

# CHURCH SAFETY MADE SIMPLE:

*Key Steps to Protect  
Your Ministry*





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You are encouraged to consult with your own attorney or other expert consultants for a professional opinion specific to your situation.

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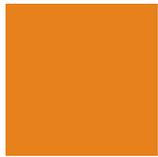
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# GETTING STARTED



## STARTING A SAFETY MINISTRY

Focusing on three basic concepts can help you start an effective safety ministry at your church:

1. **VALUE** – Recognize the value of the people and facilities under your care, and embrace their safety and security as a key value in your church;
2. **TEAM** – Assemble a team of people dedicated to safety and security; and
3. **WORK** – Set the team to work, assisted by the many valuable safety resources provided by GuideOne.

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### VALUE

First, look at value. While fear of legal claims and lawsuits against the church may motivate action, another motivation arises by focusing on the people themselves. Church leaders are called to be shepherds to their congregation. One aspect of shepherding is to protect the flock against wolves (hazards) that may come after them. Church leaders are also called to be good stewards of the people and property that have been entrusted to their care. Finally, by showing concern for the safety and security of your congregation, you are expressing love to one another. Focusing on the values of shepherding, stewardship, and love may help to motivate your church to protect the valuable ministry and members under your care.

### TEAM

Second, create a "Safety and Security Team" that will focus on safety. This team should include congregation members who will educate themselves and the other members of the congregation on safety and security issues at the church. By identifying members of the church whose jobs and/or interest relate to safety and risk management – such as those in the fields of facility or property management, human resources, law, accounting, law enforcement, insurance, or safety – a committed group of three to eight members can successfully run the risk management program. While pastoral or board participation on the team is not essential, pastoral and board support is crucial to the team's success.

### WORK

Third, the team will get to work identifying areas of risk at your church and taking steps to address those risks. By no means is the team alone in this effort. GuideOne provides fact sheets, checklists, sample forms, policies, and more to assist the team as it begins its work.

# STARTING AND MAINTAINING A RISK MANAGEMENT TEAM



Instead of various groups spending time dealing with each of the key risk management issues individually over an extended period of time, the most effective way to begin and maintain a risk management program in your church setting is to look at risk management from a comprehensive approach. By forming a quality safety and security team, the chances of maintaining a safe and secure environment increase dramatically. The following recommendations are general guidelines. To learn more about forming a risk management team, please contact the GuideOne Center for Risk Management.

## HOW THE RISK MANAGEMENT TEAM SHOULD BE STRUCTURED

- Your team should include between three and eight members. They may include current or former law enforcement officers; current or former military personnel; those who have a background in insurance, claims or risk management; facility managers, and others who feel strongly about a proactive risk management program.
- The team should be endorsed and officially formed by action of the church's administrative body. Once established, they should meet at least on a quarterly basis.
- All ongoing activities, new ministries, special events, and building upgrades and construction should be filtered through the committee.
- Regular activity reports should be given to the church staff and administrative body.

## HOW THE TEAM SHOULD ORGANIZE

**Educate:** The team should obtain resources and seek training to become informed on key elements and responses of church risk management. The team should then educate the church board and staff members.

**Plan and Respond:** As a team, begin developing a security plan that includes initial congregational education, inspections, activity protocols, and policies.

**Train and Inform Others:** Begin a congregation-wide educational program on safety, security, and risk issues. Speak to small groups, key committees, and other members to keep them informed and receive their input on key safety issues and implementation.

**Follow Through:** Develop a strategy for slowly phasing in a risk management program, as well as the ongoing monitoring, and an educational emphasis. The goal is to integrate safety and security measures into the daily life of the congregation without compromising the church's ministry.

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# **PREPARING FOR AN EMERGENCY**

# ARSON PREVENTION

According to the U.S. Fire Administration (USFA), arson is the leading cause of fires in the United States, resulting in more than \$1 billion in property loss each year. In one recent year, the USFA reported that approximately 30,500 intentional structural fires occurred.

At GuideOne Insurance, arson is one of the leading causes of fires along with open flames, electrical and lightning. The mental and emotional loss of a church building due to arson can be as great as the physical damage itself. For churches insured by GuideOne, the average damage incurred in arson incidents exceeded \$450,000 in a recent year.

Your facility can decrease the chances that an arsonist will strike by undertaking an arson and crime prevention program. This fact sheet provides information on why churches and religious organizations are vulnerable to arson and what they can do to protect themselves from this crime.

## WHY CHURCHES AND RELIGIOUS ORGANIZATIONS ARE VULNERABLE

- Buildings are often unoccupied.
- Activity schedules are predictable.
- Security systems are often lacking.
- Arsonists, vandals and other criminals may target churches because of their beliefs.

## REDUCING THE RISK OF ARSON

To help reduce the risk of arson, consider the following precautionary measures:

### Building Exterior

- Illuminate exterior buildings, doors and parking lots from sunset to sunrise.
- Consider the installation of motion-activated lighting near doors and windows.
- Keep doors and windows locked when the building is unoccupied.
- Trim shrubs and tree limbs around windows and doors to eliminate potential hiding places for arsonists and criminals.
- Ladders should not be stored outside the building at the end of the day. Instead, secure ladders and tools in a locked shed/outbuilding or inside the building. If this is not possible, secure ladders outside with a high quality chain and lock.
- Keep track of and limit the disbursement of building keys. Consider installation of a keyless electronic entry system.
- Make sure that exterior doors are of solid core (not hollow) construction and are outfitted with quality deadbolt locks and, if hinged on the outside, tamper-proof hinges.
- Use wire-mesh glass in windows for additional protection from break-ins.
- Keep the property free from boxes, leaves, trash, wood and other potentially combustible debris.
- Consider installing video security cameras at entrances and other key areas.
- Park church vehicles in differing locations on the property throughout the week to vary routine.
- Trash containers should be kept as far away as possible from the building.

### Building Interior

- Consider using timers for lights and/or radios during evening hours. Timed use of interior entry lights overnight should be considered.
- Make sure that flammable liquids are stored in a UL listed fire cabinet away from any heat sources, such as heating equipment.



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- If possible, install a central station monitored security/fire detection system. Also consider a fire sprinkler suppression system.
- Make sure that smoke and heat detectors are operational and that fire extinguishers are in place and have been regularly serviced.
- Restrict access to areas containing valuable or combustible materials by locking interior doors.

