged mistreatment/abuse of their child should be reported to the pastoral staff and review board. Use the reporting mechanism set forth in the policy (Section C).
- There should be no administration of any medication or remedies without current (within three months) written parental authorization on file (Section C).
- There should be no photography or audio taping of any minor without pastoral authorization.

## **II. On Premises Policy**

- Child is to use the restroom in immediate area of class/group.
- Buddy system for restroom needs.
- Do not set a child outside room by himself for disciplinary action, or otherwise leave a child alone and without supervision.

## **III. Off Premises Activities**

- All activities must be approved by the pastoral staff and have an activity request form on file.
- Parent permission slips must be signed for each participant and kept with the leader (Section C).
- Transportation other than our church vehicles requires written permission, a copy of their current driver's license and evidence of insurance on the vehicle.
- Each vehicle must contain at least three persons.

#### **IV. Child Abuse Policy**

- It is our intent to follow State regulations in the reporting of child abuse. If you suspect that a child is being physically abused, sexually abused, or harmfully neglected, please report your concern to the pastoral staff. Pastoral staff will be responsible for complying with State regulations. In addition, if our State requires volunteers or employees to report incidents personally, we will assist you in contacting the appropriate agency.
- In cases where reporting is deemed necessary, our pastoral staff will work closely with the family and any of the helping agencies involved. Our desire is to provide protection for the children, and support for the family.
- Any suspected or alleged child abuse (physical, sexual, or neglect) by staff or volunteers can result in temporary removal from work/ministry pending the outcome of an investigation.

#### **V. Discipline**

- We believe that our staff and volunteers must “train up a child in the way he should go” with love and caring concern. It is not our position to mete out punishment. Discipline is the parent’s domain. Our domain is to set boundaries and offer options by training, teaching and demonstrating acceptable behavior.
- We never use corporal punishment (i.e., spanking, slapping, etc.) And we never discipline by humiliation (placing the child before a class as a “dunce” or other public reference to his/her misbehavior).
- All children will be disciplined in the same manner.
- Incidents requiring discipline will be responded to by offering the child a second chance.
- If the child continues to disrupt the class, respond by giving the child a “time-out” away from the activity in progress. Please note, however, that the child should never be placed in a room alone, or with only one other adult. If there are not two adults available to oversee the time-out in another area, the child should remain in the classroom.
- If it is not feasible to have the child in a time-out (i.e., additional adults not available, child is too disruptive, etc.) the child’s parents should be contacted and asked to come and get their child.
- Additional guidelines may be found in the Basic Behavior Boundaries for Children and Youth.

#### **VI. Accountability of Worker for Work Activity with Children/Youth**

- Workers must have prior approval from the pastoral staff and review board.
- Workers must register each time they are involved in a classroom or outing activity.
- Preschool department: Staff workers must adhere to policy of parents/guardian leaving minors under church responsibility. A sign-in sheet is required. No one may be picked up without a parent/guardian signature. This pertains to activities on or off premises.

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I have read each provision stated in the Adult/Minor Worker Policy concerning adult/child involvement and I understand and agree with each provision.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**(One copy to be signed by worker and returned to the Church for file)**

## **RESPONSE**

No prevention policy will be totally effective; however, when a prevention policy is in place and is being adhered to the church can respond to allegations of sexual misconduct or molestation with a proactive, confident stance. Bear in mind the following:

- **Whenever there is an allegation of sexual misconduct or abuse, the allegation must be taken seriously.**
- **Each situation must be handled straightforwardly and with respect for privacy and confidentiality.**
- **IMMEDIATELY contact your insurance carrier's claim line, which is located on your church insurance policy or contact your insurance agent.**
- **Give total cooperation to civil authorities under guidance of your attorney (or the Church of God State Office's attorney).**
- **Direct care and loving concern toward the victim and his/her family.**
- **Direct care and loving concern toward the accused and his/her family.**
- **Do not make any statements which would indicate that you hold the victim responsible in any way.**

### **PLAN YOUR RESPONSE IN ADVANCE DON'T BE CAUGHT BY SURPRISE**

If you have been adhering to your prevention policy, you should have adequate records, applications, references and screening forms. These should be up-to-date and within easy reach.

Begin by having a reporting procedure in place for all of your children's and youth programs. A standard form should be used, and each worker/leader should clearly know to whom they should report.

Then, select a SPOKESPERSON for your church. The spokesperson should be the ONLY ONE from the church to speak to the media and should be the one who reports information to the congregation tactfully and diplomatically. This person should not express bias toward either the alleged victim or the accused. All requests for information should be directed to the spokesperson. The rationale for this is that an unprepared pastor, staff member or board member may inadvertently give out conflicting and contradictory statements which may do more damage than good.

Have a working knowledge of the state and county requirements for reporting. Your local Department of Youth and Family Services, district attorney's office, or local law enforcement agencies will be a good resource for you.

Prepare a written position statement of your church regarding sexual misconduct/abuse with minors (see sample in this manual on page 14). This statement should be available at all times and in the event of allegations, should be released to the public. According to Richard Hammar, releasing a position statement is "far superior to making no comment." This is your opportunity to influence public opinion positively by emphasizing your awareness of the problem of child abuse, your concern for victims, and the extensive steps your church has taken to reduce the risk and provide a safe environment for children. Describe all the precautions you have taken, and the policies you have implemented. This is not a time for silence or "no comment." Do not surrender the pulpit to those who will criticize or condemn you.

### **PLAN YOUR RESPONSE CONTINUED ON NEXT PAGE**

**DO NOT** respond to allegations by denying that the incident occurred (that is a court decision); minimizing the incident (every incident of sexual misconduct or abuse is serious and should be acknowledged as such); nor place any blame on the victim or the victim's family. Responses like these are inappropriate, unhelpful and to be avoided.

**Use an attorney and** always have your attorney present when being questioned by law enforcement or social service agencies.

Accuse neither the alleged victim, his/her family, nor the accused in any public interview. The church must respond with love and concern.

Until the investigation is complete, charges made and a conviction or acquittal delivered, both the alleged victim and the accused deserve and should receive the prayers and concern of the body of believers.

Always work closely with your church administrative office and your Insurance Carrier.

Now that you have everything in place and know how to respond, follow these guidelines in case an actual incident occurs. Obtain your attorney's advice prior to responding publicly. Consider such an allegation and your response to be an **emergency** –the longer you wait to respond correctly, the more likely the damage to your church. **UNDER NO CIRCUMSTANCES SHOULD YOU CONFRONT THE ACCUSED UNTIL YOU HAVE COMPLETED STEPS 1 - 4.**

1. Document everything from the moment you are informed of a report of sexual molestation or misconduct. Keep records of all phone calls. Record to whom you spoke, when you spoke to them and what they said. Keep copies of all correspondence regarding the report together with all other documents.
2. Contact the Church administrative office immediately. If the report is on a weekend, contact a State Church Official or your Regional Church Representative at home. Contact your insurance carrier. Contact your attorney. Do not proceed without outside professional assistance from your attorney, the State Church Office, or your insurance carrier. Do not try to handle it as an internal problem, or as a spiritual problem.
3. Contact the proper civil authorities following the guidance of your insurance company and attorney. Once your "reporting form" is complete, **do not conduct an in-depth investigation.** This should be left to your attorney and insurance company.
4. Notify the parents. Be careful to follow your attorney's or insurance company's advice at this time.
5. Do not confront the accused until you know that the child or youth member is safe and in a secure environment.
6. The care and safety of the alleged victim is priority. Extend whatever pastoral resources are needed. Be supportive to the alleged victim's family and let them know that you care. Do not make a judgment on the situation as to anyone's guilt or innocence. Leave that to the legal authorities. By remaining caring and concerned, you generate good will. Lack of support and/or a negative reaction can increase the alleged victim's anger and hurt, and make reconciliation more difficult and litigation more likely.

**PLAN YOUR RESPONSE CONTINUED ON NEXT PAGE**

7. The accused should be treated with love, care and dignity. If the accused is a pastoral member, or church employee, he/she should be temporarily relieved of his/her duties until the investigation has been completed. If the accused holds a compensated position, arrangements should be made to maintain his/her income if possible until allegations are cleared. If this is not possible, arrangements should be made to suspend the accused's income, with restoration of the income when allegations are cleared.
8. Use the pre-written text of your church's position on sexual misconduct and abuse to answer the press and convey information to the congregation. This should be done by the designated spokesperson. Do not engage in any speculation, bias, or accusation. Confidentiality and privacy of all involved should be safeguarded at all times.

# **BASIC BEHAVIOR BOUNDARIES**

**The Primary Goal of Children's Ministries** is to provide an environment within which the children feel safe and loved—and are exposed to the truths about God's love for them as individuals both through the lessons and activities and through our lives.

Boundary setting and options are the domains of the teachers. (Discipline is the parent's domain.)

## **BOUNDARIES**

We give NO THREATS.

We do NOT withhold snacks for behavior control.

It is OK for a child to choose not to participate.

It is NOT OK for a child to choose to disrupt the entire class or hurt or endanger another child.

Do NOT leave the child alone outside the classroom, or in another room. Do not leave the child with just one adult—follow the "three" rule (two adults/one child or one adult/two children).

## **Basic Options:**

There are two basic options to be given to a child who is overtly disrupting the ongoing flow of the class. Please tell the child:

1. You can choose to participate or not participate (time-out), but you can choose to be nice and help the class, or
2. You can choose to have me call your parent so that your parent can come and help you.

Note regarding toys from home and items for sharing: A child's personal possessions are a "piece of home." These items are often touchstones of security. It is okay to bring items from home. If they become disruptive or in danger of being broken, tell the child you are putting the item upon on the shelf to keep it safe until it is time to go home.

## **Guidelines for Sharing with Parents:**

1. Smile! Be gentle and kind - our foremost goal is to bless them.
2. Say, "May I share something with you about \_\_\_\_\_ child's name \_\_\_\_\_". Be discreet. Take the parent aside. Confidentiality and privacy are important to everyone.
3. Be specific regarding the incidents of concern.

## **PUBLIC POLICY STATEMENT**

This is a SAMPLE Policy Statement which has been drafted for use by churches. This Policy Statement should be released to the public in the event of allegations of sexual misconduct or abuse of a minor by any church employee or volunteer. No other information should be released to the media or congregation without the advice of your attorney and/or insurance carrier.

We believe that our children are a precious resource which must be safeguarded. We seek to give our children every opportunity to reach their full potential. Physical and sexual abuse jeopardizes that potential and steals away the innocence of childhood.

Our church takes very seriously the safety and protection of all children and adults who participate in our church programs and activities. To minimize the risk to children and youth of sexual misconduct or abuse during church-sponsored activities we have set the following policies and procedures in place:

- We screen all paid employees, including clergy, and all volunteer workers who work with youth or children. No adult who has been previously convicted of child molestation or abuse is allowed to work with our children.
- We check references on all paid employees and all volunteers working with youth or children.
- We train all of our staff who work with children or youth, both paid and volunteer to understand the nature of child sexual abuse.
- We train all of our staff who work with children or youth, both paid and volunteer to carry out our policies to prevent sexual abuse.
- We take our policies to prevent sexual abuse seriously and see that they are enforced. We recognize that child physical and sexual abuse are criminal actions which we do not tolerate.
- We train our staff to understand state law concerning child abuse reporting obligations.
- We have a clearly defined reporting procedure for a suspected incidence of abuse.
- We offer pastoral counsel to victims of sexual abuse or misconduct and their family members.

## **ADDITIONAL PROCEDURES AND CAUTIONS WHICH MAY BE IMPLEMENTED FOR YOUR CHURCH SITUATION**

We are aware that it may not be possible, or practical for every church to implement the suggested policy in its entirety. Therefore, we have some suggested modifications, guidelines, and principles which you should follow if your church cannot comply with all aspects of the policy.

1. Two Adult Rule: We realize that many churches will not have enough workers to have two adults in each class. In that case, classrooms should have windows on the doors, or the doors should remain open, and a supervisor should visit the classrooms randomly throughout the class/activity period. In no event should a single child be left with a single adult unsupervised or in a vehicle without a third person.
2. Temporary or Periodic Helpers: Anyone regardless of being temporary or permanent that works with youth below the age of 18 must have background screening done. They should also complete the Primary Screen Application forms (Section C). This is required in order to continue to afforded sexual abuse coverage.
3. Six Month Rule: Ideally all workers will have attended the church for at least six months prior to becoming youth/children workers. If this is not possible (i.e., if you are a mission church or have no workers to choose from) then all of the other recommendations must be followed, including contact with all references.
4. Adult Family Members as Team Teachers: Many churches are employing the "team teacher" approach to satisfy the two adult rule. However, be cautious about using spouses as the team teachers. Some insurance carriers feel this arrangement increases the risk of sexual molestation/abuse since the spouse will be less likely to report an incident. In classes or activities involving minors, therefore, it is preferable that the ministry team be composed of members of different families.
5. Using Minors as Junior Teachers or Helpers: Care should be taken when using minors as children's workers. It is more difficult to check records or references on a minor. Therefore, it is advisable to always have an adult work in conjunction with a minor worker.
6. Criminal Records Check and Fingerprinting: Current Florida law allows for the fingerprinting and criminal records check of any applicant to be an employee or volunteer wishing to be in any position where he/she would have a supervisory or disciplinary power over a minor or any person in his or her care. The Florida Department of Law Enforcement will furnish the information to both the requester and the applicant. In cases where you cannot confirm references, or where there is a charge pending trial, or a conviction, you may obtain a criminal record check. Contact your local law enforcement agency or the Florida Department of Law Enforcement for instructions.

## **ABUSE REPORTING POLICIES**

1. It is the legal responsibility of all citizens of the State of Florida to report all cases of child abuse they observe, and further, to report visible signs of alleged abuse. Failure to report could lead to liability on the part of the church, the observer or both.
2. A report should be made immediately upon observation, but not before:
  - a. The child's safety and comfort are secured.
  - b. Suspected abuser is safely away from the children.
3. All reports of child abuse should be directed to one of the following three people who will in turn immediately notify the Senior Pastor.
  - a. \_\_\_\_\_ Children's Director
  - b. \_\_\_\_\_ Youth Pastor
  - c. \_\_\_\_\_ Nursery Director
4. To preserve confidentiality, it is important to discuss the incident only with the persons listed above.
5. The Report of Incidence of Child Abuse Form (C-53) will be completed no more than 24 hours after the incident occurs.

## **RESPONSIBILITIES OF CHURCH LEADERSHIP**

1. Take all allegations seriously.
2. Conduct a preliminary investigation to become educated to the details of the situation.
3. Contact the church's insurance company (preferably within 24 hours of learning of the allegations).
4. The insurance company will assign legal counsel.
5. Make contact with the lawyer assigned to you.
6. Contact church denominational leadership.
7. Do not give information to anyone (including police) without consulting with your attorney.
8. Prepare a public statement (see sample form A-14) with input from your attorney to answer the press and to convey the news to the congregation.
9. Keep a record of dates the above information was completed on the Church Leadership Record of Action Form (C-54).

