

Church

Risk

Control



Guidelines

This text is intended to provide only a general review of risk control measures. The recommendations must be tailored to individual circumstances and, where appropriate, an expert should be consulted for specific information.

The pastor, church officers and all other church members need to lead out in the prevention of losses. This includes accidents that might result in injury or adversely impact the assets of the Church.

Church Activities

Each location should establish risk control standards tailored to the Church's activities. Qualified supervision and established safety standards are necessary for many common activities and sports, including basketball, softball, soccer, floor/roller hockey, roller skating/roller blades, skateboards, bicycling, BMX biking, mountain biking, exercise/weight training, playground equipment, archery and hayrides.

Hazardous activities, such as swimming, water skiing, wind surfing, surfboarding, snorkeling, canoeing, boating, jet skiing, wave runners, hiking, snow mobiling, snowboarding, snow skiing and gymnastics, require highly qualified supervision and careful adherence to safety standards.

Extra hazardous activities, because of their level of risk, require stronger safety measures and a high degree of professional supervision. In addition, these activities may be prohibited by, or excluded from, current insurance policies. Before sponsoring any of the

following activities, administrators must ensure that insurance coverage for these activities is obtained and that qualified supervisors and staff ratios are available. (Observe age and other restrictions as noted.) If coverage is not available, do not participate in the activity. Extra hazardous activities include horseback riding, climbing walls, rock climbing, rappelling, rope courses, tackle football, hardball baseball, ice hockey, sea sledding, "the blob," scuba diving, white water rafting, ATVs, go karts, dune buggies, motorcycles, rebounding equipment, including trampolines, mini-tramps and springboards, use of private aircraft, sky diving, hang gliding, kite/para-sailing, mud olympics, spelunking, war/survival games, bungee jumping, the use and sale of fireworks, and the use or possession of firearms.

Supervision standards need to be set for the number of adult supervisors to the number of youngsters, depending upon the degree of risk. For example, a high risk activity (mountain climbing) requires one adult for every four youngsters. A mild risk activity (field trip) requires one adult for every 12 youngsters. A low risk activity (classroom) requires one adult for every 25 youngsters.

Church Outings and Overnight

Trips for Youth—Overnight trips require prior approval from the Church board and signed permission as well as emergency medical consent from the parents. In the event of injury, supervisors should make repeated attempts to obtain treatment permission and are to rely upon the consent form only as a last resort.

Transportation—Drivers shall have an acceptable driving record with not more than two traffic citations and no at-fault accidents while driving any vehicle. When a driver does not meet the above driving standard, he/she shall not be assigned to or be retained for a driving position. Only mature drivers, who are at least 21 years old and known to have good driving records, will be called upon to drive for Church activities.

Transporting youth in the back of open pickups or trucks is prohibited. This implies adhering to the seating capacity of the vehicle, equipped with seatbelts.

Non church-owned vehicles used in Church activities must be currently insured to comply with state laws. All vehicles are to have professional maintenance on a periodic basis.

Screening of Church Personnel—All Church staff and volunteers, especially those working with young people, need to have background checks and complete an application form.

Church Safety Officer

A church safety officer should be selected to lead out with a safety program and provide guidance for the safety committee.

Safety Committee

A church-safety committee needs to be set up to plan and review all church activities. Its assignment should include investigation and review of accidents occurring at the Church. The committee needs to conduct a safety inspection of the Church premises each year. (One or more members of the committee should

perform a walk through inspection monthly.)

Safety committees are to refrain from inspecting exposures to loss where the insurance carrier requires professional expertise, such as electrical safety, boiler inspections, heating, air-conditioning and major losses undergoing investigation.

Disaster Preparedness

Each Church needs to study the high probability of disasters it faces, such as fire, flood, earthquake, bomb threat, explosion, chemical spill, etc. Written procedures should be adopted.

Church—Premises Inspection Checklist

The following is a suggested premises inspection checklist. While Adventist Risk Management, Inc., has attempted to list exposures to loss that churches face, it is impossible to cover all of them.