### General Precautions

- Ask neighbors to alert police if anything suspicious is seen on church property.
- Develop positive relationships with local law enforcement and invite them to patrol the property during the overnight hours.
- Establish a "Church Watch" program in which members volunteer to drive through the property at various times throughout the week.

The photo on the right shows a trash dumpster that is overflowing and too close to the building. If vandals were to intentionally set fire to the dumpster, there is a high likelihood that it would spread to the building.



The photo on the right demonstrates how to properly store a ladder outside the building using a good quality lock and chain that is securely attached to the buildings concrete foundation.



## ARSON PREVENTION CHECKLIST

Checklists can be an effective tool to provide a safer environment. Answer the following questions relating to external, internal, and awareness measures you can take to determine how well your facility is safeguarded to discourage unauthorized entry and encourage early fire detection. A "NO" answer indicates an area that may warrant further examination.

External Measures	Yes	No
Does lighting sufficiently illuminate all sides of buildings and parking areas?	<input type="checkbox"/>	<input type="checkbox"/>
Do all exterior doors have deadbolt locks and non-removable hinge pins?	<input type="checkbox"/>	<input type="checkbox"/>
Is a process in place to make sure that building doors and windows are locked when it is unoccupied?	<input type="checkbox"/>	<input type="checkbox"/>
Is access to roofs, fire escapes and outside stairways limited to authorized persons?	<input type="checkbox"/>	<input type="checkbox"/>
Is shrubbery trimmed to prevent it from being used for hiding?	<input type="checkbox"/>	<input type="checkbox"/>
Are loose materials and trash removed from the grounds daily?	<input type="checkbox"/>	<input type="checkbox"/>
Are windows and glass entries protected with wire mesh or bars? (Note that for emergency purposes, window bars must be able to be opened from the inside)	<input type="checkbox"/>	<input type="checkbox"/>
Is there fencing or controlled access to the property?	<input type="checkbox"/>	<input type="checkbox"/>
Is access to crawl spaces and basement entry points secured?	<input type="checkbox"/>	<input type="checkbox"/>

Internal Measures	Yes	No
Are foyer and hall lights left on at night?	<input type="checkbox"/>	<input type="checkbox"/>
Are windows and doors equipped with proper locks, jambs and/or deadbolts?	<input type="checkbox"/>	<input type="checkbox"/>
Is there a central station alarm system for notification of fire, smoke or breach of security?	<input type="checkbox"/>	<input type="checkbox"/>
Are personnel assigned to secure the building daily (for example, locking doors and windows and activating security systems)?	<input type="checkbox"/>	<input type="checkbox"/>
Are personnel assigned to check for unauthorized occupants?	<input type="checkbox"/>	<input type="checkbox"/>
Are building keys controlled by a strict sign-out policy and marked "do not duplicate"?	<input type="checkbox"/>	<input type="checkbox"/>
Are locks changed or re-keyed when keys cannot be retrieved?	<input type="checkbox"/>	<input type="checkbox"/>
Are valuable objects and combustible materials securely locked away from sight?	<input type="checkbox"/>	<input type="checkbox"/>



## CHURCH VIOLENCE

On Sunday, July 27, 2008, a gunman walked into a church in Knoxville, Tennessee, during the performance of a children's musical. He proceeded to shoot eight people, killing two, before he was overpowered by congregation members and subdued until police arrived. The gunman reportedly admitted to police that he committed the crimes because of his disagreement with the church's stand on issues, although he himself did not attend the church. He later pleaded guilty to murder and was sentenced to life in prison without parole.

Shocking as it may seem, violent incidents of this nature happen several times each year at churches across the country. Because places of worship are open to the public, churches have become more vulnerable to these senseless acts of violence. This fact sheet addresses what churches can do to prepare for, and respond to, violent acts.

### THE REALITY OF VIOLENCE AT CHURCH

- While rare, acts of violence do occur at churches.
- Violent acts may include robbery, assault, rape, even attempted murder or murder.
- The majority of violent acts are carried out by people who have some connection to the congregation.
- The most common violent act at churches, as with schools, is a shooting.
- Often there are pre-cursors or warning signs to the violent act, such as threats or previous outbursts, disputes, or confrontations.
- Most churches are unprepared for a violent event or its aftermath.

### WHO IS AT RISK?

- No church is immune to the risk of a violent episode occurring.
- Churches of all sizes, locations, and resources have experienced acts of violence.

### CAN A VIOLENT OUTBURST BE AVOIDED?

- There is no assurance that a violent episode in church can be avoided. However, you can be prepared for the possibility of an incident occurring.
- By taking personal responsibility for the safety of your church, you will have done the best thing possible to prevent a violent incident from occurring.

### HOW TO MAKE YOUR CHURCH LESS VULNERABLE

- Working with your church's Safety and Security Team, designate a point person on security issues to be the church security director. Define the responsibilities of that position.
- Conduct a security assessment to identify your church's vulnerabilities. Ideally, this assessment is conducted in conjunction with your local law enforcement agency or other security professional.
- Develop a church security plan and guidelines with defined roles for all staff persons, including greeters, ushers, and other frontline workers and volunteers. Your local law enforcement agency may be a resource to you in forming the security plan.
  - Include in the plan a seating location for ushers and/or security personnel (strategically stationed in both the front and the rear of the sanctuary), lockdown procedures for areas of the church, crisis communications, and an evacuation plan for the building.

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- Establish a method for quickly communicating issues of concern, such as a weapon, to appropriate church personnel, such as the security director, as well as to authorities. Depending on the size of your church, walkie-talkies, two-way radios, pagers, and/or cell phones may be appropriate to have on hand.
- Establish a no tolerance policy for fights, altercations, and other disruptions.
- Work with your local law enforcement agency to provide training for staff and frontline workers and volunteers on topics such as dealing with disruptive individuals and identifying and diffusing potentially violent situations.

## A WORD ABOUT SECURITY GUARDS

The use of professional or volunteer security guards at church has become more commonplace in recent years. A church has several options regarding security guards: 1) hire off-duty law enforcement personnel; 2) hire a professional security guard service; or 3) maintain its own security guard force. Considerations for each option:

### Off-Duty Law Enforcement

- Active law enforcement officers typically have superior training and experience in dealing with suspicious individuals.
- In many jurisdictions, off-duty law enforcement officers responding to a criminal act do so as police officers, which can provide churches some measure of liability protection.
- Off-duty law enforcement officers and/or their agencies are not likely to provide indemnity (hold harmless) agreements and additional insurance protection to the church, such as may be obtained from a professional security guard service.
- Churches should come to a meeting of the minds with the law enforcement officer(s) about the preferred approach to security at the church.