## **RESPONDING TO PERSONS INVOLVED**

1. Take all reports seriously and treat the victim with dignity and respect.
2. Contact persons involved in a caring, Christ-like manner.
3. Treat the accused with dignity and support. If the accused is a church worker, he/she is to be relieved of his/her duties until the investigation is finished.
4. The applicable director will notify the parents of victims.
5. Use the text that has been prepared for the public statement to answer the press and to convey news to the congregation. Be careful to safeguard the privacy and confidentiality of all involved.

## WHY SHOULD I KNOW ABOUT CHILD SEXUAL ABUSE?

Child sexual abuse robs children of their childhood and can potentially scar its young victims for life. Consequences of child sexual abuse can plague victims into adulthood—even through adulthood.

Child sexual abuse affects everyone. Family and friends may also suffer as they experience anger and outrage or guilt and shame about covering up the abuse. The larger community suffers as families are shattered, victims may turn to drugs and crime to ease their pain, and our most valuable resources – our children – are injured.

You can help prevent child sexual abuse! Children must be given clear information which includes methods for protecting themselves. Children should be encouraged to discuss incidents where they felt uncomfortable. Suspected cases should be reported to proper authorities.

### What is Child Sexual Abuse?

#### Child Sexual Abuse may be...

**Nonphysical** examples of nonphysical sexual abuse include indecent exposure (exhibitionism), Peeping (voyeurism), sexualized talk with children

**Physical** examples of physical sexual abuse include fondling or orally stimulating a child's genitals, having a child fondle or orally stimulate another's genitals, sexual intercourse.

**Violent** examples of violent sexual abuse include rape or use of physical violence or threats of violence correlating with other forms of sexual abuse.

–Child sexual abuse in general includes any form of contact or exploitation in which a minor is being used for the sexual stimulation of the perpetrator.

–All child sexual abuse is an exploitation of a child's vulnerability and powerlessness in which the abuser is fully responsible for the actions.

–Child sexual abuse is criminal behavior that involves children in sexual behaviors for which they are not personally, socially, and developmentally ready.

## **HOW TO RECOGNIZE POSSIBLE CHILD ABUSE (Physical, Sexual, Emotional)**

- A child may describe events which are abusive.
- A parent may tell you of family practices that are abusive.
- A child may have injuries which are not consistent with the explanations he or she offers.
- A child may have unusual frequent and/or serious injuries or have difficulty in remaining seated due to physical discomfort.
- A child may have knowledge of sexual matters atypical for someone of the child's age.
- A child may exhibit serious and otherwise unexplained fears of an older person or another child.
- A child may be atypically depressed, withdrawn, or aggressive.
- A child may experience sudden decline in participation in activities, performance, or social relationships.
- A child's basic needs for food, clothing, and shelter may be unmet.
- A "good" child may begin acting out or lying.
- A child may not want to go home.

## **BIBLIOGRAPHY AND ADDITIONAL RESOURCES FOR LOCAL CHURCHES**

Fortune. ***Sexual Abuse Prevention: A Study for Teenagers***

Copyright 1984 by United Church Press. 700 Prospect Ave., Cleveland, OH 044115 1-800-537-3394

Fortune: ***Violence in the Family: A Workshop Curriculum for Clergy and Other Helpers***

Copyright 1991 by The Pilgrim Press, except Chapter 3 copyright 1991 by The Center for the Prevention of Sexual and Domestic Violence. 1-800-537-3394.

Hammar, Klipowicz and Cobble. ***Reducing the Risk of Child Sexual Abuse in Your Church***

Copyright 1993 by Church Law and Tax Report, 617 Greenbrook Pkwy, Matthews, NC 28104. Training Manual: \$8.95. Book: \$12.95. DVD set (Reducing the Risk): \$39.95. Complete Kit (Includes all items and training manual: Reducing the Risk of Child Sexual Abuse in Your Church): \$49.95, 1-800-222-1840; for more information, visit [www.reducingtherisk.com](http://www.reducingtherisk.com).

Patterson, Tremper, and Rypkema. ***Child Abuse Prevention Primer for Your Organization***

Copyright 1995 by Nonprofit Risk Management Center, 1001 Connecticut Ave., NW, #900, Washington, D.C. 20036, \$12.00 from Energize Inc., 1-800-395-9800.

Patterson, Tremper, and Rypkema, ***Staff Screening Tool Kit: Keeping the Bad Apples Out of Your Organization*** - Copyright 1994 by Nonprofit Risk Management Center, 1001 Connecticut Ave., NW, #900, Washington, D.C. 20036.

Reid and Fortune. ***Preventing Child Sexual Abuse: A Curriculum for Children Ages Nine through Twelve*** - Copyright 1989 by United Church Press, 700 Prospect Ave., Cleveland, OH 44115. 1-800-537-3394.

Reid and Fortune. ***Bless Our Children: Preventing Sexual Abuse***

Video illustrates how prevention programs can be incorporated into religious education in parishes and schools. Study guide, Copyright 1993 by The Center for the Prevention of Sexual and Domestic Violence, 936 N. 34<sup>th</sup> St., #200, Seattle, WA 98103. 1-206-634-1903.

Reid and Fortune. ***Hear Their Cries: Religious Responses to Child Abuse***

A video documentary on the role of pastors, teachers, counselors, and parents in preventing all forms of child abuse. Study guide, Copyright 1992 by The Center for the Prevention of Sexual and Domestic Violence, 936 N. 34<sup>th</sup> St., #200, Seattle, WA 98103. 1-206-634-1903.

Holsopple. ***Beyond the News: Sexual Abuse***

One DVD in a series designed to help small groups discuss contemporary issues. Focuses on a church-based healing ministry with both victims and abusers. Study guide. Copyright 1993 by Mennonite Media Ministries, 1251 Virginia Ave., Harrisonburg, VA 22801. 1-800-999-3534. For more information, visit [www.store.thirdwaymedia.org](http://www.store.thirdwaymedia.org).

# **CHURCH POLICIES**

## **Manual Section B**

## **SUPERVISION POLICIES**

1. The Child and Worker Protection Policies will be reviewed annually and revised as necessary.
2. There will be designated monitors assigned by the head usher to patrol the building during regular church services.
3. Two adults in classrooms with children/youth is ideal. Mature teenagers may be used if supervised by an adult.
4. Supervisors are to monitor activity in their departments.
5. Children/youth remain the responsibility of their parents during activities where there is no programming specifically designed for them. Children/youth are to remain in areas of the church where adult supervision is available.
6. Children, nursery through kindergarten, will not be released from their departments except to parents or persons designated in writing by parents.
7. Preschool children are to go to the bathroom in groups always with an adult.
8. If a child needs assistance in the bathroom, an adult may enter to assist. The bathroom door must be left open while the adult is present.
9. Elementary children (grades 1 through 6) needing to leave their classrooms during Sunday School or Children's Church, etc., are to leave in pairs, ideally with an adult.
10. All classrooms will have a window with clear view of the classroom or the door will remain open.
11. Outside entrances in the nursery hallways and the outside entrance to the church office area will be locked 15 minutes after evening services begin.

## **OFF-CAMPUS TRIP POLICIES**

1. Leaders must first contact the Pastor, Children's Ministries Office or Youth Ministries Office to authorize any off-campus events and complete a Master Calendar Form.
2. We recommend that field trip transportation be provided by church vehicles with approved drivers.
3. One-on-one field trips are prohibited. There must always be more than one adult accompanying any group on a field trip.
4. All chaperones must be at least 18 years of age, and must have a Background Screening Form on file.
5. Ratios for field trips are 1 adult per 4 to 6 preschoolers, 1 adult per 8 to 10 Elementary children and 1 adult per 10 teenagers.
6. Field trips are only allowed to public places.
7. All children/teens on the field trip must have a Youth Church Activity Waiver on file for each event.

## **NURSERY POLICIES**

1. Main doors of the nursery classrooms are to remain open during use.
2. The back entrance doors to all nursery classrooms will remain locked at all times to provide a safe barrier for children.
3. At least two persons are to be on duty in any nursery at any given time.
4. Only supervisors and those assigned to nursery duty are allowed to handle children.
5. Only assigned workers are allowed in the nurseries unless a parent is asked to stay.
6. An adult supervisor is to be on duty at all times when nurseries are in use.
7. All nursery children (ages birth to 3) are to be assigned a monitor number to be used to page parents in the sanctuary.
8. When parents will be in any area of the building other than the sanctuary, parents are to describe their location and the time they plan to be in that location on the sign-in sheet.
9. A gate or safety door will be in place at all times to provide a safe barrier for the children.
10. Whenever the toilet in a nursery is being used by a child, the door will remain open. When toilet is not in use, the door will remain closed.
11. There should be another authorized worker in the room when children are on the changing table or being assisted in the toilet.
12. Nursery children will not be released except to parents or persons designated in writing by parents.

## **PERSONNEL SCREENING POLICY**

1. All personnel, both volunteer and paid employees working with children/youth shall fill out an appropriate Primary Screening Form for children or youth workers (Section C).
2. Reference checks shall be made for all new workers and a Reference Contact and Response form (Section C) shall be filled out and attempts made to verify references.
3. All forms shall be kept secure and confidential to be disclosed only to those who must have them in order to carry out their responsibilities for/in Florida, or as required by law.
4. A criminal records check, Request for Criminal Records Check and Authorization, (Section C) will be made on all personnel (paid and volunteer) who work with children and youth.
5. All department heads and teachers shall be members of the church or shall have been regular attendees for at least six months.
6. All additional personnel working with children/youth shall have been attendees for at least six months (with the exception of paid children's workers and college interns involved in children/youth ministry).
7. Last minute and occasional volunteers shall fill out an application form and background screening is to be done.
8. All workers shall be personally interviewed by the Pastor or designated member of the Ministry Team before being assigned a position with children/youth.
9. All personnel in youth and children's ministries shall attend annual mandatory training sessions and review Child & Worker Protection Policies. Personnel recruited between sessions must meet with the Policy Director to review the policies before assuming his/her assignment.

## **SEXUAL HARASSMENT POLICY GUIDELINE**

The Church is committed to providing a work environment that is free of discrimination. In keeping with this commitment, the church maintains a strict policy prohibiting unlawful harassment, including sexual harassment. It is important for you to understand that jokes, stories, cartoons, nicknames, and comments about appearance may be offensive to others.

Sexual harassment of employees by supervisors, co-workers, volunteers or vendors is prohibited. Unlawful sexual harassment includes unwelcome sexual advances, requests for sexual favors, and other verbal, visual, or physical conduct of a sexual nature when:

- \*submission to the conduct is made a condition of employment;
- \*submission to or rejection of the conduct is used as the basis for an employment decision affecting the harassed employee; or
- \*the harassment has the purpose or effect of unreasonably interfering with an employee's work performance or creates an intimidating, hostile, or offensive work environment.

Examples of sexual harassment include unwelcome sexual flirtations, advances, or propositions, verbal abuse of a sexual nature; subtle pressure or requests for sexual activities; unnecessary touching of an individual; graphic comments about an individual's body; a display in the workplace of sexually suggestive objects or pictures; sexually explicit or offensive jokes; or physical assault.

If you believe that you are being, or have been, harassed in any way, please report the facts of the incident or incidents to your Pastor, Church Insurance Administrator, or Church Denominational Headquarters Overseer immediately, without fear of reprisal. In determining whether the alleged conduct constitutes unlawful harassment, the totality of the circumstances, such as the nature of the conduct and the context in which the alleged incident occurred, will be investigated.

Violation of this policy may result in disciplinary action, up to and including possible termination.

## **BIBLE STUDY AT INDIVIDUAL HOMES**

There is no Insurance coverage for bible studies being held at individual homes.

If a bible class is being held at an individual's home and an accident occurs, either the Injured Party's health insurance or the Home Owner's personal insurance would respond.

# **CHURCH FORMS**

## **Manual Section C**

# PRIMARY SCREENING FORM FOR VOLUNTEER OR PAID YOUTH/CHILDREN'S WORKERS (Confidential)

This form is to be completed by all volunteers or applicants for a position involving the supervision or custody of minors. It is being used to help the church provide a safe and secure environment for those children, youth, and workers who participate in our programs and use our facilities. The information contained in this form will be kept confidential but will be disclosed only to those who must have it in order to carry out their responsibilities for/in Florida, or as required by law.

## PERSONAL

Date: \_\_\_\_\_

Name: \_\_\_\_\_  
Last First Middle Maiden

Present Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home Phone: ( ) \_\_\_\_\_ Work Phone: ( ) \_\_\_\_\_

\*Marital Status: \_\_\_\_\_ \*Name of Spouse: \_\_\_\_\_

Date of Birth: / / \_\_\_\_\_ Occupation: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
(Compensated workers only)

\* Information Not Required

Please indicate the kind of role you prefer in children's/youth work: \_\_\_\_\_

Please indicate the date you would be able to begin: \_\_\_\_\_

What is the minimum length of commitment you want to make? \_\_\_\_\_

**Worker Screening Form Continued on Next Page**

The disturbing and traumatic rise of physical and sexual abuse of children has claimed the attention of our nation and society. The following policies reflect our commitment to provide protective care of all children, youth, and volunteers who participate in church sponsored activities.

1. Individuals who have been convicted of either child sexual or physical abuse may not volunteer service in any church sponsored activity or program for children or youth.
2. Survivors of childhood sexual or physical abuse need the love and acceptance of this church family. Individuals who have such a history should discuss their desire to work with children or youth with one of the pastoral staff prior to engaging in any volunteer service.
3. All volunteers working with youth or children are required to be attendees of the Church for a minimum of six months.
4. Volunteers should observe the "two adult" rule. Adults should never be alone with children or youth without an adult partner.
5. Volunteers should immediately report any behaviors which seem abusive or inappropriate to their supervisor.

**Please Answer Each Question. Your Response Will Be Kept Fully Confidential.**

1. As a church volunteer, do you agree to observe all church policies regarding working with youth or children?    yes    no
2. Have you ever been convicted of or pleaded guilty to a crime?    yes    no
3. Are there any felony charges pending against you?    yes    no

If you prefer, you may refuse to answer this question, or you may discuss your answer in confidence with the senior pastor rather than answering it on the form. Answering yes or leaving the question unanswered will not automatically disqualify an applicant for children or youth work. I have read the above policy and agree to observe the safeguards listed.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date Signed

**Worker Screening Form Continued on Next Page**

## PERSONAL TESTIMONY

Please explain briefly how Christ came to be the Lord of your life, and your relationship with Him right now. (Use back of page if needed).

## CHURCH HISTORY

Are you a member of \_\_\_\_\_ Church?      Yes \_\_\_\_\_ No \_\_\_\_\_

If no, how long have you been attending? \_\_\_\_\_

List (name, city and state) other churches you have attended regularly during the last five years:

---

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Have you worked with children/youth in any of the above-mentioned churches? (Please specify age groups)

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**Worker Screening Form Continued on Next Page**

## REFERENCES

Please help us meet the challenge of today by listing references relevant to working with youth and children.