Fire Safety

- Fire drills conducted once per year during church service, or deacons meet on a weeknight and conduct a fire drill.
- Fire alarm tested during drills.
- Fire extinguishers have yearly maintenance performed by a licensed technician.
- Church personnel conduct a monthly visual inspection of each extinguisher for adequate pressure.
- Combustibles kept to a minimum.
- Mechanical and furnace rooms free of combustible storage.

- Flammables stored in a separate building from the church building.
- Flammables kept away from open flame, hot surfaces and electrical exposure.
- Illuminated exit signs provided and maintained.
- Locking and chain devices specifically prohibited for use on any door equipped with panic hardware.
- Large trash containers equipped with flip-top lids.
- Oily rags and mops stored in approved metal containers.
- Compressed gas cylinders properly secured.
- Exit doors open in the direction of travel.
- Building evacuation plans posted.
- Fire doors in boiler and furnace rooms are self-closing and latched.
- Capacity signs posted in meeting rooms.
- Panic hardware on main doors.
- Corridors, exits and stairs not used for storage.

Baptismal Tanks

- Corded microphones are not used in or near the baptismal tank.
- Microphones restricted to wireless only.
- Stairs and walking surfaces are coated with a proper adhesive to prevent slippery conditions.
- The tank is filled the day before the baptism. (Under no circumstances should the deacon rely only on automatic shutoff devices and leave the church premises before the water has been turned off.)

- The heater turned off and the tank is emptied immediately after church service.
- The door leading to the baptismal tank is kept locked when the tank is not in use.
- Handrails on the stairs up to and down into the tanks.

Walking and Working Surfaces

- Uniform height of stair steps.
- All stairs equipped with properly secured handrails.
- Toprails and midrails on open sides of stairs and porches.
- Midrails and toe boards for overhead storage.
- Floors free of tripping hazards and slippery surfaces.
- Carpets free of tears and wrinkles.
- Floor openings are equipped with railings.
- Full length glass doors and windows properly marked with decals.

Mechanical, Electrical, and Air-Conditioning Systems

- Inspected and serviced on an annual basis by a professional technician.
- Boilers inspected and insured.

Transportation

- All drivers, staff and volunteers, have good driving records and are known for their safe driving habits.
- Transportation of adults and youth in the back of open pickups or trucks is prohibited.

- Seatbelts fastened. (This implies adhering to the seating capacity of the vehicle.)

First Aid

- Each activity has adult supervisors who are certified in first aid.–
- First aid kits located in the church facility.

Security

- Windows at floor level equipped with latches and screens.
- Safe combination is changed on a periodic basis or whenever a major change in personnel occurs.
- Locks are re-keyed on a periodic basis.
- Records are maintained of church members with keys.
- Fences in good condition.

Major Contracts

- Conference approval received before entering into any contracts.

Leasing Church Facilities

- Prior approval from the Conference.
- Renting or leasing party signs a rental or lease agreement approved by Conference attorney.
- The renting or leasing party provides a Certificate of Liability Insurance naming the Conference as an additional Insured.

Church Monies

- Church has an active finance committee that meets each month.
- Cash is not kept on the premises.
- Deposits made as soon as possible after monies have been received.
- The appearance of repetition in the procedure of depositing funds is avoided (deposits at different times of day, etc.).
- The Church monies are not kept in the treasurer's or a member's home.
- Verification of money count by a second individual.

Miscellaneous Safety Items

- Main electrical switches and shut-off valves labeled.
- Storage areas have secure stacks.
- Broken glass removed and new glass installed.
- Machinery and equipment have proper guarding on all pinch points.
- Safety goggles available where needed.
- Ladders in good condition.–
- Proper lighting around the building exteriors, especially at entrance and exits.
- Working fire detection systems.
- Working burglary alarm systems.
- Emergency lighting provided when occupancy exceeds 300.