### Hired Security Guard Force:

- The use of a professional security guard service provides a layer of liability protection for the church.
- The church still must undertake reasonable precautions in hiring the security service, such as checking references and fully understanding the service's screening, training, and supervision procedures.
- The church should verify that the security guard company has a license by obtaining a copy.
- The church should enter into a written agreement with the security guard service in which the service agrees to indemnify (hold harmless) the church from any injury or damage that might result from the service's activities.
- The church should make sure that security guard service is fully insured and have the church added as an additional insured on the service's insurance policies. Then, the church should obtain a copy of a certificate of insurance showing that it has been added as an additional insured on the service's insurance policies.

### Own Security Guard Force:

- The church is responsible for running background checks and screening all security guard personnel.
- The church is responsible for the training and supervision of its security guard personnel.
- Since "security" is a regulated profession in many jurisdictions, the church is responsible for ensuring that its security force complies with all licensing and certification requirements that might exist under its state's law.
- The church will in most circumstances be liable for the acts of its security guards.

The use of armed security guards presents additional considerations. While the presence of armed guards can potentially prevent or bring an end to an episode of church violence, their use also raises the risk of injury or death to innocent bystanders, claims for the use of excessive force, and an increased burden for ensuring that all guards are properly screened, trained, and supervised. Also, armed security guards must be properly licensed; hold necessary permits; and only carry legal and authorized weapons.



Arming your church's security guards is something that should only be undertaken in consultation with your church's counsel, local law enforcement, and your insurance agent.

## WHAT TO DO IN THE EVENT OF A VIOLENT INCIDENT

If a violent incident occurs at your church, the first priority is to protect the people in your congregation. To do this, follow these steps:

- Call 911.
- If there is an opportunity to keep the invader out by locking doors and/or closing off areas of the church, do so.
- If there is an opportunity to remove all members and guests from the premises, do so as quickly as possible.
- Quickly control panic situations. By doing so, you will be more likely to conduct a sequenced evacuation, if possible.
- A leader, such as the pastor and/or security director, must take charge and provide orders to be followed.
- All orders must be clear and direct, such as the following:
  - "Ushers, secure the building."
  - "(Fill in name), contact the police."
  - "(Fill in name), secure the nursery."
  - "Everyone, take cover on the floor."

## HOW TO MAKE YOUR CHURCH STAFF AND MEMBERS LESS VULNERABLE

- Never allow staff to work alone. Always ensure that there are at least two employees present at all times.
- Establish an internal distress code that will alert others in the office to your need for assistance. For example, if church office workers typically address each other by first name, your distress code may be that addressing a colleague by last name (i.e., "Mr. Smith") will signal a distress situation.
- Keep all church doors locked except when in use and then limit access points as much as possible.
- Consider installation of a "panic button" for frontline workers such as receptionists.
- Ensure that exterior lighting is adequate in all areas, especially parking lots and walkways. Ask your local law enforcement for assistance with a lighting audit.
- Always park your car in a well-lit area that is not obstructed by shrubbery, dumpsters, trucks, or vans.
- Ensure that all staff know of and understand the church's security plan.
- Know where all telephones are located.
- Prepare for the worst case scenario.

While not every violent incident can be prevented, taking the steps outlined in this fact sheet can help your church become better prepared for responding to criminal acts at church and for communicating to your congregation during a crisis.



# **BUILDING SAFETY**



## BUILDING – ANNUAL INSPECTION CHECKLISTS

These safety checklists are part of an annual inspection of church property: The items listed are not meant to imply that other concerns could not be present. The items listed are those that cause the most damage and result in the more frequent and severe claims.