**1. Church References: Please list persons from other churches where you have worked with children or youth.**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Phone (including Area Code): (      ) \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Phone (including Area Code): (      ) \_\_\_\_\_

**2. Other References: If you have had no previous work experience with children and youth, please complete this section. Please list individuals who could provide a personal reference for you that tell us about your interpersonal skills and your ability to communicate with others.**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Phone (including Area Code): (      ) \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Phone (including Area Code): (      ) \_\_\_\_\_

**Worker Screening Form Continued on Next Page**

## EMPLOYMENT HISTORY

List below, beginning with the most recent, all present and past employment.

Company Name: \_\_\_\_\_

Company Address: \_\_\_\_\_

Phone Number (including Area Code): (      ) \_\_\_\_\_

Position Held/Job Title: \_\_\_\_\_ Employment Dates: \_\_\_\_\_

Name and Title of Immediate Supervisor: \_\_\_\_\_

Reason for Leaving: \_\_\_\_\_

Final Salary: \_\_\_\_\_ Brief Description of Duties: \_\_\_\_\_

---

Company Name: \_\_\_\_\_

Company Address: \_\_\_\_\_

Phone Number (including Area Code): (      ) \_\_\_\_\_

Position Held/Job Title: \_\_\_\_\_ Employment Dates: \_\_\_\_\_

Name and Title of Immediate Supervisor: \_\_\_\_\_

Reason for Leaving: \_\_\_\_\_

Final Salary: \_\_\_\_\_ Brief Description of Duties: \_\_\_\_\_

---

Company Name: \_\_\_\_\_

Company Address: \_\_\_\_\_

Phone Number (including Area Code): (      ) \_\_\_\_\_

Position Held/Job Title: \_\_\_\_\_ Employment Dates: \_\_\_\_\_

Name and Title of Immediate Supervisor: \_\_\_\_\_

Reason for Leaving: \_\_\_\_\_

Final Salary: \_\_\_\_\_ Brief Description of Duties: \_\_\_\_\_

---

**Worker Screening Form Continued on Next Page**

## APPLICANT'S STATEMENT

The information contained in this form is correct to the best of my knowledge. I authorize any references or churches listed in this form to give you any information (including opinions) that they may have regarding my character and fitness for children or youth work. In consideration of the receipt and evaluation of this form by \_\_\_\_\_ Church, I hereby release any individual, church, youth organization, charity, employer, reference, or any other person or organization, including record custodians, both collectively and individually, from any and all liability for damages of whatever kind or nature which may at any time result to me, my heirs, or family, on account of compliance or any attempts to comply, with this authorization. I waive any right that I may have to inspect any information provided about me by any person or organization identified by me in this form.

Should my application be accepted, I agree to be bound by the Bylaws and Policies of the \_\_\_\_\_ Church and to refrain from unscriptural conduct in the performance of my services on behalf of the church.

I further state that I HAVE CAREFULLY READ THE FOREGOING RELEASE AND KNOW THE CONTENTS THEREOF AND SIGN THIS RELEASE AS MY OWN FREE ACT. This is a legally binding agreement which I have read and understand.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Witness' Signature \_\_\_\_\_ Date \_\_\_\_\_

**Worker Screening Form Continued on Next Page**

## **CERTIFICATION**

I certify that all of the information furnished on this Application is true, complete and correct. I understand and agree that any falsification, misrepresentation or omission of fact either on this Application or during the pre-hire process will be reason for (1) my not being offered employment or (2) dismissal at any time from the service of the Church if employed.

I understand and agree that my employment and compensation are for no definite period and may, regardless of the time and manner of payment of my wages and salary, be terminated at any time by me or the Church, with or without cause, and without any previous notice. I also understand and agree that the Church has the right to unilaterally modify and/or terminate any policies, practices, procedures and standards it has adopted or implemented, to the extent not limited by law. I acknowledge that neither Church employee nor representative, other than its Pastor, has either the power or authority to enter into any agreement for employment for any specified period of time, or to make any representations or agreements contrary to any of the foregoing, unless that agreement is in writing and signed by the Pastor of the Church. I understand that any prior representations, promises, contracts or statements made by or on behalf of the Church are expressly superseded by the foregoing.

The Immigration Reform and Control Act of 1986 states that employers must require all persons hired to submit documents to the employer showing their identity and their right to be lawfully employed in the United States. It also requires that the employee complete and sign a government form to this effect.

If you are hired by the \_\_\_\_\_ Church, you will need to furnish documents for inspection that verify your identity and indicate that you are legally permitted to work in the United States. Documents that are acceptable include your driver's license, or state issued I.D., and your Social Security card or Birth Certificate.

These documents must be provided within three (3) working days of employment. If the original documents are not available, you must submit proof that you have applied for the required documents.

Signature \_\_\_\_\_ Date \_\_\_\_\_

# REFERENCE CONTACT FORM (Confidential)

1. Name of Applicant: \_\_\_\_\_
  
2. Reference or church contacted (if a church, identify both the church and person or minister contacted):  
\_\_\_\_\_
  
3. Date and time of contact: \_\_\_\_\_
  
4. Person contacting the reference or church: \_\_\_\_\_
  
5. Method of contact (telephone, letter, personal conversation): \_\_\_\_\_
  
6. Summary of conversation (summarize the reference's or minister's remarks concerning the applicant's Fitness and suitability for youth or children's work) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Legible Signature

\_\_\_\_\_  
Position

\_\_\_\_\_  
Date

# REQUEST FOR CRIMINAL RECORDS CHECK AND AUTHORIZATION

I hereby request that Criminal Records Check be conducted by \_\_\_\_\_

and that any information which pertains to any record of convictions contained in policy files or in any criminal file maintained on me whether Local, State or National be released to the Church. I hereby release any Police Departments, Law Enforcement Departments or those receiving the results of this check from any and all liability resulting from such disclosure.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Print maiden name, if applicable

\_\_\_\_\_  
Print all aliases

\_\_\_\_\_  
Race

\_\_\_\_\_  
Sex

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Place of Birth

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Driver's License Number

\_\_\_\_\_  
Today's Date

**Record Sent to:** \_\_\_\_\_

**Address:** \_\_\_\_\_



**SecureSearch**, a premier online background screening service for  
Church Pre-employment, Post-hire, and Volunteers  
The key to safety is due diligence

We specialize in working with churches, schools and camps and other faith-based non-profits to increase their due diligence leading to enhanced safety for children, youth, special needs adults and the general staff while maintaining privacy and compliance.

- 🌐 \$39.00 Set Up Fee
- 🌐 Most wide-ranging search in the industry to date
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- 🌐 We specialize in church safety and compliance issues
- 🌐 References available
- 🌐 Competitive prices

**We invite you to join us**

**To get your account started, simply contact us by phone or e-mail**

The following four pages provide some frequently asked questions regarding Background Checks and current pricing of bundled packages offered.

Contact us via the web: [www.securesearchfaith.com](http://www.securesearchfaith.com)

By e-mail: [cs@securesearchfaith.com](mailto:cs@securesearchfaith.com)



**SecureSearch**  
Integrity. Technology. Security.

By phone: 1.866.378.8389



## Background Checks 101

*This document is designed as a quick FAQ reference guide and not intended as legal advice.*

### **Who should I screen?**

Employers should screen ALL employees to help protect against workplace violence and Negligent Hiring – what you order is dependent on their roles and responsibilities. Non-profits should screen any unpaid employee (a.k.a. Volunteer) that has responsibilities that may include: supervision of another, children, youth, vulnerable adults, money, keys, drivers as well as outside Contractors that are unescorted at all times.

### **Sex offense records originate at the local level.**

While an arrest and conviction record originates at the local level, each state must maintain a registry of sex offenders in accordance with Megan's Law and other State and Federal laws. Sex offenders must register with the state where they live – and when they move, they must register with the new state. 30% of sex offenders are absconders (i.e. they do not register in accordance with law). Their sex offenses are still recorded in the state's sex offender registry, but their location will not be accurate. Sex offenders are in the sex offender registry for life, unless otherwise specified by the courts. Not all Sex Offenders are pedophiles but all pedophiles are sex offenders.

### **There is no "perfect" criminal records search.**

Criminal records are inaccurate for a variety of reasons. First, offenders may have their records expunged if they comply with the terms of their sentencing. Second, data is entered and updated by humans, thus the margin for human error. Third, the process requires first that the information be entered and then updated. A breach can occur at either step. Finally, false positives occur due to identity theft, spelling errors, name changes, and so on. That is why the best – and most accurate – records are local court records.

### **There is no such thing as a truly "national" commercial criminal records search.**

Since third party background check providers cannot search the NCIC, they compile multiple sources of data into databases that are searchable by name. These searches are often referred to as "online database searches," "name based searches," or "multi-state searches." The jurisdictions and courts included in these searches will vary from provider to provider, so be sure to ask your provider for their jurisdiction coverage list. SecureSearch offers three types of "Multi-State" database searches, please consult with one of our knowledgeable Client Advocates for recommendations on services and coverage in your area.

### **Myth: Fingerprinting searches will always find a criminal record.**

**False.** Fingerprint records are not the perfect search for a variety of reasons. Typically, this information is kept in an "arrest" record database in which dispositions are not updated or part of the record. Only 60% of arrests typically are fingerprinted leaving a large gap in coverage. Sending fingerprint cards to the state does not guarantee a "national" FBI search unless requested and paid for at an additional fee. When the FBI "national" search is requested, they only return results on Felonies not misdemeanors.

### **What should I do about other known names (i.e. maiden, previous married, nicknames, aliases)?**

Due to the fact that criminal searches are based solely on Name and Date of Birth, it is imperative for due diligence that each and every name they are aware of regarding the applicant is searched. SecureSearch does offer an Alias Name search that will automatically search for criminal and sex offender records of all names that are returned via our SSN Trace (a compilation of name and address history from the three credit bureaus going back over 25 years). Please ask one of our Client Advocates about the Multi-State search with Alias Names for more information.

**Federal crimes are not included in county or state databases.**

Federal crimes (i.e. crimes against the federal government, crimes on federal land, or crimes like racketeering, securities fraud, or embezzlement) are not included in local court records or online database searches. A separate Federal Criminal Records Search of US Courts should be conducted to search for these crimes.

**How do I fill in the gaps?**

Run Multi-State Searches on everyone who works or volunteers in your organization. We recommend one or more following services combined with the Multi-State search for proper due diligence.

- *County Courthouse searches: Manual search of court records at the jurisdiction. Each name requires a separate search, i.e.: Alias and Maiden name.*
- *Statewide Criminal Repository: Currently 18 states provide statewide searches. Sources for this information vary from state to state. Each name requires a separate search, i.e.: Alias and Maiden name.*
- *National Federal Courthouse search: Searches all Federal Courts nationally. Each name requires a separate search, i.e.: Alias and Maiden name.*

**What about Juveniles?**

Although some juveniles who are registered sex offenders *may not* appear in a sex offender registry search, many experts advise running the same criminal records search on minors as legal adults. Most juvenile records have been sealed by the courts. When running a criminal records search on a juvenile the results may return as “Sealed by court” or “No offenses found.” Records for juveniles tried as adults are typically included in the database searches. It is a good practice to run these searches as due diligence even though you will usually not get a “hit”. It is the paper trail of your process that is key.

*\*Note: A parent or guardian must sign a consent form for minors. A consent form for minors is located on our website.*

**How often should I conduct background screenings?**

Pretty much it is up for interpretation but you want to make sure that you are doing what is or has become the “norm” in your “industry”. Therefore, if others are running checks annually, you probably should be doing the same as the courts may see this as common for a like organization.

Call us if you have questions about coverage or which services would be best for your organization. We are happy to customize a package that fits your needs and budget.

**SecureSearch**  
**Office Hours: Monday – Friday, 8:00am – 5:00pm MT**  
**866-891-1954, Option 1**  
**CustomService@SecureSearchPro.com**  
**On the web, 24/7/365**  
**www.SecureSearchPro.com**

**\*\*Company Name and Contact Information Update January 2017\*\***  
**SecureSearchFaith**  
**Office Hours: Monday-Friday, 8 am – 5 pm EST**  
**866-378-8389, option 1**  
**cs@securesearchfaith.com**

## EXHIBIT "A"

### PRICING FOR SERVICES (Non-Profits) – 2011

Most services below will be available in your order menu. For your ordering convenience services can pre-selected. Please check the box next to the service you would like ordered for each profile.

**Multi-State Criminal Search with Alias and SSN Trace** **\$13.00 (A \$15.00 Value)**

- Multi-State Criminal Search Searches more than 415 million criminal records from Counties, Department of Corrections (DOC), Administration of the Court (AOC) and State Sex Offender Registries (SOR) covering all 50 states and Washington, DC\*. Also included are national and international terrorism sources, more than 2.1 million photos are available.
- National Sex Offender Search
- SSN Validation
- SSN Death Index Search
- Name and Address History (30 years)
- "Smart Search" (Alias Search) – we search all names returned against the Multi-State Criminal and National Sex Offender databases

*\*See coverage document for details on counties and states that report to this database.*

*DISCLAIMER: Though this search is very broad it should not be relied upon as your only source of information. We recommend it be accompanied by individual county searches of the known addresses of your applicant.*

Add a Red Flag review by our staff for an additional charge of \$1.00 per profile.

**Multi-State Criminal, National Sexual Offender Search and SSN Trace** **\$11.00 (A \$13.00 Value)**

- Multi-State Criminal Search Searches more than 415 million criminal records from Counties, Department of Corrections (DOC), Administration of the Court (AOC) and State Sex Offender Registries (SOR) covering all 50 states and Washington, DC\*. Also included are national and international terrorism sources, more than 2.1 million photos are available.
- National Sex Offender Search
- SSN Validation
- SSN Death Index Search
- Name and Address History (30 years)

*\*see coverage document for details on counties and states that report to this database.*

*DISCLAIMER: Though this search is very broad it should not be relied upon as your only source of information. We recommend that it should be accompanied by individual county searches of the known addresses of your applicant.*

Add a Red Flag review by our staff for an additional charge of \$1.00 per profile.

**Multi-State Criminal and National Sex Offender Search** **\$9.00 (A \$11.00 Value)**

- Multi-State Criminal Search Searches more than 415 million criminal records from Counties, Department of Corrections (DOC), Administration of the Court (AOC) and State Sex Offender Registries (SOR) covering all 50 states and Washington, DC\*. Also included are national and international terrorism sources, more than 2.1 million photos are available.
- National Sex Offender Search

Add a Red Flag review by our staff for an additional charge of \$1.00 per profile.