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Crime	N/A	Yes	No
Are the doors and windows locked when the building is unoccupied?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are one-inch deadbolt locks installed on exterior doors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are exterior doors made of solid core (not hollow) construction, preferably metal (including the doorframe) and, if hinged on the outside, are tamper-proof hinges installed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a key control policy in place, documenting who is in possession of a key at any given time, re-keying or replacing the door locks when a key is lost, eliminating or limiting the use of a master key and keeping back-up keys in a locked key box?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are ladders, tools, and flammable liquids, such as cleaning supplies and gasoline, locked up at the end of the day?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is exterior lighting installed covering all sides of the building including parking lots, walkways, and entry/exit doors; and is it in good working order?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are lighting fixtures protected with plastic lenses or metal screens over the fixtures?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is motion-activated lighting installed near entry/exit doors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are interior entry lights left on during overnight hours?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are timers for interior/exterior lights updated following time changes?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are stairways and fire escapes that provide access to the roof secured?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does a responsible person, prior to leaving the building for the day, conduct a tour of the building and grounds to make sure all doors and windows are secured?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are shrubs and trees trimmed around windows and doors to eliminate potential hiding places for arsonists and criminals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are signs or displays installed so as not to block the view of the building?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
To prevent a fire from spreading to adjacent buildings, are all trash containers stored away from buildings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are large rocks used for landscaping not present?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have church members, local authorities, or neighbors been contacted to help watch the building and grounds for suspicious behavior?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are valuables (fine art, rare books, valuable collectibles or other rare items) kept in a secured location?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Crime - continued</b>	<b>N/A</b>	<b>Yes</b>	<b>No</b>
Is an inventory or schedule of valuables maintained, including a detailed description and value?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have high value items been photographed and/or videotaped; and is a copy maintained of the inventory/schedule, photographs, and videotapes off site?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Electrical</b>	<b>N/A</b>	<b>Yes</b>	<b>No</b>
If the building is older than 1970, has the electrical system been upgraded by a licensed electrical contractor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the electrical system for the building(s) inspected every five (5) years by a licensed electrician?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If the electrical system utilizes fuses, are appropriate Fustat® adapters installed to prevent the use of oversized fuses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are any switches, outlets or junction boxes missing their cover plates?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are any multiple-tap electrical outlet adapters being used?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are any of the electrical circuit breaker boxes missing their front panels?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are extension cords that are used for temporary wiring in good condition, for example, cord insulation not damaged, ground plug not missing?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are any extension cords being used in place of permanent wiring?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are any combustible materials being stored within 36 inches of the electrical panels?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are any outlets within 36 inches of water equipped with ground fault circuit interrupters (GFCI)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are ground fault circuit interrupters (GFCI) being periodically tested?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the building equipped with lightning and surge protection?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are electrical outlets equipped with appropriate outlet safety plugs in the children's area?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Elevators / Lifts</b>	<b>N/A</b>	<b>Yes</b>	<b>No</b>
Are elevators working properly and been serviced by a certified elevator servicing contractor in the last year and the service tags kept on file?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all elevators adjusted to be even and level with the floor surface?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Emergency Preparedness	N/A	Yes	No
Has the church developed an Emergency Response Plan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have emergency evacuation diagrams been developed and posted throughout the building, identifying all exits, evacuation routes, safe assembly spaces, fire extinguishers, and first aid kits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are natural disaster drills and fire evacuation plans practiced regularly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have safe shelter areas been identified and marked at the church, the staff and congregation members made aware of the locations, and a basic disaster supply kit provided in the safe shelter area?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a pre-appointed, qualified spokesperson to field all questions from the media and investigators?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the church compiled a list of important phone numbers, accounts and addresses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has an itemized inventory list of all items, equipment, and other valuables within the church (along with photographs and video recordings of items within the church's interior) been completed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have back-up files of computer data and important records and copies of vital paper records been made, along with a copy of the disaster recovery plan; and is all of this information kept at a secure off-site location?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have arrangements been made ahead of time for an alternative meeting space and use of equipment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the facility been inspected to determine how safe and secure it will be in the event of a disaster and make modifications if needed, such as trimming of tree limbs, keeping roofs maintained, etc.?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a designated individual to be the security director?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have policies and procedures been developed on how to handle church place violence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have ushers and greeters been properly trained on how to handle violent situations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have local laws been consulted to determine requirements for using security personnel?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have security guards have been properly screened, trained, supervised; and do they hold appropriate licensing, permits, etc?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If hired security services are used, has the church verified that the service has the appropriate licensing, entered into a hold harmless agreement with the security service, and been named as an additional insured on the service's insurance policy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If armed security guards are used, have consultations with an attorney, local law enforcement, and insurance agent been done to determine the feasibility of using such services? Are armed guards properly licensed, hold necessary permits, and only carry legal and authorized weapons?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Emergency Preparedness - continued	N/A	Yes	No
Have a medical leader and medical personnel within the congregation been chosen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has basic medical emergency training been provided, including how to respond to medical emergencies, CPR, First Aid, and AEDs (if present)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is a basic First Aid Kit provided, and is it fully stocked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are medical emergency procedures practiced on a scheduled basis?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Exits	N/A	Yes	No
Are all routes of egress from the building free from obstructions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all emergency exit signs visible and in good condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all exit signs illuminated and working?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all emergency lighting units being tested and properly working?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all exit doors in good working order (for example, locks, panic hardware); and do they open outward?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fire Protection	N/A	Yes	No
Is the sprinkler system inspected annually by a certified contractor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are any items being stored within 18 inches of any sprinkler heads?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are sprinkler heads that are exposed to potential physical damage protected with a metal guard?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are any items being hung from sprinkler heads, for example, holiday decorations, maintenance items, etc?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the area around the sprinkler system shut off valve clear of all obstacles?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are fire detection sensors unobstructed, operational and periodically tested by a certified contractor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the fire alarm system tested on an annual basis by a certified contractor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a portable fire extinguisher permanently mounted in a visible location within 75 feet of any location within the building?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are portable fire extinguishers serviced on an annual basis by a certified contractor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all flammable and combustible liquids appropriately marked and kept in a UL listed, locked flammable liquid storage cabinet?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are candles only used under appropriate supervision?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Heating, Ventilation, and Air Conditioning	N/A	Yes	No
Have all heating and cooling units been inspected and serviced in the last year?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are any combustible materials being stored within 36 inches of the furnace or boiler?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the boilers current inspection certificates posted in the boiler room?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Housekeeping	N/A	Yes	No
Is trash stored in enclosed containers and taken outside daily?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are cleaning products well marked and stored in a safe and locked place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all combustible materials (boxes, paper products) stored in appropriate locations and kept within 36 inches of any heating equipment or electrical panels?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are cleaning rags being appropriately stored in metal containers with self-closing lids?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Insurance	N/A	Yes	No
Have you provided your insurance agent with an up-to-date Contents Evaluation Sheet?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has there been a Building Value Analysis completed with a copy going to your insurance agent?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you discussed insurance with your agent in the last year?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Kitchen	N/A	Yes	No
Is the hood and ventilation system installed over the cooking equipment being cleaned on a regular periodic basis including filters, hood and duct work?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the general cooking area of the kitchen clean, free of grease buildup and in good condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is a Class "K" rated fire extinguisher installed in a visible, easily accessible location within the kitchen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the automatic fire suppression system protecting the deep fat fryers and grease producing appliances being serviced on a 6-month basis by a certified contractor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has manual activation of the automatic fire suppression system been installed; and have the kitchen staff (employees, volunteers, etc.) been trained on how to manually activate the system?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



<b>Kitchen - continued</b>	<b>N/A</b>	<b>Yes</b>	<b>No</b>
Are the deep fat fryers equipped with a temperature-limiting device?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the deep fat fryers a minimum of sixteen (16) inches away from any open flame producing appliance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are proper food preparation procedures being followed including, food preparation, serving, storage and sanitation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Outside Groups / Repair Contractors</b>	<b>N/A</b>	<b>Yes</b>	<b>No</b>
Have updated certificates of insurance been obtained from any outside groups utilizing the facility?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have outside groups complete a facility usage agreement which includes a hold harmless provision?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have written contracts with all contractors that include a hold harmless provision?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have updated certificates of insurance been obtained from any contractors performing work on or for the church?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Playground Equipment</b>	<b>N/A</b>	<b>Yes</b>	<b>No</b>
Is the playground built in a location that eliminates any obstacles or hazards children could encounter when traveling to and from the playground site?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does the playground have appropriate boundaries, such as fences or landscape hedges, so that children cannot leave, and others cannot enter the playground area unnoticed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the playground equipment commercial grade quality, installed, and maintained according to the manufacturers' recommendations and age appropriate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the playground free of any hazardous types of equipment; for example, merry-go-rounds, monkey bars, animal figure swings, and/or spring loaded equipment, etc?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do surfaces around playground equipment have at least nine (9) to twelve (12) inches of wood chips, mulch, sand, or pea gravel (an alternative is mats or synthetic surfacing made of safety-tested rubber or rubber-like materials); and does the protective surfacing extend at least six feet in all directions from the play equipment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the playground equipment inspected according to the manufacturers' recommendations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Playground Equipment - continued	N/A	Yes	No
Is there any dangerous hardware such as open S hooks on swings, protruding bolts, or sharp points/edges?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have any tripping hazards, such as exposed concrete footings, tree stumps, and rocks, been removed or protected?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Slip and Fall Prevention	N/A	Yes	No
Do you use Type III rated ladders having a weight rating of 200 lbs and a duty rating of "Light Duty Household"?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are ladders inspected daily before each use to ensure the ladder is safe?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has training for employees and volunteers on safe use, inspection, and maintenance of ladders been completed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is manufactured scaffolding used and not "home made"?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is scaffolding inspected daily before each use to ensure that the scaffold is safe?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is training provided for employees and volunteers who perform work while on a scaffold to recognize the hazards associated with the type of scaffold being used and to understand the procedures to control or minimize those hazards?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are walking surfaces free of obstructions, cracks and potholes, and repaired if more than a ¼ inch variance is found in the surface?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are parking lots free of cracks and potholes, and repaired if more than a ¼ inch variance is found in the surface?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are curbs six inches high and painted a contrasting color?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are curbs leading to entrances or heavy traffic appropriately painted in a contrasting color?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are tire stops in good condition, not taller than 6 ½ inches, and painted a contrasting color, such as yellow?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are speed bumps in good condition, painted a contrasting color, and signs installed warning of their presence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do entrance and exit doors open and shut smoothly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are doorsills flush with the floor; or there is no more than a ¾ inch variance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are floor mats installed at entrances designed for removal of dust, dirt, and moisture, slip resistant, and in good condition with no signs of severe wear and tear?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are carpet remnants, scatter rugs, or cheap mats (vinyl backing, or no backing) not used?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Slip and Fall Prevention - continued	N/A	Yes	No
Are floor mats long enough to take two full steps (6 to 8 feet) before stepping onto other surfaces?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do floor mats and runners receive proper cleaning and maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is carpeting throughout the building(s) in good shape and not loose, buckled, or showing signs of severe wear and tear?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all hard surfaced floors level, in good condition, and non-slip finishes applied to the floors according to the manufacturer's recommendations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do areas prone to the presence of water (entrances, bathrooms, etc.) have high slip resistance characteristics?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the height of each step (riser) between 7 and 7 ½ inches; and is the width (tread) between 9 and 10 inches?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do all steps with a smooth surface have an anti-slip material applied to the tread?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all stairs, aisles, and hallways free of obstructions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is every flight of stairs that has four or more steps equipped with a handrail that is between 34 and 38 inches high?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are handrails in good condition without any physical damage and adequately secured in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do ramps have a slope no greater than 1 vertical by 8 horizontal or 7 degrees; and if the ramps are to be used by handicapped individuals is the slope no greater than 1 vertical by 12 horizontal?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are ramps clear of obstructions and handrails installed if the rise is 6 inches or greater?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all balconies equipped with guardrails on any open sides?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are electrical, telephone, and microphone cords routed around walkways and doorways; or where this is not possible, are they securely taped down or covered with cord protectors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all interior and exterior walking surfaces adequately illuminated and light fixtures in good repair; for example, walkways, parking lots, stairways, hallways, basements, etc?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the baptistery provided with sturdy handrails, stairs have non-slip treads, and the tank is properly protected (drained, covered and guard rails) during non-use?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has a person been designated to monitor snow and ice conditions; and is this individual responsible for coordinating snow/ice removal operations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is snow and ice removal equipment available including shovels, ice melt, snow blowers, etc?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Slip and Fall Prevention - continued	N/A	Yes	No
Is snow and ice being adequately removed from sidewalks and parking lots in a timely fashion?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are de-icing products applied to walkways in front of entrances during snow and ice storms?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are mats installed at entrances during snow and ice storms?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If a log is used, does the church consistently document all aspects of snow and ice removal operations? (A log documenting the steps taken to remove snow and ice can be a good defense to claims that the church was negligent in snow/ice removal.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If a contractor is used for snow and ice removal, does the contractor provide a certificate of insurance naming the church as an additional insured under the contractor's insurance policy; and is a written contract used with a hold harmless/indemnification clause included?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are employees and volunteers trained to identify wet conditions and clean up spills immediately?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are equipment and supplies available to deal with the wet conditions, including mops, buckets, and warning signs or cones?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are gutter downspouts positioned so that they do not drain onto walkways?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Water Damage	N/A	Yes	No
Are water supply lines checked for leaks or damage (for example, sinks, toilets, water fountains, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the building checked for signs of current or past water damage, for example, rotten wood, damaged walls or floors, stained ceilings panels, dampness in lower levels or basement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are water pipes that are exposed to freezing temperatures and cold drafts adequately insulated or precautions taken to keep them from freezing?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the building's sump pumps and their battery backups tested?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are gutters, downspouts, and eaves cleaned on a regular periodic basis to keep them clear of debris and functioning correctly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are downspouts properly connected and extended to at least 6 feet away from the building?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there any evidence of past water damage, including rotten fascia boards, siding or eaves?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Water Damage - continued	N/A	Yes	No
Is the roof inspected annually for loose or missing shingles, insufficient caulking around vents, chimneys or skylights, and flashing in valleys and eaves?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are mortar joints on masonry buildings free of any cracks or damage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any visible structural hazards or damage to the building (for example, loose wood, cracks in walls and bricks, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are any exterior portions of the building in need of painting?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are windows and door properly sealed to prevent water from entering?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does the earth adequately slope away from the building's foundation, with no low spots near the building?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are early signs of mold quickly cleaned with bleach and water?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has any excessive mold buildup been tested by a certified health professional?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the baptistery properly monitored during the entire filling process?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### CORRECTIVE ACTIONS TAKEN

The items listed on these checklists are not meant to imply that other concerns could not be present. The items listed are those that cause the most damage and result in the more frequent and severe claims.