**Due to limited database coverage in some states, County Courthouse searches are recommended for thorough due diligence. Please inquire about coverage in your location, or review the Multi-State Coverage document located on our website.**

- County Courthouse Criminal Search (7 Year History)** \$9.00\* (A \$10.00 Value)  
 SecureSearch automatically dispatches your order to a licensed court researcher to visit the county courthouse clerk (in person). If courts are combined, we will search for felonies and misdemeanors going back a minimum of 7 years. (Manual process; can take up to 1-7 business days) \*Plus applicable court fees, these fees vary by County and State.  
 If you know you would like county searches added to your profile requests, SecureSearch will put a service alert on your account to ensure county searches are ordered per below:
- In areas where a county may not report any or all criminal information to the national database, I authorize SecureSearch representatives to order up to two (2) county searches per profile covering the last 7 years of residence. I understand each county is \$9.00 plus any applicable court fees. I understand SecureSearch will contact me when additional county searches are recommended, or if the cost will exceed \$\_\_\_\_\_ (Insert cost limit)*
- MVR Records** \$5.00 plus state MVR fee  
 Results are instant from 45 states. Some states take may longer. A faxed copy of the applicant's consent is necessary in some states.
- Statewide Criminal Repository Search** \$10.00 plus state fees  
 Currently available in 18 states – Coverage varies per state, please inquire
- Colorado Statewide Criminal Search** \$10.00  
 All county courts in real-time – instant results
- Education Verification – Higher Education Only** \$10.00 per school  
 \*Additional access fees may be charged by school
- Previous Employer Verification** \$10.00 per employer  
 \*Additional fees may be charged by some employers
- Federal District Courts Search**  \$15.00 per district  
 \$23.00 national
- Full Executive Staff Member Screening Package** \$84.00  
 Includes a Multi-State Criminal and Sexual Offender Search with SSN Trace and Alias search augmented, when necessary, by individual county searches (up to 2), of addresses not covered in the on-line search. A full credit report (if a site visit is conducted), a motor vehicle driving report and previous employment (up to 2) and education verifications of higher degrees. (up to 2) *This report can take up to 5 business days to complete. \*Plus any applicable access fees.*
- Full Pre-Employment Credit Report (PEER)** \$10.00  
*NOTE: If you desire access to credit reports, you must agree to a physical site visit and inspection. The cost of the site visit is \$85.00. Please indicate on Service Agreement, page 1, if you wish to have access to credit reports. We recommend credit reports for anyone who may have financial responsibilities with your organization.*
- Drug Testing:**  
 \*Drug testing takes approximately 10 days to set up, please plan accordingly.
- Urine Screen, 5 Panel:** \$35.00  
 Amphetamines, Cocaine Metabolite, Marijuana Metabolite, Opiates, Phencyclidine
- Urine Screen, 10 Panel** \$45.00  
 Amphetamines, Cocaine Metabolite, Marijuana Metabolite, Opiates, Phencyclidine, Barbiturates, Benzodiazepines, Methadone, Propoxyphene, PCP

*Prices are subject to change without notice. State, Court and other fees subject to change at State discretion. SecureSearch will make every reasonable effort to inform you of fee changes by States and Courts.*

# F.D.L.E.

FLORIDA DEPARTMENT OF LAW ENFORCEMENT

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User Services Bureau

**Checking the Background  
of Persons Who Work or  
Volunteer With  
Elderly, Children  
and  
Disabled Persons**

# FLORIDA DEPARTMENT OF LAW ENFORCEMENT

## USER SERVICES BUREAU

### Checking the Background of Persons Who Work or Volunteer With Children, Elderly And Disabled Persons Under s.943.0542, FLORIDA STATUTES

In 1993, Congress passed the National Child Protection Act (NCPA) that authorized criminal history record checks for persons who work with children in either an employee or volunteer status. This Act was amended in 1994 to include elderly and disabled persons. It was again amended in 1998 under a bill proposed by Florida Representative Foley. This particular amendment made it easier for state and national criminal history information to be obtained. Florida's Legislature passed a law in 1999 consistent with the NCPA. Together, these laws promote a broader exchange of criminal history information for purposes of recreation to children, the elderly or individuals with disabilities. The state and national criminal record checks will help screen volunteers and employees associated with these entities and will help prevent the abuse of those served by the entities.

#### 1. **What is the difference between the NCPA and the Volunteers for Children Act?**

The same laws and amendments are referred to under a variety of different names. The laws are sometimes named for sponsors or persons who supported the new laws or amendments. For the purposes of the available criminal history information, **these different names all refer to the same basic law**. Names you hear are: the National Child Protection Act, the Oprah Winfrey Law, the Foley Act, and the Volunteers for Children Act.

#### 2. **Who can obtain criminal history record checks under NCPA?**

"Qualified entities" are allowed to obtain criminal history information as described under the NCPA. **A qualified entity is a business or organization, whether public, private, for profit, not-for-profit, or voluntary, that provides care or care placement services, including a business or organization that licenses or certifies others to provide care or care placement services.**

"Care" means the provision of care, treatment, education, training, instruction, supervision, or recreation to **children, the elderly, or individuals with disabilities.**

### 3. Who are considered children, the elderly or individuals with disabilities?

"Child means a person who is a child for purposes of the criminal child abuse law of a state. In Florida, that means any unmarried person less than 18 years of age who has not been emancipated by order of the court. "Individuals with disabilities" mean persons with a mental or physical impairment who require assistance to perform one or more daily living tasks. "Elderly person" means a person who is 60 years of age or older.

### 4. How can my organization become a qualified entity?

If your business or organization meets the criteria of a "qualified entity" as described above, you may contact the Florida Department of Law Enforcement (FDLE) at (850) 410-7963, and obtain an application form. You may also obtain the form from the FDLE web site, [www.fdle.state.fl.us](http://www.fdle.state.fl.us). Complete the form and mail it to FDLE at P.O. Box 1489, Tallahassee, FL 32302.

### 5. What happens once I submit my application?

FDLE staff will review the application. If it is determined that your organization meets the requirements, **FDLE will provide you with:**

1. **An agreement** that the chief administrator or top executive must sign. This agreement is a **commitment that criminal history information given to the qualified entity will be used only for the screening** of employees and volunteers. Any other use or release of this data will not be authorized.
2. **Instruction regarding how to submit** the fingerprint cards and payments for the criminal history information.
3. **Fingerprint cards** on which the employees or volunteers will get their fingerprints rolled.
4. **A waiver form** that must be signed by the employee or volunteer. A copy of the waiver will be submitted to FDLE with the fingerprint card. You will be required to retain the original waiver.

### 6. Is my organization required to get these criminal history record checks on employees and volunteers?

The **NCPA is strictly voluntary** for those organizations that are not currently obtaining criminal history record checks on employees and volunteers. The NCPA does not replace the existing Florida statutes that mandate state and national criminal history record checks for specified caretaker programs, which include but are not limited to: school district instructional and non-instructional personnel; nursing home administrators and financial officers; and child care, substance abuse, mental health, and developmental service programs. If your organization is presently required to get criminal history checks on employees and volunteers, you may continue to do so under the applicable Florida law, not the NCPA.

### 7. Is there a fee for this service?

Yes. **There is a state fee of \$15** plus a federal fee. The **federal fee is \$24 for employees and \$18 for volunteers**. FDLE collects both payments and forwards the federal fees portion to the FBI. If

your organization is a governmental entity, you may submit the fingerprint cards and be invoiced monthly for services. If your organization is not a governmental entity, you will be required to submit the payment with the fingerprint cards. The payment must be in the form of a check or money order. FDLE cannot take credit card payments at this time for this service.

**8. What will I receive?**

For each person on whom you submit a fingerprint card, **you will receive a notification that he or she does not have a criminal history record or you will receive a copy of the criminal history record.** Also, if the person is subject to a Florida warrant for arrest or a Florida domestic violence injunction, you will be notified of this and what agency has the warrant or injunction.

**9. How long will it take for me to get the results?**

The NCPA requires FDLE and the FBI to make a reasonable effort to return your criminal history information within 15 business days. This does not include mail time. Currently, **FDLE returns Florida results within five days** from when the prints are received and is looking for ways to reduce the turnaround time. Errors on the fingerprint card or in the amount of the payment will cause the materials to be returned to you for correction. FDLE mails the fingerprint cards to the FBI overnight after the FDLE processing is completed. FDLE has no control over the FBI or the turnaround time it may take; however, **the FBI strives to meet the 15 business-day standard** that is in the law.

**10. What will I need to do with this information?**

**You will need to review the information to see if there is any reason that the employee or volunteer should not be allowed to work with children, elderly or disabled individuals.** If no criminal history record is found, you should not necessarily assume that there are no risks to employing or using the volunteer services of the individual. Simply stated, "no record" means that he or she does not have any arrest or conviction known to FDLE. Other recommended practices would include checking former places of employment, conducting neighborhood interviews, and obtaining information from local law enforcement agencies for a more complete background screening. If the employee or volunteer has a criminal record, you should evaluate whether the contact should be allowed. **The law does not require specific criteria to use during this evaluation;** neither does the FDLE. The U.S. Department of Justice has published Guidelines for the Screening of Persons Working with Children, the Elderly, and Individuals with Disabilities in Need of Support (April 1998). These guidelines may be obtained from:

Juvenile Justice Clearinghouse/NCJRS  
PO Box 6000  
Rockville, MD 20849-6000  
Phone: 800-638-8736  
Fax-on-Demand: 800-638-8736  
Online: [www.ncjrs.org/pdffiles/167248.pdf](http://www.ncjrs.org/pdffiles/167248.pdf)

**11. Can I get information from other qualified entities if they have already checked my employees and volunteers?**

Yes. You may obtain criminal history information from other qualified entities. The restrictions on this process are described in the user agreement qualified entities must sign.

**12. How long is the criminal history record that I receive on an employee or volunteer good?**

The criminal history repository is a dynamic file with new arrests added daily and changes frequently. Currency of information is critical because the qualified entities will want to know about all arrests, no matter how recent. On the practical side, however, the qualified entities will not be able to request the criminal history information daily. **Each qualified entity will have to determine how frequently its employees or volunteers need to be checked.** The qualified entity will also need to determine whether criminal history information available from another qualified entity is too old for use for its screening purposes.

**13. What if there is no disposition in the criminal history showing what happened in court?**

When the court disposition of a Florida arrest is sent to FDLE, it is added to the criminal history record. If there is an arrest in the Florida criminal record of the employee or volunteer that does not show what happened in court, FDLE does not have any further information on that specific arrest. The qualified entity may determine if the nature of the arrest is something that it would be concerned about if the employee or volunteer were convicted. If the court disposition is important, **the qualified entity may call the Clerk of the Court in the county where the arrest took place.** The Clerk will retrieve and provide the court disposition if one is available. There may be a charge for this service depending on which county you contact. FDLE has a list of phone numbers for Florida Clerks of Court. This will be provided to entities after they are qualified.

When the court disposition on an arrest from another state is missing, the same process can be followed. FDLE, however, does not have a listing for all of the Clerks of Court or the equivalent in other states. If the qualified entity needs the court disposition in these cases, it will be necessary to work with the repository in the state of arrest or to contact the court which heard the case.

**14. Who can answer my questions about NCPA?**

If you want additional information, please check the FDLE website, [www.fdle.state.fl.us](http://www.fdle.state.fl.us) for details. You may call the User Services Bureau at (850) 410-7963. Or you may call any of the FDLE Offices throughout the state.

# YOUTH CHURCH ACTIVITY WAIVER

The undersigned parent/legal guardian hereby gives permission to \_\_\_\_\_ Church, for my child (insert child's name) \_\_\_\_\_ to take part in the following activity \_\_\_\_\_.

Should my child require immediate or emergency medical care while engaged in an activity sponsored by the Church, in my absence, I hereby grant the Church authority to release my child for medical treatment to such medical personnel as the Church determines appropriate under the circumstances.

**In consideration for the privilege of allowing my child to participate in the above-named activity, I agree to release and hold harmless the Church, its officers and agents, from any liability to or responsibility for bodily injury, damage or illness to the above-identified child while participating in any youth athletic or social activity which may be directly or indirectly sponsored by the Church. Further, I agree to indemnify and hold harmless the Church, its officers and agents with respect to any claim asserted by or on behalf of my child as a result of bodily injury, illness, or damage.**

Child (ren)'s Allergies:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**PLEASE READ CAREFULLY, THIS PERMISSION SLIP IS A LEGAL DOCUMENT WHICH INCLUDES A RELEASE OF LIABILITY AND INDEMNIFICATION**

\_\_\_\_\_  
Date  
\_\_\_\_\_  
Signature of Parent or Legal Guardian  
Telephone number(s): Home: ( ) \_\_\_\_\_  
Work: ( ) \_\_\_\_\_

Emergency Contact: \_\_\_\_\_ Emergency Number: ( ) \_\_\_\_\_

Special instructions or medical conditions:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**The above signed parent or legal guardian has the following form of health/accident insurance covering the child:**

\_\_\_\_\_  
Company  
\_\_\_\_\_  
Member Number

**(NAME AND ADDRESS OF CHURCH)**  
**Volunteers' Waiver, Release, and Indemnity Agreement**

Date & Location: \_\_\_\_\_  
Activity or Event: \_\_\_\_\_  
Volunteer's Name: \_\_\_\_\_  
Volunteer's Address: \_\_\_\_\_  
Volunteer's Phone Number: \_\_\_\_\_

As a condition of my being allowed to volunteer my services and time for the above-referenced church/school, I hereby voluntarily and absolutely release and discharge the above-referenced church/school, and its constituent organizations and their officers, agents and employees, from any and all loss or damages or actions or causes of action for personal injury, property damage, or wrongful death that I may suffer as a result of my volunteering at the above-mentioned church/school, or by the use of facilities or equipment; whether or not such injuries or damages are caused by the negligence (active or passive) of any of the entities or individual named above. I agree to abide by the rules and regulations governing the above-mentioned church/school and to obey any instructions given by the person or persons having supervision and control over my position.

I will indemnify and hold harmless the above-referenced church/school and its officers, agents, servants or employees from any and all claims or causes of action by myself or by any other person or entity, and under no circumstances will present any claims against said organization and said persons for personal injury, property damage, wrongful death caused by any act of negligence by the church/school.

I agree that in the event of an injury to myself as result of my volunteering at the church/school, whether or not caused by the negligence (active or passive) of the church/school, or any of its agents or employees; recourse for the payment of any hospital, medical, dental, or related costs and expenses will be paid either by me or my spouse, accident, hospital or medical insurance, or any available benefit plan of mine or my spouse.

I authorize the making of photographs, motion pictures, videotapes, recordings, or other memorializing of said event and my participation therein, and the publication or other use thereof. I waive any right to compensation therefore or any right that I otherwise might have to limit or control such making or use.

I warrant and represent that I am eighteen years of age or over, and am fully aware of and understand the terms and legal consequences of the signing of this Waiver and Release. I intend my signature to be a complete and unconditional release of all liability to the greatest extent allowed by law.

Signature of Participant

Date

---

Name & Phone Number of Primary Doctor

---

Health Plan & Policy Number

# PERMISSION FORM FOR SNACKS

The undersigned parent/legal guardian hereby gives permission to \_\_\_\_\_ Church to serve snacks to my child \_\_\_\_\_ (name of child).

Should my child require immediate or emergency medical care while engaged in an activity sponsored by the Church, in my absence, I hereby grant the Church authority to release my child for medical treatment to such medical personnel as the Church determines appropriate under the circumstances.