If you answered **"No"** to any of the questions, corrective action should be taken as soon as possible.

Name of inspector: \_\_\_\_\_

Date of inspection: \_\_\_\_\_

"No" Item	Corrective Action Taken



# **FINANCIAL SAFEGUARDS**

# FINANCIAL SAFEGUARDS GENERAL SURVEY



Questions	Yes	No
Do we have clear, written procedures for collecting, counting, depositing, and reporting our finances?	<input type="checkbox"/>	<input type="checkbox"/>
Do we train ushers on how to take the collection and then keep it safe?	<input type="checkbox"/>	<input type="checkbox"/>
Are there always two unrelated adults with the money from collection to deposit?	<input type="checkbox"/>	<input type="checkbox"/>
Do we keep our petty cash in a discreet location and monitor and audit its use?	<input type="checkbox"/>	<input type="checkbox"/>
Do we have a separation between the ushers, counters, financial secretary, and treasurer?	<input type="checkbox"/>	<input type="checkbox"/>
Do we forbid anyone from taking funds home to count?	<input type="checkbox"/>	<input type="checkbox"/>
Do we use a receipt or voucher system for purchases?	<input type="checkbox"/>	<input type="checkbox"/>
Are our financial records safe (books or on computer)?	<input type="checkbox"/>	<input type="checkbox"/>
Do we have an impartial, scheduled audit of our books?	<input type="checkbox"/>	<input type="checkbox"/>
Do we keep a log of all accounts within the church?	<input type="checkbox"/>	<input type="checkbox"/>
Are special event funds required to have two people present with them?	<input type="checkbox"/>	<input type="checkbox"/>
Do we provide any security when large sums of cash are involved?	<input type="checkbox"/>	<input type="checkbox"/>
Do we keep cash locked up?	<input type="checkbox"/>	<input type="checkbox"/>
Do we use a system with transients that does not utilize cash?	<input type="checkbox"/>	<input type="checkbox"/>
Are receipt and disbursement of funds reported to the congregation?	<input type="checkbox"/>	<input type="checkbox"/>
Do we encourage members to safeguard their personal belongings while at church?	<input type="checkbox"/>	<input type="checkbox"/>

(09.26.06)

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You are encouraged to consult with your own attorney or other expert consultants for a professional opinion specific to your situation.

If you answered **"No"** to any of the survey questions, corrective action should be taken as soon as possible.

**Survey completed by:** \_\_\_\_\_

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

**Corrective Action Taken:**

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# KEY COMPONENTS TO A FINANCIAL SAFEGUARD PROGRAM

(05.01.07)

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## DEVELOPING A FINANCIAL POLICY

The first step to putting financial safeguards into place is to develop a policy that identifies how money is handled, counted, deposited, reported, and audited. The policy should address procedures for handling funds from the time collections are taken until money is disbursed. Instituting a policy that includes this information will help prevent the misappropriation of funds and ensure that both staff members and volunteers are protected if an accusation is ever made against them. In addition, a financial policy is more likely to deter individuals from embezzling funds because they know that the cash management system is being carefully observed.

## TAKING THE COLLECTION

In most churches, ushers play a key role in the collection process. It is important that ushers are trained in more than handing out bulletins and seating congregation members. Safeguarding funds begins with them. Ushers should be trained on what to do to safeguard the collection during and after it is taken. They should watch for anyone who seems out of place or suspicious and should use visual and verbal communication between them. Once the collection is taken, it should be secured, instead of remaining unattended in front of the church. Two ushers should take the collection and lock it up in a safe or other secure location until the money is counted.

## SAFEKEEPING AND DEPOSITING OF COLLECTION

From the time it is collected to the time it is deposited, the two unrelated person rule should apply to the handling of funds. Once the collection is secured, several options are available. Some churches choose to count the collection immediately following the services, where others count the funds the following day.

For those who count after church, this should be conducted in a locked room. At least two people should be present when the collection is moved from the safe to the counting area. For those who count the following day, the collection should remain in a safe (or double locked area) or safely taken to the bank by two adults. The bank bags should be placed in another nondescript bag when taken to the bank. Varying routes to the bank are suggested. Look around the bank area for suspicious cars or individuals. Only place the collection in the night deposit once the area is safe.

## COUNTING OF COLLECTION

It is important that a team of people count the collection. Again, this should be done in a secure room. Counting teams should be rotated weekly or monthly. Envelopes, cash, and checks should be kept visible at all times. Double checking figures and balancing the funds is important. A signed and dated form that lists all currency, coins, and checks should be listed. A deposit slip should be completed. Collections should never be taken home.

## INTERNAL CONTROLS

It is important to have separation of duties between the counting team, the treasurer, and the financial secretary. For example, the person who prepares the checks should not have authority to sign the checks. Likewise, blank checks should not be available to those with check signing authority; and those signing checks should never sign a blank check or a check made out to "cash." Dual signatures should be required for all checks over a specified dollar

amount. The bank statement should be first opened and reviewed by someone who is not involved in writing the checks. Not only do these safeguards offer financial integrity, but they can reduce the appearance of impropriety.



## **SCREENING WORKERS**

Volunteers and employees who handle funds need to be screened by running criminal background checks and/or checking financial references. Some churches have chosen to conduct credit checks on those handling money. At a minimum, people with high integrity should be selected. They should have the ability to be discreet with sensitive financial information. Rotating people in these positions is helpful to ensure safeguarding of funds.

## **PURCHASES**

To ensure accountability, all purchases should be made through a voucher system in which check requests are accompanied by appropriate paperwork supporting the expense. Purchases over a specified amount should require the approval of a church or ministry leader. If anything is purchased with personal funds, a receipt and form for reimbursement should be used.

## **PETTY CASH FUNDS**

The purpose of a petty cash fund is to cover small, unanticipated expenses that are needed immediately, such as postage due and COD deliveries. Funding larger expenditures should be planned and handled through the church's regular purchasing process discussed above. For petty cash funds, establish a small cash limit that is kept in the custody of designated office personnel. Guidelines concerning appropriate uses of the fund should be communicated to those personnel. The fund should be stored in a locked location. Distributions from the fund should be documented. When the fund balance falls below a predetermined limit, documentation of the expenditures should be submitted in order for the fund to be replenished. The fund should be subject to periodic, unannounced audits.