**In consideration for the privilege of allowing my child to participate in the above-named activity, I agree to release and hold harmless the Church, its officers and agents, from any liability to or responsibility for bodily injury, damage or illness to the above-identified child while participating in any youth athletic or social activity which may be directly or indirectly sponsored by the Church. Further, I agree to indemnify and hold harmless the Church, its officers and agents with respect to any claim asserted by or on behalf of my child as a result of bodily injury, illness, or damage.**

Child (ren)'s Allergies:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PLEASE READ CAREFULLY, THIS PERMISSION SLIP IS A LEGAL DOCUMENT WHICH INCLUDES A RELEASE OF LIABILITY AND INDEMNIFICATION

\_\_\_\_\_  
Date  
Signature of Parent or Legal Guardian  
Telephone number(s): Home: ( ) \_\_\_\_\_  
Work: ( ) \_\_\_\_\_

Emergency Contact: \_\_\_\_\_ Emergency Number: ( ) \_\_\_\_\_

Special instructions or medical conditions:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

The above signed parent or legal guardian has the following form of health/accident insurance covering the child:

\_\_\_\_\_  
Company Member Number

# REPORT OF INCIDENCE OF CHILD ABUSE

1. Date of this report: \_\_\_\_\_
2. Date of incident: \_\_\_\_\_
3. Victim's name: \_\_\_\_\_
4. Place abuse occurred: \_\_\_\_\_
5. Time of abuse: \_\_\_\_\_
6. Any witnesses that have information pertaining to the incident:  
\_\_\_\_\_
7. Full name and any known information about the alleged abuser:  
\_\_\_\_\_  
\_\_\_\_\_
8. Person you reported the incident to and when \*\*: \_\_\_\_\_
9. Type of abuse: \_\_\_\_\_
10. Visible injury to the child: \_\_\_\_\_
11. Action you took to comfort the child: \_\_\_\_\_
12. When you notified the Pastor/Children's/Nursery Director: \_\_\_\_\_
13. Any interactions or contact you had with the alleged abuser: \_\_\_\_\_

**\*\*ONLY THE PASTOR OR DIRECTOR SHOULD NOTIFY PARENTS**

# CHURCH LEADERSHIP RECORD OF ACTION

Name of Victim: \_\_\_\_\_

Date of Abuse: \_\_\_\_\_

## REPORTING DATES:

\_\_\_\_\_ Preliminary investigation to become familiar with details

\_\_\_\_\_ Spokesman for all communications with the public, police and congregation named

\_\_\_\_\_ Insurance Company contacted

\_\_\_\_\_ Legal Counsel assigned

Lawyer: \_\_\_\_\_

Phone: (     ) \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_ Initial Contact with Lawyer

\_\_\_\_\_ Denominational Leadership contacted

\_\_\_\_\_ Public statement for congregation and press prepared

**\*\*\*REMEMBER! Do not give information to anyone (including police without consulting your attorney.)**

# WORKERS' COMPENSATION SAMPLE SELF AUDIT INFORMATION

**Step 1)** List the pastor, associate minister and other clergy's names. Indicate if parsonage is provided, if no then provide the amount given for housing allowances. Indicate their gross payroll amounts excluding reimbursement expenses. Although clergy may not be subject to federal taxation, they are included for workers compensation purposes.

**Step 2)** List the names and duties of each employee (other than those listed in Step 1). Employees include secretarial staff, maintenance/janitorial, kitchen workers, teachers, daycare workers, etc.; anyone receiving pay/compensation. Indicate their gross payroll.

**Step 3)** If you hired contract laborers/sub-contractors, list their names, work performed and the amount paid for labor. You are responsible for their workers' compensation unless certificates of insurance/exemption are provided to us.

**Step 4)** Attach your 941 payroll tax reports and a copy of the quarters ending 6/30, 9/30, 12/31 and 3/31. If your church does not file payroll tax reports we will need a copy of W-2's or 1099's.

**Step 5)** Send copy of audit to those listed in cover letter as instructed

\*This is a **sample** form and should only be completed when received from Carrier.

Pastor, Associate Minister's, Clergy Name	Is Parsonage provided? Yes or No	If no, then indicate the amount given for housing allowances*	Gross Payroll (excluding expense reimbursement)

Employee's Name (other than those listed above)	Duties	Gross Payroll

If certificate of insurance/exemption are available attach to this form. Certificate of insurance/exemption must be for policy period of audit.

Contractor's Name	Work Performed	Amount Paid for Labor

\*With respect to the amount given for housing allowances, please see the following

## National Remuneration (Payroll) Inclusions

### REMUNERATION-PAYROLL

#### 1. Definition

*Remuneration means money or substitutes for money.*

#### 2. Inclusions

Remuneration includes:

- a. Wages or salaries including retroactive wages or salaries;
- b. Total cash received by employees for commissions and draws against commissions;
- c. Bonuses including stock bonus plans. (*Refer to [Rule V-F.5.](#)*);
- d. Extra pay for overtime work except as provided in Rule V-E;
- e. Pay for holidays, vacations, or periods of sickness. (*Refer to [Rule IV-E.2.d.](#) for allocation of payroll for employees subject to more than one classification code.*);
- f. Payment by an employer of amounts otherwise required by law to be paid by employees to statutory insurance or pension plans, such as the Federal Social Security Act;
- g. Payment to employees on any basis other than time worked, such as piecework, profit sharing, or incentive plans;
- h. Payment or allowance for hand tools or power tools used by hand provided by employees either directly or through a third party and used in their work or operations for the insured;
- i. **\*The rental value of an apartment or a house provided for an employee based on comparable accommodations;**
- j. The value of lodging, other than an apartment or house, received by employees as part of their pay, to the extent shown in the insured's records;
- k. The value of meals received by employees as part of their pay to the extent shown in the insured's records;
- l. The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay (refer to Exclusions below for certain fringe benefits [substitutes for money] not considered to be remuneration);
- m. Payments for salary reduction, employee savings plans, retirement, or cafeteria plans (IRC 125) that are made through employee-authorized salary reduction from the employee's gross pay;
- n. Davis-Bacon wages or wages from a similar prevailing wage law;
- o. Annuity plans;
- p. Expense reimbursements to employees to the extent that an employer's records do not substantiate that the expense was incurred as a valid business expense;

# **AUTOMOBILE INSURANCE GUIDELINES**

## **Manual Section D**

## **AUTHORIZED DRIVER DEFINITION**

Individuals that have turned in a New Driver Information Form (see next page) who are 21 years of age or older and have provided a current acceptable three year history Motor Vehicle Record (MVR) based on criteria included in this manual. (See following page.) A new MVR will be required every three years and more often for trip drivers. See last bulleted item below.

**Local Churches are responsible for obtaining MVR's on all prospective drivers.** A local church may set up an account on-line to run instant on-line MVR's through the Florida MVR Services, Inc. The website for this service is [www.flmvr.com](http://www.flmvr.com). Another option is the driver seeking approval should go to the local DMV, get a copy of his current three year history MVR and submit to the church to determine driver acceptability, according to Church Policies and Procedures Risk Management Manual guidelines. Driver Information and Orientation Form and current acceptable MVR must be provided to Insurance Agency prior to any new or previously not approved driver being allowed to drive.

## **AUTO INSURANCE REQUIREMENTS**

- Only "Authorized" Drivers should operate Church vehicles.
- No Drivers of Church Vehicles under 21 years of age.
- No Drivers over age 70.

Drivers of buses must have commercial drivers license (CDL). There are also endorsements that may be required:

Endorsement P: for passenger vehicles carrying 16 or more passengers (including the Driver

Endorsement S: for school buses used to transport children to and from school and School-sponsored events (does not apply to common carrier buses)

- Trip form requests to be completed by churches using church owned vehicles 14 days in advance for trips over 500 miles (round-trip) – form provided in this manual (see page 62).

## **MOTOR VEHICLE REPORT CRITERIA**

**Q.** Are there any driver restrictions stipulated under the automobile insurance?

**A:** Yes.

- a. No drivers under 21 years of age for church vehicles
- b. No drivers over 70 years of age
- b. A driver whose 3 year Motor Vehicle Report (MVR) is not acceptable
- c. The local church will obtain MVR's to ensure acceptability of all drivers

**A driver whose 3 year history MVR shows any one of the following records is not acceptable:**

- a. Three or more accidents (regardless of fault) in last (3) years
- b. One or more type "A" violations
- c. Two or more type "B" violations
- d. Any combination of accidents
- e. Two chargeable or moving violations in the past year

### **TYPE "A" VIOLATIONS**

- 1. Driving under the influence of drugs
- 2. Driving while intoxicated. In violation of open container law
- 3. Negligent homicide arising out of the use of a motor vehicle (gross negligence)
- 4. Operating a motor vehicle without the owner's authority
- 5. Using a motor vehicle for the commission of a felony
- 6. Aggravated assault with a motor vehicle
- 7. Permitting an unlicensed person to drive
- 8. Reckless driving
- 9. Hit and run (BI or PD) driving

### **TYPE "B" VIOLATIONS**

- 1. Speed in posted zone, unlawful speed
- 2. Improper lane changes
- 3. Following too closely
- 4. Careless driving
- 5. Load dropping or shifting
- 6. Failure to observe stop sign
- 7. Failure to yield
- 8. Improper passing
- 9. Driving while license suspended



# Church Program New Driver Information Form

**All information must be completed and a current MVR obtained by the church. Once MVR is obtained, submit this form for the driver to be approved. Please print legibly. Fax this form to Morrow Insurance Group – ATTN: Wilma Miller at 813- 830-7870 and a copy should be kept for your file.**

Church: \_\_\_\_\_ Phone: ( ) \_\_\_\_\_ E-mail: \_\_\_\_\_

Name of Church Person Approving Driver (print name): \_\_\_\_\_

Name of Driver (print): \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Driver **must** be 21 or they will not be approved.

Drivers License #: \_\_\_\_\_ Is this a Commercial Drivers License (CDL)? Yes  No

Have you had any traffic violations in the last 3 years: Yes  No  **Married or Single** \_\_\_\_\_

If yes, explain

**ALL** violations: \_\_\_\_\_

**Driver Initial**  
**Below**

**Vehicle Orientation**

- 1) I am aware that a Van or Bus, being heavier than the average car, takes longer to stop: \_\_\_\_\_
- 2) I understand **if I am driving a 15 passenger van**, there are to be no more than 12 persons total in the vehicle: \_\_\_\_\_
- 3) I am aware that the church vehicle, when filled with people, takes even longer to stop: \_\_\_\_\_
- 4) I have been shown where the emergency brake is on the church vehicle: \_\_\_\_\_
- 5) I have been shown where the turn signals and hazard light are on the church vehicle: \_\_\_\_\_
- 6) I have been shown where the seat belts are and that they are working properly: \_\_\_\_\_
- 7) I realize that when backing up a church vehicle to be aware of what is behind the vehicle: \_\_\_\_\_
- 8) I have been shown where the headlights can be turned on: \_\_\_\_\_
- 9) I have been shown where the spare tire and tools to change the tire are located: \_\_\_\_\_
- 10) I will inspect the following prior to driving the Church vehicle: \_\_\_\_\_  
(a) tires (b) front lights (c) tail lights (d) brake lights (e) all mirrors \_\_\_\_\_
- 11) I have been shown where the registration and vehicle insurance card are kept: \_\_\_\_\_
- 12) I am aware that a MVR (motor vehicle report) will be run on me and can affect my church driving privileges: \_\_\_\_\_

I have taken the above named driver for a driving test in \_\_\_\_\_ (year/make/model of vehicle)

And feel confident in his/her ability to safely operate that vehicle. (Facilitator initials): \_\_\_\_\_

*“I am aware that consumer and motor vehicle reports may be obtained as part of Insurance Agency’s evaluation of my employment and/or volunteer work. The reports may be procured by the Church or its insurance company representative(s), and may include information obtained from state motor vehicle departments, my driving record, an assessment of my insurability for the insurance program, or other consumer reports.”*

*“By signing this letter, I hereby provide my authorization for the Church or their insurance company representative(s) to procure such information and reports, a well as additional reports about me from time-to-time as deemed appropriate, to evaluate my insurability or for other permissible purposes.”*

\_\_\_\_\_  
Signature of New Driver

\_\_\_\_\_  
Date of Orientation

\_\_\_\_\_  
Signature of Facilitator

**KEEP ON FILE AT CHURCH FOR 5 YEARS!**

## **VOLUNTEER DRIVER GUIDELINES**

- Complete a quick safety check every time, prior to operating any vehicle
- Check:
  - Tires
  - Lights
  - Wipers
  - Directionals
  - Engine Warnings
- Assist passengers in loading and unloading vehicles (vans and buses)
- Use spotters when backing
- Trip planning – always plan your route prior to leaving, even for short trips
- Add other guidelines as needed for your individual situation
- Vehicles other than church vehicles must present proof of insurance with minimum \$300,000 CSL and a copy of the driver's license to the Event Sponsor (i.e. pastor, youth pastor, etc.)

# **CHURCH TRIP NOTIFICATION FORM**

**If using church owned vehicle  
COMPLETE TWO (2) WEEKS PRIOR TO  
TRIP FOR ALL ROUND TRIPS  
OVER 500 MILES**

**SEND OR FAX TO:**

**Morrow Insurance Group  
ATTN: Wilma Miller  
18936 N. Dale Mabry Hwy.  
Lutz, FL 33548**

**FAX (813) 830-7870**

**CHURCH**  
**AUTO INFORMATION REQUIREMENTS**  
**CHURCH OWNED AUTO TRIPS OVER 500 MILES ROUND**  
**TRIP**

Church Name: \_\_\_\_\_ Church Number: \_\_\_\_\_

Church Name: \_\_\_\_\_ Contact Person: \_\_\_\_\_

Fax Number: ( ) \_\_\_\_\_ Telephone No.: ( ) \_\_\_\_\_

**Trip Information:**

<b><u>Date of Trip:</u></b>		<b>To:</b>	
<b><u>Number of Passengers:</u></b>	<b>Adults</b>	<b>Youth</b>	<b>Total</b>
<b>Destination(s):</b>			
<b>Brief Description of Trip:</b>			
<b>Approximate Round Trip Miles:</b>			
<b>Are waiver's received:</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

**Driver Information: (If more than one driver, please attach separate page to include their information)**

<b>Name:</b>		<b>Date of Birth:</b>	
<b>Drivers License No.</b>		<b>State of License:</b>	

**Vehicle Information:**

<b>Owner of Vehicle:</b>		<b>Year of Vehicle:</b>	
<b>Make of Vehicle:</b>		<b>Model of Vehicle:</b>	

**IMPORTANT: THIS FORM MUST BE SUBMITTED AT LEAST 14 DAYS PRIOR TO THE TRIP. ALL DRIVERS MUST SUBMIT CURRENT ACCEPTABLE MVR. IF ADEQUATE TIME IS NOT PROVIDED, THE TRIP MAY NOT BE APPROVED.**

**Fax Form to:**  
**Wilma Miller**  
**Morrow Insurance Group**  
**Telephone Number: 813-963-1669**  
**FAX: 813-830-7870**

**CHURCH VEHICLE INSPECTION FORM**  
**ALL DEFECTS TO BE CORRECTED BEFORE VEHICLE IS OPERATED ON PUBLIC ROADS**  
**KEEP IN CHURCH FILE AND REINSPECT EVERY THREE MONTHS**

Church/School Name: \_\_\_\_\_

Address: \_\_\_\_\_  
Street

---

City State Zip Code

Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

Vehicle: \_\_\_\_\_  
Year Make Model Circle One: School Bus School Van  
   Church Bus Church Van Car/Truck/PP