## **PASTOR'S DISCRETIONARY/BENEVOLENT FUND**

Many churches utilize a pastor's discretionary or benevolent fund for the minister to address cases of special financial need within the congregation. Churches should be very careful in establishing such funds because there can be income tax implications to the pastor if they are not set up correctly. Consultation with the church's tax advisor is recommended. Other controls for such funds include a monetary account limit, documentation of all expenditures, prohibition on cash gifts, bank account reconciliation, and periodic audits of the fund.

## **SPECIAL FUNDS**

Often there are special funds and accounts held by groups in the church. In addition to these, one time or ongoing collections of money (bazaars, craft fairs, dances, and dinners) also can leave the funds vulnerable. Every effort should be taken to safeguard these funds and accounts as well. Again, the two-person rule should apply. Monies should never be taken directly from a collection and given to an individual or ministry group. They should be counted, deposited, and disbursed according to the church's regular financial procedures. These special accounts should be audited periodically on an unannounced basis.



## REPORTING

To preserve integrity in a sensitive area, financial reporting is necessary. The donors in the congregation have a right to know their funds are being used. Some churches offer a monthly financial statement, while others do it quarterly. Regardless, some method of accountability and reporting should be a part of every financial program.

## AUDIT OF FINANCIAL RECORDS

To continue a program of safeguarding finances, regular audits should be conducted. Someone other than the financial secretary or treasurer should conduct these audits. A congregation member who is a CPA or has a strong financial background might be a good candidate. While these audits should be done annually, some churches elect to have an outside firm do a complete audit every two or three years. In the intervening years, a financial review by someone uninvolved in the church's finances is recommended. It is especially important to complete an audit before a new person steps into the role of church treasurer or financial secretary. In connection with the audit, it is important that the church address any recommendations provided by the auditor(s) in their "management letter."

## BONDING

Churches may reduce the financial impact of embezzlement losses by securing a fidelity or employee dishonesty bond on those people who handle funds. It also is possible to purchase insurance coverage that blankets all officers and employees.

## RESPONDING TO INCIDENTS

If an accusation or suspicion is reported, it is important to act promptly and with care. The suspected embezzler or thief should be confronted and asked to provide a full accounting of the situation. If not already completed, an audit should be performed. If sufficient information or a confession points to guilt, church leaders then need to decide whether to turn the matter over to the police. Church leaders also must remember that they owe a responsibility to the members and donors to be good stewards of the church's resources.

## REDUCE THE CHANCES OF ROBBERY OR EMBEZZLEMENT

By ensuring that the above components are in place, the chances of robbery or embezzlement can be reduced. It is important to remember that we are called to take care of those people and resources God has entrusted to our care. This includes the finances that keep ministry alive in our churches.



# **EMPLOYEE AND VOLUNTEER SAFETY**



## BACKGROUND CHECKS: HOW TO PERFORM A CHECK AND USE THE RESULTS

Anytime a child is violated, shock, horror, and blame follow. When such an incident happens while that child is in the care of a church or religious organization, the impact to both the victim and the organization can be emotionally, financially, and legally devastating.

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Due to the emotion surrounding such crimes and the unfavorable publicity for religious organizations, it is recommended, and in many cases required, that every organization have a written and followed plan that calls for background checks. These checks should be conducted on every employee and volunteer who works with, or has contact with children or youth. The purpose of background checks is to protect children and youth who are entrusted to your care and to preserve the mission and ministry of the organization.

### PROCESS FOR CONDUCTING BACKGROUND CHECKS

Prior to conducting a background check, written permission must be obtained from the prospective employee or volunteer. Then, local and national organizations that conduct background checks should be contacted.

SafeChurch's chosen provider of background checks is Shepherd's Watch, which has negotiated low-cost background checks through one of the nation's largest screening organizations, LexisNexis.



By using Shepherd's Watch for all your background checks, your church has access to cost effective, easy-to-access, and timely searches.

Shepherd's Watch through LexisNexis offers many different checks, including multi-state, state criminal, state sexual offender, employment, and motor vehicle checks to name a few. For complete screening information, go to the SafeChurch Home page; and select Background Checks. You will find all the necessary information to access this discounted service. Or contact Shepherd's Watch at 1-877-446-3247 to speak with a customer service representative.

Once the background check is completed and reviewed on a prospective employee or volunteer, your organization must decide if it is going to hire the applicant or allow him or her to volunteer. If the person has offenses on his or her record, it is up to the organization to decide whether the individual should be hired. When making this decision, the following offenses should be taken into consideration:

- Failure to disclose criminal history.** This includes convictions and deferred adjudication (sentencing).
- Probation.** Consider if the person is currently, or has been, on probation for a crime.
- Pending charges.** Even if the court has not heard the charge, this should be disclosed.
- Adjudicated cases.** Take into consideration if the person has been convicted or sentenced for any of the following offenses (examples of disqualifying offenses from PA statute):
  - Criminal homicide
  - Aggravated assault or assault with a deadly weapon
  - Rape or sexual assault, including statutory rape or assault
  - Kidnapping or unlawful restraint
  - Other crimes of violence
  - Harassment or stalking
  - Indecent assault
  - Indecent exposure
  - Endangering or injuring the welfare of a child
  - Involuntary deviate intercourse
  - Felonies related to prostitution, obscene, and other sexual material or performances
  - Offenses involving corruption of minors, including child prostitution and child pornography
  - Sexual abuse of a child
  - Non-remote convictions involving theft or alcohol or drug offenses.
  - Crimes going against the mission of the organization

In making your decision, it may be helpful to check with the local school district and/or other organizations serving children and youth in your area to see what offenses disqualify an individual from working with youth in their organization.

## MAINTAIN CONFIDENTIALITY

Again, the hiring of an individual is done at the discretion of the organization, but should not be completed until all of the facts are known about the person. Any information collected should be kept confidential except to the person or committee making the selection. And, all background checks, records, and follow-ups should be kept confidential in the applicant's personal file.

Although there is more work involved in conducting background checks, the minor inconvenience and cost of these checks is worthwhile if it means you can play a role in maintaining a child's innocence and protecting your workers, leaders, and church from negative publicity or civil and criminal litigation.