V.I.N. #: \_\_\_\_\_ TAG#: \_\_\_\_\_ Seating Capacity: \_\_\_\_\_ Mileage: \_\_\_\_\_

	OK	NR	N/A
1. Headlights			
2. Parking Lights			
3. Tail Lights			
4. Brake Lights			
5. Directional Signals			
6. Hazard Warning Signals			
7. Clearance Lamps			
8. Side Marker Lamps			
9. Reflectors			
10. Brakes			
11. Steering Systems			
12. Suspension			
13. Windshield Wipers			
14. Horns			
15. Exhaust Systems			
16. Fuel Systems			
17. Engine Compartment			
18. Service Door			
19. Emergency Door			
20. Emergency Exits			
21. Inside Rearview Mirror			
22. Outside Rearview Mirror			
23. Side view Mirror			
24. Oil and Water Levels			

	OK	NR	N/A
25. Crossover Mirror			
26. Fire Extinguishers			
27. First Aid Kit			
28. Emergency Warning Devices			
29. Windshield			
30. Windows			
31. Lettering			
32. Rub Rails			
33. Bumpers			
34. Stop Arm			
35. Drive Shaft Guards			
36. Neutral Safety Switch			
37. Tires			
38. Wheels			
39. Seating/Driver Seat Belt			
40. Interior Lights			
41. Unsecured Items			
42. Tag Light			
43. Electrical System			

**NR: Needs to be replaced,  
repaired or adjusted.**

Comments/Maintenance/Repairs Needed: \_\_\_\_\_

Date: \_\_\_\_\_ Inspected by: \_\_\_\_\_

**Keep inspection on file for five years.**

# MOTOR VEHICLE SAFETY

Motor vehicle accidents involving the transport of church members can be catastrophic in terms of the numbers of people injured and the severity of injuries. The use of volunteers and private passenger automobiles also complicates the situation from an insurance perspective. For these reasons, the following loss control fundamentals should be surveyed and deficiencies corrected:

- Are all vehicle operators qualified (valid license and proper insurance limits) for their assignments and their vehicles?
- Are motor vehicle records (MVR's) checked as a condition of employment and annually thereafter for DUI/DWI and reckless driving conditions?
- When applicable, are Commercial Drivers License (CDL) requirements met for van drivers or bus drivers?
- Has a policy been established to what extent volunteers/church vehicles and private automobiles may be used on church business?
- Are employees and volunteers given a written exam and driving performance test before being allowed to transport passengers?
- Are all church vehicles subject to a regular interval inspection and preventive maintenance program?
- Is the use of seat belts mandatory in church vehicles?
- Are all buses and passenger vans subject to a pre- trip inspection of brakes, lights, tire pressure, safety equipment, etc.?
- Is there a documented defensive driver training and education program for employee drivers based on vehicle groups/driver classifications? Visit [www.nsc.org/training/selectagency.cfm](http://www.nsc.org/training/selectagency.cfm) for a multiple listing of defensive driving courses in your area.
- Are the motor vehicle self inspection and preventive maintenance programs fully documented?
- Are church vehicles equipped with emergency equipment including a fire extinguisher, spare fuses, first aid kit and a set of reflective triangles?

## 15-Passenger Van Update

Research conducted by the National Highway Traffic Safety Administration (NHTSA) has prompted two safety advisory warnings about 15 passenger vans. There are now restrictions on selling such vans to organizations that intend to use them for transporting children. This is primarily because the risk of a rollover crash is greatly increased when 10 or more people ride in these vehicles.

NHTSA has issued a brochure entitled "Reducing the Risk of Rollover Crashes in 15, Passenger Vans." You can download a copy at their website, [www.nhtsa.dot.gov](http://www.nhtsa.dot.gov) . The following are some recommendations made by NHTSA:

- Fewer than 10 occupants.
- Load occupants from front to back.
- Required seat belt use for each occupant.

- Absolutely nothing loaded on the roof.
- Drive cautiously (maintain a speed that is safe under the conditions, and be especially careful on rural and curved roads).
- Only use drivers who have received specific training on the use of 15 passenger vans. Options include a van driver certification course offered by the National Safety Council. This should be repeated every three years.

### **Alternatives to 15-Passenger Vans**

- Sell or trade in the vans and obtain minivans or a small school bus that has all of the features and equipment required by law.
- Rent a small school bus for special trips.
- Hire a bus and driver for special trips. You will have a professional, licensed driver and the charter company will have its own insurance.

## **PERSONAL AUTOS**

If a personal vehicle is being used for Church business and an accident occurs, the Owner's personal Auto Insurance would respond and pay any damages. After the Owner's personal vehicle limits are exhausted, the Church would be protected pursuant to the limits outlined within their church policy.

# **GENERAL SAFETY**

## **Manual Section E**

## **BUILDING MAINTENANCE**

All buildings and equipment must be properly maintained. Programs that mandate frequent inspections of all equipment can be very costly. Conversely, relying on maintenance and replacement of equipment after a breakdown can result in serious property damage and can present an unsafe condition to people. A maintenance policy should be developed that will both minimize the possibility of loss and be cost effective.

In an effort to achieve the above objectives, the following checklist has been designed to reduce the risk of major failures and to identify any condition that may result in a property or life safety loss.

### **Mechanical and Electrical Checklist**

1. Are boilers, machinery and related equipment regularly inspected and maintained in accordance with state requirements by a qualified person?
2. Are kitchen appliances and equipment adequately grounded, regularly inspected and maintained in accordance with manufacturers' instructions?
3. Are heating and air conditioning systems inspected and serviced annually by a qualified and insured contractor?
4. Are electrical panel boards, switch and fuse cabinets clean?
5. Are outlet box and junction box covers in place?
6. Are cabinet doors kept latched?
7. Are electrical rooms kept clean and free of combustibles?
8. Are motors clean externally and internally? Are they properly lubricated?
9. Are fuses oversized or bridged?
10. Is there any temporary wiring? Location: \_\_\_\_\_.
11. Can it be eliminated? \_\_\_\_\_

# MAINTENANCE SAFETY

## Proper Training Prevents Accidents

Accidents can happen; and if maintenance personnel are injured, it can result in lost work time and a disruption to church activities. It is important that maintenance staff is properly trained to perform maintenance tasks and handle cleaning products safely, whether staff, congregation members or outside maintenance vendors.

Maintenance personnel should be trained to:

- Use ladders properly. (e.g., place correctly and avoid overhead wires).
- Never use drinking cups for storage of paints or chemicals or use as scoops.
- Return all tools to their proper storage location.
- Use only approved chemical products after proper training.
- Ensure proper grounding of electrical equipment near water sources.
- Always read labels before using any chemical products.
- Never mix any cleaning product with another.
- Never store cleaning products (especially if flammable), paints, or chemicals within three feet of the water heater, electrical panel or near food products.
- Store chemicals in their original containers only.
- Wear protective eye covering and rubber gloves when diluting chemicals.
- Follow safety procedures used with all cleaning tools.
- Use the right tool for the job.
- Report cleaning product related accidents immediately.
- Use proper lifting techniques when handling heavy objects.
- Avoid placing undue stress on the back when performing strenuous activities, such as mopping, sweeping and lifting.
- Regularly inspect electrical cleaning equipment to ensure there is no damage to the electrical cords or equipment.
- Always dispose of waste promptly in the proper container.
- Leave electrical repairs to qualified electricians.
- Wear slip resistant shoes when mopping wet floors.
- Always use safety cones to indicate wet floor areas. (e.g., freshly mopped areas.)

## **WATER LEAKAGE**

Water leakage can damage valuable contents and physical building features if not properly recognized and acted upon promptly. Water leakage results from improperly maintained roofs and buildings, frozen piping, loss of building heat, wind-driven rain and snow, or other factors.

Fortunately, preventive action could help to minimize water leakage incidents and is the key to protecting your church from damage.

### **General Water Leakage Prevention Measures**

- On a semi-annual basis, a qualified contractor should inspect all roof areas, including flashing around chimneys and skylights, as well as other roof equipment. Any damaged roof areas or flashing should be repaired or replaced.
- Adequate heat should be maintained in all building areas during winter months. Maintain a minimum temperature of 40° F in all buildings that contain domestic or sprinkler piping to reduce or eliminate the risk of frozen piping.
- Check all doors, windows and the exterior of all buildings during the routine self-inspections to determine if there is any damage. These damaged areas should be repaired so that all buildings become weather-tight.
- The domestic water piping as well as any sprinkler or standpipe systems located in concealed unheated areas should be insulated and checked during severe cold weather to reduce the risk of frozen piping.
- A qualified contractor should service the heating system on an annual basis prior to the cold weather. Service should include cleaning flues and burners and testing the system and controls for proper operation.
- The fuel supply for the heating system should be maintained and monitored during winter months to ensure that an adequate supply is available at all times.
- Know where all water shutoff valves are located, prominently tag each valve and post a diagram so others can find the valve in an emergency.
- If the floor is susceptible to flooding, keep valuable property 4 to 6 inches off the floor. This is especially true in basements or near water heaters.
- Keep plastic sheeting or tarpaulins on hand to cover valuables if there is a leak or hole in windows, wall or roof.
- Emergency phone numbers for heating, plumbing and electrical service contractors should be kept on hand.

### **Freeze-Ups**

- Maintain the shell of church buildings in good condition and close unnecessary openings. Be careful not to obstruct or impede any emergency exits.
- Stop drafts by insulating walls, closing windows, doors and vents.

- During extreme cold spells, locate thermometers in key areas to monitor temperatures. Have someone check thermometers during unoccupied periods.
- Check steam traps for proper functioning.

### **Windstorm**

- Inspect roof drains and gutters and clean as needed. (Periodically and after major storms.)
- Inspect exterior signs, supports, guy wires and anchors.
- Check for weak door and window latches and hardware or for insecure panel fastenings.
- Clean out street catch basins and drains to prevent street flooding.
- Trim overhanging tree branches that may present a hazard to persons or property.

### **Renovations and New Construction**

- Ensure that the design meets building, zoning and land use ordinance or law.
- Replacement of a roof covering should not be done when inclement weather is forecast.
- New roof coverings should only be installed over a dry roof.

# FIRE PROTECTION AND PREVENTION

The leading causes of fires in churches are arson, faulty wiring, lightning, faulty furnaces and stoves, overheated organ motors, carelessness with smoking materials and carelessness using candles and Christmas decorations.

Preventing a fire from starting is the best protection you can provide for your church. An effective program is an active ongoing program. Monthly self-inspections should be completed as part of an overall property loss prevention program.

## Fire Protection

- Wet or Dry fire sprinkler systems save lives and property. If your facility has a sprinkler system, be sure that the main sprinkler valve is open and the alarm system, whether local or to an alarm company, is in service. This system should be tested on a quarterly basis by a qualified contractor or trained personnel.
- Fire standpipes or hose stations may be provided in your buildings. These systems should be inspected annually. Replace hoses as recommended by the local fire department. Also, many fire departments utilize their own equipment and may request that the hoses be removed.
- Portable fire extinguishers, available for use in fighting small fires, should be provided in all building areas. As minimal protection, one extinguisher should be provided for every 2,500 square feet, with travel distance no more than 75 feet to each unit. Class ABC type extinguishers should be used throughout except in kitchens where BC units should be provided. Extinguishers should be inspected annually by a qualified contractor and visually inspected monthly in-house.
- Automatic cooking fire suppression systems should be provided for kitchens, including manual pull actuator and fuel shutoff switches. These systems, if provided, should be inspected biannually by a qualified contractor in accordance with National Fire Protection Association (NFPA) Standards for installation of commercial cooking equipment.
- Early warning systems such as battery-operated or hard-wired smoke detectors should be provided. As a minimal protection, detectors should be installed throughout all buildings. If battery-operated detectors are provided, batteries should be changed and units tested twice a year, such as upon the daylight-savings time change, for example. Hard-wired detectors with battery backup are preferred and should be tested quarterly.

**Other Warning Devices:** Please note that most smoke detectors are single-purpose units that do not detect heat or carbon monoxide presence. Your situation might warrant special detectors for other exposures, in addition to smoke detectors. Carbon monoxide detectors are suggested for confined areas such as kitchens, basements, residential rooms and small gathering rooms.

## Fire Prevention

- A "No Smoking" policy should be established in all buildings.
- The building heating system should be cleaned and professionally inspected by a qualified contractor at least once a year. The walls and ceiling of the furnace room should be constructed of fire-resistant material such as concrete block or fire-rated wallboard. The furnace room door should be a noncombustible, self-closing type or be replaced with a UL-listed fire door.
- Clean up all debris from social gatherings on the same day and place in the proper receptacles outside the building. Keep yard areas free and clear of piles of leaves and rubbish.
- Be careful with combustible decorations, especially around holidays. Keep flimsy paper and cloth decorations away from light bulbs, wiring and other sources of flame or heat. Also, use only UL-listed electrical items and check for overheating during use.
- Use candles in your church only when church ritual prohibits any substitute. Otherwise, safe candle-type light bulbs should be considered.
- Remove bird nests from chimneys or steeples. Keep chimneys clean, free of soot and other obstructions.
- Check the church organ frequently to make sure it is turned off. If the motor is left on, it could overheat or short out, creating a serious fire hazard.
- Inspect the lightning rod system to make sure that rods are properly in place and grounded. Wires should run unbroken to the ground, attached to ground rods sunk 8 to 10 *feet* into the ground.
- Inspect all electrical cords and temporary use extension cords and replace any that are frayed, cracked or dried out. Extension cords should be UL-listed, have adequate capacity and checked for overheating during use.
- Make sure that all junction boxes, switch boxes and wall sockets are covered or provided with switch plates.
- Storage of combustible or flammable liquids should be in a well-ventilated fire resistive enclosure such as a UL-listed flammable liquids cabinet. These products should not be kept in the heating room or any attached structure without adequate fire protection. If needed, isolate the storage structure from the main building(s).
- Kitchen cooking systems and ventilation hoods should be cleaned and free of accumulated grease. Baffle plates (if present) should be cleaned frequently.

# LIGHTNING PROTECTION

Lightning hits the Earth an estimated 100 times per second or 8.6 million times a day. The United States receives 20 million cloud-to-ground lightning strikes per year from approximately 100,000 thunderstorms.

Churches, schools, dwellings and businesses are all vulnerable to lightning. Lightning strikes the best conductor on the ground but not necessarily the tallest object; however, church steeples are at higher risk than residential buildings. In some cases, the best conductor might be a human being.

Lightning always accompanies thunderstorms. Equate thunder with lightning, even if lightning is not visible where you are. If you can hear thunder, you are close enough to be struck by lightning. Even if you cannot hear thunder, you might nonetheless be at risk.

Lightning is accountable for tens of millions of dollars in property damage each year, as well as numerous fatalities and injuries. Since lightning strikes cannot be prevented, the only feasible means of loss prevention is through solid property and personal protection measures.

## Equipment Protection (Computers, Office and Telephone Equipment)

**The following surge protector information is VERY IMPORTANT. If any office equipment is not properly protected by a UL approved surge protector and a loss occurs, the loss may be assessed at a higher deductible.**

### Surge Sources

Power surges occur when something boosts the electrical charge at some point in the power lines. This causes an increase in the electrical potential energy, which can increase the current flowing to your wall outlet. A number of different things can cause this to happen.

The most familiar source is probably lightning, though it's actually one of the least common causes. When lightning strikes near a power line, whether it's underground, in a building or running along poles, the electrical energy can boost electrical pressure by millions of volts. This causes an extremely large power surge that will overpower almost any surge protector. In a lightning storm, you should never rely on your surge protector to save your computer. The best protection is to unplug your computer.

A more common cause of power surges is the operation of high-power electrical devices, such as elevators, air conditioners and refrigerators. These high-powered pieces of equipment require a lot of energy to switch on and turn off components like compressors and motors. This switching creates sudden, brief demands for power, which upset the steady voltage flow in the electrical system. While these surges are nowhere near the intensity of a lightning surge, they can be severe enough to damage components, immediately or gradually, and they occur regularly in most building's electrical systems.

Other sources of power surges include faulty wiring, problems with the utility company's equipment, and downed power lines. The system of transformers and lines that brings electricity from a power generator to the outlets in our homes or offices is extraordinarily complex. There are dozens of possible points of failure, and many potential errors that can cause an uneven power flow. In today's system of electricity distribution, power surges are an unavoidable occurrence. In the next section, we'll see what this could mean to you.

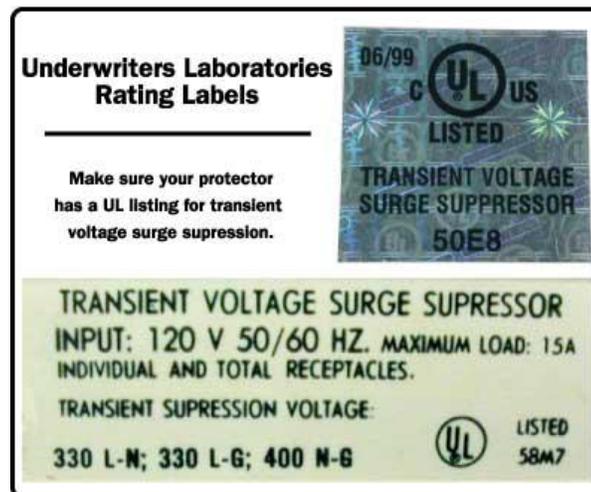
### Picking the Right Surge Protector

Shopping for a surge protector is tricky business because there are a lot of nearly worthless products on the market. Research into a particular model is the best way to ensure good results, but you can get a good idea of a product's performance level by looking for a few signs of quality.

First of all, look at **price**. As a general rule, don't expect much from any surge protector that costs less than \$10. These units typically use simple, inexpensive MOVs, (Metal Oxide Varistor) with fairly limited capacities, and won't protect your system from bigger surges or spikes.

Of course, high price doesn't promise quality. To find out what the unit is capable of, you need to check out its **(UL) ratings** at Underwriter Laboratories ([www.ul.com/consumers/surge.html](http://www.ul.com/consumers/surge.html)). UL is an independent, not-for-profit Company that tests electric and electronic products for safety. If a protector doesn't have a UL listing, it's not useful and there is a good chance it doesn't have any protection components at all. If it does use MOVs, they may be of inferior quality. Cheaper MOVs can easily overheat, setting the entire surge protector on fire. This is actually a fairly common occurrence!

Many UL-listed products are also of inferior quality, of course, but you're at least guaranteed that they have some surge protection capabilities and meet a marginal safety standard. Be sure that the product is listed as a **transient voltage surge suppressor**. This means that it meets the criteria for **UL 1449**, UL's minimum performance standard for surge suppressors. There are a lot of power strips listed by UL that have no surge protection components at all. They are listed only for their performance as extension cords.



On a listed surge protector, you should find a couple of ratings. Look for:

- **Clamping voltage** - This tells you what voltage will cause the MOVs to conduct electricity to the ground line. A lower clamping voltage indicates better protection. There are three levels of protection in the UL rating -- 330 V, 400 V and 500 V. Generally, a clamping voltage more than 400 V is too high.
- **Energy absorption/dissipation** - This rating, given in joules, tells you how much energy the surge protector can absorb before it fails. A higher number indicates greater protection. Look for a protector that is at least rated at 200 to 400 joules. For better protection, look for a rating of 600 joules or more.
- **Response time** - Surge protectors don't kick in immediately; there is a very slight delay as they respond to the power surge. A longer response time tells you that your computer (or other equipment) will be exposed to the surge for a greater amount of time. Look for a surge protector that responds in less than one nanosecond.

You should also look for a protector with an **indicator light** that tells you if the protection components are functioning. All MOVs will burn out after repeated power surges, but the protector will still function as a power strip. Without an indicator light, you have no way of knowing if your protector is still functioning properly.

Better surge protectors may come with some sort of guarantee of their performance. If you're shopping for more expensive units, look for a protector that comes with a guarantee on your computer. If the unit fails to protect your computer from a power surge, the company will actually replace your computer. This isn't total insurance, of course -- you'll still lose all the data on your hard drive, which could cost you plenty -- but it is a good indication of the manufacturer's confidence in their product.

## Property Protection

- A lightning protection system should be considered depending on the construction, location, height of buildings and conductivity of the area where the buildings are located. A qualified lightning protection contractor should be used to install lightning protection systems, as well as upgrading and inspecting them at least annually.
- Remove dead or rotting trees and branches that can damage persons or property in a lightning strike or in the high winds that may accompany a thunderstorm.
- Secure all outside equipment in order to minimize damage from its becoming airborne in the high winds accompanying a thunderstorm.

## Personal Protection

- Get to a safe shelter before a thunderstorm arrives. Examples of safe shelters include dwellings or buildings protected against lightning, underground subways, tunnels, large unprotected buildings, enclosed automobiles, buses or other vehicles with metal tops and bodies. If choosing between a building and car, choose a building.
- If indoors in an unprotected building, close the blinds or shades and stay away from windows. Do not use the phone or faucets, sinks or bathtubs, because they all conduct electricity.
- If caught in an open area outside, seek a low-lying open place that is a safe distance from trees, poles, fences or metal objects that can conduct electricity.
- If there is no shelter and you are outside, squat low to the ground and place your hands on your knees with your head tucked between them, trying to touch as little of your body to the ground as possible. **Do not lie flat on the ground**, since your fully extended body will provide a larger surface to conduct electricity.
- If you feel your hair stand on end in a storm, drop to the tuck position described above immediately. Minimize your contact with the ground to minimize your injury.

## **EMERGENCY PREPAREDNESS**

An emergency preparedness plan should be an integral part of your loss control program and should be implemented to ensure the protection of the church staff and congregation against emergencies such as fires, storms, power failures, hurricanes, earthquakes, tornadoes, floods and other hazards.

Plans may differ based on the size and structure of the facility, the size of the staff and congregation, type of emergency equipment available and response time of local emergency units.

Elements that should be common to every emergency preparedness plan include the following:

1. Communication and notification of the emergency
2. Posting of emergency phone numbers
3. Evacuation procedures
4. Protection of the facility
5. Readiness of emergency equipment
6. Availability of medical assistance
7. Control of utilities
8. Recordkeeping and drills

Each plan calls for personnel assignment to assist in the evacuation process. Staff training should be ongoing and include a review of the above plan elements.

Drills are an important part of an emergency preparedness plan. Drills should be conducted at least semi-annually with all proceedings documented and reviewed.

In the event of an emergency involving a serious threat to life, limb or property, it is necessary that the response be appropriate, timely and effective. For these reasons, emergency preparedness should be pre-planned.

Additional free information may be available from organizations such as your local chapter of the American Red Cross and the Federal Emergency Management Agency.

The following checklist should be used as a guide in addressing the many areas to be included in developing an effective emergency preparedness plan.

# EMERGENCY PREPAREDNESS CHECKLIST

(All "No" responses require action)

	<b>Yes</b>	<b>No</b>
1. Has an emergency preparedness coordinator been assigned?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are regular meetings held that address all facets of emergency preparedness?	<input type="checkbox"/>	<input type="checkbox"/>
3. Have emergency procedures been developed for the following Contingencies:		
Fire?	<input type="checkbox"/>	<input type="checkbox"/>
Medical Assistance?	<input type="checkbox"/>	<input type="checkbox"/>
Adverse weather? (Hurricane, tornado, flood, lightning, snow/ice storm, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Prolonged power outages?	<input type="checkbox"/>	<input type="checkbox"/>
Motor vehicles mishaps?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have emergency evacuation drills been conducted on an annual basis and property documented at all church properties?	<input type="checkbox"/>	<input type="checkbox"/>
5. Are emergency telephone numbers posted in conspicuous locations?	<input type="checkbox"/>	<input type="checkbox"/>
6. Are personnel trained in emergency evacuation procedures and exit routes?	<input type="checkbox"/>	<input type="checkbox"/>
7. Are personnel trained in proper use of fire extinguishers and other safety and emergency equipment?	<input type="checkbox"/>	<input type="checkbox"/>
8. Are any staff members trained in first aid and CPR?	<input type="checkbox"/>	<input type="checkbox"/>
9. Can disabled persons be evacuated safely?	<input type="checkbox"/>	<input type="checkbox"/>
10. Does your facility meet Americans with Disability Act (ADA) or similar State requirements, (as applicable in your jurisdiction)?	<input type="checkbox"/>	<input type="checkbox"/>
11. Has a disaster plan been implemented to minimize or prevent damage to computer equipment and software, paper files and valuable computer files in order to protect congregation records?	<input type="checkbox"/>	<input type="checkbox"/>

## **FIRST AID**

Due to the hazards of Hepatitis B (HBV) and Human Immunodeficiency Virus (HIV) being contracted by personnel during the course of rendering first aid, it is recommended that all locations rely on outside medical response (if that can be provided in a timely manner), or nearby medical facilities. Also, the Occupational Safety and Health Administration, (OSHA) requires a very detailed, time-consuming and costly exposure control program for any workers in the US who may reasonably be expected to have an occupational exposure as a result of their assigned job duties, e.g. first aid. In addition, first aiders who have not kept their certification current may actually do more harm than good when rendering first aid.

It is recommended, therefore, that all locations provide first aid kits for self-administration of first aid by injured staff members but rely on outside medical assistance for more serious injuries.

## **SLIPS, TRIPS AND FALLS**

The purpose of this section is to assist congregations in controlling insurance loss costs related to the most common of occurrences: slips, trips and falls. Consistently, the most frequent and costly injuries on church property result from slip, trip and fall-related injuries. These accidents can occur in corridors, stairwells and aisles, on exterior steps, sidewalks or even parking lots.

While stairwells and steps present the greatest potential for slip, trip and fall injuries, they can occur virtually anywhere. For this reason, it is important that we all take proper precautions to eliminate unnecessary hazards, correct unsafe conditions immediately and provide warnings where appropriate.

### **Suggested Action Plan**

- Assign an individual or group to oversee the slip/fall prevention efforts.
- Investigate slip/fall incidents and identify contributing acts and conditions. Focus on the facts; avoid hearsay and any unproven conclusions.
- Assign an individual or committee to oversee corrective action.
- Follow-up to verify the completion of suggested corrective actions.

If long-term solutions are required that exceed current budget constraints, short-term measures such as placement of warning signs or blocking off hazardous areas can be taken.

**REMEMBER:** Slips, trips and falls are generally considered to be preventable in all but a few cases. These typically involve the infirm or elderly that warrants our additional help and assistance. Lend a hand where you can and be considerate of others.

Following is a slip, trip and fall prevention assessment form. These guidelines should be reviewed during regular inspections to ensure that slip, trip and fall hazards are properly identified and corrected.

# SLIP, TRIP AND FALL PREVENTION ASSESSMENT

(ALL "No" answers require action)

	YES	NO
1. Are all walking surfaces clean, well maintained and regularly inspected?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are worn or damaged flooring, carpeting, stair treads, etc., repaired promptly	<input type="checkbox"/>	<input type="checkbox"/>
3. Are all stairways with more than three risers equipped with handrails?	<input type="checkbox"/>	<input type="checkbox"/>
4. Are liquid spills cleaned up immediately?	<input type="checkbox"/>	<input type="checkbox"/>
5. Does staff understand that it is their responsibility to report all spills?	<input type="checkbox"/>	<input type="checkbox"/>
6. Are hallways or stairwells clear of storage materials?	<input type="checkbox"/>	<input type="checkbox"/>
7. Are <b>"Watch your Step"</b> signs posted where necessary?	<input type="checkbox"/>	<input type="checkbox"/>
8. Is illumination adequate along corridors and in stairwells?	<input type="checkbox"/>	<input type="checkbox"/>
9. Are telephone, computer and extension cords properly secured to minimize tripping hazards?	<input type="checkbox"/>	<input type="checkbox"/>
10. Are <b>"CAUTION – WET FLOOR"</b> signs used during spill clean-ups or routine housekeeping?	<input type="checkbox"/>	<input type="checkbox"/>
11. Do visitors utilize handrails on stairs?	<input type="checkbox"/>	<input type="checkbox"/>
12. Do inclement weather procedures include use of flood tracking mats/frequent mopping?	<input type="checkbox"/>	<input type="checkbox"/>
13. Are parking lots and sidewalks properly maintained – no potholes?	<input type="checkbox"/>	<input type="checkbox"/>
14. Is snow removal, sanding or salting adequate during winter months?	<input type="checkbox"/>	<input type="checkbox"/>
15. Are non-slip coatings used in high traffic areas prone to moisture?	<input type="checkbox"/>	<input type="checkbox"/>
16. Are ladders equipped with non-slip safety feet?	<input type="checkbox"/>	<input type="checkbox"/>
17. Are staff/volunteers instructed not to stand on the top two steps of a ladder?	<input type="checkbox"/>	<input type="checkbox"/>
18. Do investigations of the slip/fall incidents properly and factually identify the contributing circumstance or conditions at the time?	<input type="checkbox"/>	<input type="checkbox"/>
19. If the proximate cause of an accident is correctable, has the problem been properly addressed?	<input type="checkbox"/>	<input type="checkbox"/>
20. Are visitors, especially children, discouraged from running?	<input type="checkbox"/>	<input type="checkbox"/>
21. Are stairways serving as emergency exit marked with proper exit signs?	<input type="checkbox"/>	<input type="checkbox"/>
22. Are stairways well lighted and equipped with emergency lighting in the event of loss of electrical power?	<input type="checkbox"/>	<input type="checkbox"/>
23. Are floors matted or carpeted with non-slip covering that is secured to the floor to prevent tripping?	<input type="checkbox"/>	<input type="checkbox"/>
24. Is the use of indoor/outdoor carpeting minimized?	<input type="checkbox"/>	<input type="checkbox"/>
25. Are restrooms equipped with non-slip floor surfaces and maintained with non-skid cleaning materials and treatments?	<input type="checkbox"/>	<input type="checkbox"/>
26. Are all ladders inspected to ensure they are in good condition?	<input type="checkbox"/>	<input type="checkbox"/>
27. Are damaged ladders repaired or replaced?	<input type="checkbox"/>	<input type="checkbox"/>

# STRAINS AND OVEREXERTION

Moving materials and objects is unavoidable. However, performing these tasks incorrectly greatly influences the likelihood of a back injury. Back injuries can be serious and extremely painful. They seem to occur suddenly, but in fact, most back injuries are cumulative effects of improper body mechanic poor posture and excessive force on the spine. Incorporating proper body mechanics into our daily activities will improve our overall back health.

## Basic Rules to Follow

- Your spine is shaped as a gentle "S" curve. Try to maintain that shape while performing all activities.
- One of the easiest ways to maintain the "S" curve is to keep your head up, in its neutral posture.
- Never bend at the waist. Always bend your knees.
- Never twist at the waist while lifting.
- Use both hands and arms equally.
- Know your physical limitations.
- Ask for assistance when moving an object that is beyond your capabilities.
- Try to avoid moving materials from below knee level or over shoulder height.

## Whenever possible

- Use mechanical assistance instead of manual force. Carts are suggested for heavier loads and distances.
- Push/pull instead of lift. Push instead of pull.
- If you must lift and carry, utilize proper lifting techniques.

## Proper Lifting Techniques

- Make a mental lift first-Decide if you can physically handle the load.
- Only lift what you can handle.
- Do not bend at the waist; rather bend your knees to lower your body and use your legs.
- Securely hold the object.
- Keep the object close to your body and center of gravity (your waist).
- Keep your ears, shoulders and hips aligned - Do not twist.
- If you must turn with the object, pivot your feet instead of twisting.
- Keep your head up, facing forward in a neutral posture.

- Gradually lift the object with a smooth motion - Do not jerk.

### **General Tips**

- Prepare your body-Just as an athlete warms-up before a game; your body must warm-up before performing physical tasks.
- Avoid prolonged standing.
- If prolonged standing is required, use anti-fatigue mats.
- Wear low-heel, comfortable shoes with rubber soles.
- Lifting belts do not increase your physical capacity to lift objects.
- Use a chair with good lumbar support.
- Incorporate exercise into your daily life.
- Consult with your physician prior to initiating any exercise program.
- Good overall health contributes to a healthy back!

# PLAYGROUNDS

## Playground Surface

- Do not install equipment over hard ground or asphalt.
- The surfaces around all equipment should have at least 12 inches of wood chips, mulch, sand, pea gravel or similar materials to cushion a child's fall. Another alternative is to use safety mats made of safety-tested rubber or rubber-like materials.
- The surface should extend a minimum of 6 feet in all directions, from all equipment.
- The surface around swings should extend twice the height of the suspending bar in both the front and rear of the swing.

## Equipment

- Group equipment according to age group, type and active vs. passive activities.
- Play areas should be linked with paths that allow easy travel between areas, with unobstructed vision from a child's height and clear line of sight for adult supervision.
- Any play structure taller than 30 inches should be spaced at least 9 feet from other play structures.
- No equipment should have exposed/protruding hardware such as "S" hooks or raised bolts or screws.
- There should be no missing or broken securing devices (bolts, screws, etc.).
- All bolts and screws should have protective end-caps.
- All moving parts should be lubricated.
- All joints, springs and chains creating pinch points should be covered.
- Equipment should not be rusted, bent, warped or broken in any way.
- Equipment should not have worn bearings.
- The chains and swing hangers on swing sets should be in good condition.
- All equipment should be securely anchored.
- Equipment should not have sharp or rough edges or points.
- Equipment with open spaces that could trap children, such as openings in guardrails or between ladder rungs, should measure less than 3.5 inches or more than 9 inches.
- Elevated surfaces should have guardrails to prevent falls.
- Institute a preventive maintenance program to ensure equipment is inspected and repaired regularly.

## FOOD PREPARATION

On occasion, our churches will participate in activities that require the preparation and serving of food and beverages, (e.g., bazaars, bake sales, weddings, etc.) to the congregation and the public at large. It is imperative that food preparation be conducted in accordance with local sanitary codes and proper food preparation practices.

### These may include:

- Do not work around food if you have any cuts, skin infections or contagious ailment (e.g., flu, conjunctivitis, hepatitis, etc.).
- Ensure that food preparers keep fingernails trimmed and hands frequently washed.
- Clean clothing should be worn and long hair kept under a hat or hairnet. Gloves should be worn while preparing and serving food.
- Smoking and eating should be done only in designated areas.
- Inspect food for freshness before use or storage.
- During storage, ensure that all food containers are closed and labeled.
- Food should be stored at 41°F or colder or as otherwise indicated on the label.
- Frozen food must be kept at 0°F or below.
- Ensure that dishes are properly cleaned and sanitized.
- Wash raw food thoroughly.
- Wash and sanitize utensils and cutting boards between uses.
- Thaw frozen foods properly.
- Cook foods thoroughly.
- Reheat leftover foods rapidly to at least 165°F.
- When serving, keep hot foods hot, cold foods cold.
- Don't reuse unwrapped food.
- Prepare food as close to serving time as possible.
- Clean mixers, fryers, ovens and other such equipment regularly and thoroughly.
- Keep floors and walls properly clean and sanitary.

# **CRIME PREVENTION AND SECURITY**

The safety and security of the congregation, employees and the general public is of prime importance. When inadequate security exists, there is an increased potential for criminal activity in the forms of personal injury or property damage. Personal injury includes assault, battery and rape. Property damage could be arson, theft or attempted theft, as well as vandalism to automobiles or other property on the premises.

There is a responsibility for the church to create and maintain the premises in a safe and sound condition, and to take adequate security precautions against foreseeable criminal activity. The church is not required to guarantee a person's safety, but rather to take all economically feasible steps to provide a reasonable level of security.

## **Administrative Precautions**

- Provide written procedures to ensure administrative security policies are followed.
- Notify employees and congregation members of any changes to the security policy.
- Ensure that all representations made about security are factual.
- Notify employees and members of the congregation of criminal activity that has previously occurred on the premises.
- Perform security background checks for those employees in sensitive positions.
- Post emergency numbers by all church telephones.
- Appoint a point person to be the contact with the local authorities. Maintain open communication with the local authorities.
- Establish a preventive maintenance system to replace broken light bulbs and other outside fixtures. Maintain logs to record this activity.
- Implement a key control program and track possession of all keys.
- Never label a key with the identity of the church, its location or specific lock it opens.

## **Handling Cash and Valuables**

- Use a team of people to count and record collected offerings.
- Deposit cash as soon as possible, using alternate travel routes, times and couriers.
- Inventory all valuables with their appraised values.
- Use a sign-out log when lending church property.

## **Preventing Embezzlement**

- Check references of persons involved in handling church funds.
- Require two signatures on large checks and when transferring large sums of money (i.e. over \$1,000).
- Assign a church member (not involved with check writing authority) to audit church bank statements and financial records.
- Use a CPA to audit all financial records annually and report results to the church's governing body.
- Establish and promote awareness of a policy to notify police if a crime has been committed.

## **Safe Practices**

- Encourage personnel not to work alone during off-hours or late in the evening.
- Consider using a radio/television when working alone to provide the illusion of extra voices. This may cause a robber to think there are others in the building.
- Lock the church after church personnel have left for the day.
- Keep the building well illuminated.
- A burglary alarm system should be considered if larger sums of cash or valuables are kept on the premises overnight.
- Maintain logs to record premises inspections.

## **Physical Precautions**

- Maintain a well-lighted exterior. This includes parking areas, walkways, entrances, exits and pathway.
- Consider installing an automatic timer to control exterior lights keeping areas illuminated from dusk to dawn.
- Keep shrubbery and plants trimmed to a maximum height of 3 feet. Cut tree branches below seven feet. Maintain logs to record this activity.
- All exterior doors should be solid with tamper-proof frames.
- Use tamper, proof hinges on doors.
- Place a bar/piece of wood in the track of sliding glass doors, or install a commercially made security stop or bar.
- Install screws in the tracks of sliding glass doors to prevent the doors from being lifted off of the tracks.
- Provide secondary deadbolt locks on all doors (where allowed by local/state building codes and statutes).

- Any door that is hidden and not regularly used should be secured from the inside (in accordance with local/state building codes and statutes).
- Lock all windows.
- In high crime areas, consider installing grates that can be removed for emergency egress over the lower portion of ground level/first story windows.

Although securing the building is critical, it is equally critical to provide proper emergency exits for employees, members and guests. All locking devices should be installed in accordance with local, state and Federal regulations for emergency egress.

- Consider installing grates over ventilation ducts and skylights to prevent entry.
- Use wire mesh fencing instead of solid fencing to prevent access while maintaining visibility.
- Illuminate and secure all displays.
- Ensure signs do not obstruct visibility to doors and windows.
- Do not leave ladders, tools or equipment outside.
- All ladders, external stairways and fire escapes allowing access to the roof should be secured.
- Consider installing UL-listed burglar alarms.

Unfortunately, even when all security precautions are taken, crimes can still occur. This is often due to persons who inadvertently create opportunity for crime. Activities such as unlocking doors, leaving windows open and ignoring broken security devices increase the opportunity for criminal activity. Educate members and staff on personal safety precautions to reduce the likelihood of a security related incident.

### **In the Event of an Incident**

- If a crime occurs or one is suspected, instruct staff to telephone the local authorities.
- Instruct personnel never to confront a suspected criminal or suspicious person- They may be dangerous!
- Instruct personnel not to disturb a crime scene.
- If vandalism or theft is suspected, list all damaged or missing items to report to the police and your Claim's Administrator.

### **Other Precautions**

- Walk around the whole church, including restrooms, before locking up for the night.
- Minimize postings or announcements of the pastor's absences especially in newspapers, they're a tip-off that the building is likely to be unattended.
- Be wary of strangers claiming to be visiting pastors, students of architecture, or anyone very curious about your building. Don't hesitate to ask for identification.

# **HIRING OUTSIDE VENDORS**

## **Manual Section F**

## EVIDENCE OF INSURANCE REQUIREMENTS

Any outside vendors hired by the church (such as contractors, piano tuners, maintenance workers, etc.) must have evidence of their own Workers' Compensation, Automobile, and Liability Insurance. So, too, must all outside groups using your facilities.

**(The only exception is in the case of certain social service usage, i.e. Boy Scouts, Girls Scouts. If you have any questions, or need clarification, contact Wilma Miller at 813-963-1669).**

The following will give you the acceptable guidelines. Please review this and give a copy of it to any staff that may be responsible for hiring outside vendors, or giving permission for outside groups to use your facilities.

## INSURANCE REQUIREMENTS OF PARTIES USING CHURCH PROPERTY OR DOING BUSINESS WITH THE LOCAL CHURCH

- Q.** What insurance requirements should we request of groups or organizations that want to utilize Church facilities? What are the insurance requirements for vendors and contractors doing work for the church?
- A.**
1. A certificate of insurance should be provided to the local church evidencing:
    - a. The name and address of the agent or broker which issued the certificate.
    - b. The name and address of the named insured.
    - c. The insurance company or companies issuing insurance.
    - d. The types of insurance.
    - e. Insurance policy numbers
    - f. Insurance policy effective dates.
    - g. Insurance policy expiration dates.
    - h. The limit provided for each type of insurance.
    - i. Special instructions or terms, such as addition of the certificate holder as additional insured, waivers of subrogation, or the construction project for which the certificate applies.
    - j. Name and address of the certificate holder.
    - k. Signature of the insurers' agent or representative.
    - l. A notice of cancellation provision stating that the insurers will "endeavor" to provide a specified number of days' written notice to the certificate holder prior to cancellation.
    - m. A disclaimer that the certificate is issued as a matter of information only and does not amend, extend, or alter the coverage afforded by the insurance policies.
    - n. A disclaimer that the insurance policies have been issued as set out in the certificate, notwithstanding the provisions of the contract pursuant to which the certificate was issued, so that the insurance remains subject to all of the terms, exclusions, and conditions contained in the policies.
  2. The certificate should show the local church as "additional insured" as respects general liability insurance. This will provide the local church protection under the group's insurance program while protecting the local church's insurance program. The certificate holder is the local church. The local church should keep the certificate on file.

3. The local church should require the following minimum limits of liability:
  - a. General Liability - \$1,000,000 minimum Combined Single Limit of liability as respects to Bodily Injury and Property Damage liability.
  - b. Workers Compensation - Coverage A - Statutory limits.
  - c. Professional liability/Errors & Omission Insurance - Should be required for architects, engineers, doctors, nurses or lawyers being utilized by the Church. Minimum liability limits of \$1,000,000 should be maintained.
4. Acceptability of insurers - An insurance policy has little value if the insurer is unable or unwilling to pay claims presented to it. For this reason certain financial criteria should be adhered to for insurers providing coverage:
  - a. The insurer should be approved to conduct business in the State of Florida. This can be verified by calling the Department of Insurance in Tallahassee.
  - b. Insurers must maintain an A.M. Best financial rating of B+VI or higher as determined by A.M. Best Company.
5. Insurance Certificate Cancellation Clause:

Under the cancellation wording of the certificate, the words "endeavor to" must be deleted and the second clause beginning with "but failure to mail such notice" must be eliminated.

These changes would give a cancellation provision in the ACORD certificate reading as follows:

Should any of the above described policies be canceled before the expiration date thereof, the issuing company will mail 30 days written notice to the below named certificate holder.

**Q.** Should the local Church keep certificates on file and for how long?

**A.** Yes. The local Church should keep the certificates of insurance on file for four (4) years. In the event of a claim, the certificates should be available upon request.

**Q.** What happens in the event of a claim?

**A.** As respects a claim coming from a group using the church facilities or vendor which has provided a certificate, the following procedure should be followed:

1. Call the claim line and report the claim. Advise the insurance company adjuster that the third party provided a certificate naming the local church as additional insured.
2. Your insurance adjuster will advise the group or entities' insurance company that defense and indemnity will be sought under their policy.
3. Local church should advise group/vendor that they expect to be provided defense and indemnity under their policy as an additional insured.

**Q.** What happens in the event of a claim where the church is not named as additional insured?

**A.** If a certificate naming the church as an additional insured is not obtained, the church should determine if they should allow the use of the facilities or continue doing business with the vendor.

1. If a Bodily Injury or Property Damage claim occurs as a result of this group/vendor's negligence, the local church insurance program will have to respond.
2. This means the church and the insurance program will be expected to pay defense and indemnity costs.
3. This option is the least desired approach and should not be used without thorough understanding of the Pastor and Trustees of the potential financial consequences.

# REASONS FOR REQUIRING ADDITIONAL INSURED STATUS

## REASON

## COVERAGES AFFECTED

Protecting one's own policy limits

All lines

Guaranteeing a defense provided by group/vendor insurer

General liability, auto liability

Backing up a potentially enforceable hold harmless agreement

General liability, umbrella liability,  
Auto liability

Obtaining coverages not available under additional insured's own insurance program

General liability, umbrella liability,  
Environmental impairment liability,  
Commercial property

Obtaining personal injury coverage under group/  
vendor's liability policy

General liability

Avoiding subrogation

All lines

Structuring property coverages as an alternative to  
litigation/liability insurance

Commercial property, builders risk