# **CHILDREN AND YOUTH SAFETY**

# PREVENTING SEXUAL MISCONDUCT

Hopefully, your organization will never have to face the financial and emotional devastation of sexual misconduct. But instead of relying upon hope and trust, there are a number of proactive measures and programs that every organization can implement to help prevent sexual misconduct from occurring and minimize the risks associated with an incident.

Obviously, the effects of sexual misconduct can devastate the victim and the victim's family. But the damage does not stop there. Just one incident of sexual misconduct can destroy the trust, credibility, and reputation of an organization for years. Adding further pain to an incident of sexual misconduct are the legal costs of a lawsuit, which can ruin an organization financially.

Please continue reading below to find more information related to sexual misconduct and to learn more about effective sexual misconduct prevention procedures.

## SEXUAL MISCONDUCT STATISTICS

While statistical information regarding child sexual abuse varies substantially, here are a number of dramatic findings reported by the National Committee to Prevent Child Abuse:

- Approximately 900,000 incidents of child abuse are reported per year, with 10 percent of those being sexual abuse.
- It is believed that less than 10 percent of sexual abuse cases are ever reported to authorities, so the actual incidence of sexual abuse each year is much greater than reported.
- The most common abusers of children are acquaintances of their victims.
- Sexual abuse occurs among all groups of society in rural and metro areas, and regardless of race, education or socioeconomic status.
- Child advocates commonly claim that one in four women and one in seven boys are sexually molested before their 18th birthday.

### **GuideOne Insurance claims statistics are also startling:**

- There are 15 to 20 new claims of sexual misconduct per month.
- Approximately 200 sexual misconduct claims are pending at any one time.

### **The following loss statistics are from The Washington Post:**

- The Catholic Church of America has paid more than a half billion dollars in child abuse claims.
- In a 1997 Texas lawsuit, victims were awarded \$120 million dollars for abuse inflicted by a priest.



(11.06)

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## SEXUAL MISCONDUCT PREVENTION PROCEDURES

Every organization that works with the public should have an official policy in place to help prevent sexual misconduct before it occurs. The following preventive measures are general guidelines only.

- 1. Screen employees and volunteers.**
- 2. Establish organizational policies and procedures.**
- 3. Educate staff, children, and parents.**
- 4. Develop the best program for your organization.**

### 1. Carefully Screen Employees and Volunteers

The first step in preventing sexual misconduct is to thoroughly screen the backgrounds of employees and volunteers. Legitimate workers will not be offended, and the process often scares off unwanted individuals. To screen staff members, organizations can take the following actions:

- Complete a criminal record background check. GuideOne's relationship with ScreenNow.com Screening Service can help facilitate this important step.
- Require individuals to complete a screening application. This is in addition to a typical job application. The screening application asks about previous employment, experience with children, references, criminal record information, and other pertinent details.
- Diligently verify all information provided and check references.
- Consider requesting fingerprints and photographic identification.
- Resolve any irregularities before a candidate begins work.

### 2. Establish Organizational Policies and Procedures

As a second line of defense, organizations should establish written policies and procedures for its employees and volunteers. Once policies and procedures are established, they must be communicated effectively to the staff, and the rules have to be consistently enforced. Here are several examples:

- Require six months of service before a worker has direct involvement with or supervises children.
- Include the proper ratio of adults to children. Require a minimum of two, non-related adults to be present with children at all times.
- Hold all activities for children in central, highly visible locations.
- Do not allow activities to take place in private rooms, offices or isolated parts of a building. Keep all remote areas, such as closets and unoccupied rooms, locked.
- Have a responsible supervisor randomly monitor all children's activities. Supervisors should make frequent, unannounced visits.
- Establish an action plan for suspicious behavior and to report complaints.
- Establish counseling guidelines for ministers and staff members.
- Have windows installed on doors where activities and meetings take place, or leave doors open if there are no windows present.

### 3. Educate Staff, Children, and Parents

An educational program offers your organization a third important line of defense against sexual misconduct. Education can be targeted toward employees, volunteers, parents and children to help everyone identify and avoid potentially dangerous situations. Effective education can include courses such as the following:

- Training courses for all staff members – All employees and volunteers should complete an initial training course on how to properly work with children and adolescents. This course should be repeated once or twice a year.
  - Have a written disciplinary policy.
  - Research and train on your state procedures about reporting sexual abuse claims.

Safety courses for children and parents – Children can be taught to understand the difference between good touching and bad touching. And parents can learn about the organization's policies to prevent sexual misconduct.

### 4. Develop the Best Prevention Program for Your Organization

Through effective employee and volunteering screening, internal policies and procedures, and education, your staff can develop or further enhance its sexual misconduct risk management program to address the organization's specific needs. As a result, the entire organization and everyone it serves will be even safer from the nightmare of sexual misconduct.

For additional details about sexual misconduct prevention

- Consult with an attorney.
- Become familiar with state laws.
- Talk with a GuideOne Risk Management Specialist.
- Contact one of the many public agencies dedicated to stopping sexual abuse.
- If needed, add additional liability insurance coverage to your organizations' current policy. This can help protect an organization from legal liability, including defense costs, arising from sexual misconduct by staff members or volunteers.



## DAYCARE AND NURSERY INSPECTIONS

Church-operated nurseries and toddler areas can be enriching for children and serve as convenient programs for parents while they are attending worship services. However, churches that have nurseries and toddler areas onsite must be fully aware of the risks associated with caring for young children. A variety of steps must be taken to minimize those risks with proper safety and security measures. Ultimately, the church must assume full responsibility for the well-being of every child entrusted to the organization.

Any area in the church that is used for a nursery or toddler care should be inspected on a weekly basis to identify potential hazards. Modifications to the area also may be necessary so it provides children with the safest and most secure environment possible.

To inspect a nursery for existing hazards, the following items should be reviewed:

### ROOM SET UP

- Bottle warming.**
  - Have procedures in place for warming bottles to protect children from burn injuries.
- Diapering areas.**
  - Keep diapering areas separate from children's play areas.
- Doors.**
  - Equip doors to closets, hallways, and other rooms with a lock.
- Drapery and blind cords.**
  - Keep drapery and blind cords out of reach of cribs and children, as they pose strangulation and entanglement hazard.
- Furniture.**
  - Any dresser, shelves, or similar equipment should be appropriately anchored to the wall to prevent them from accidentally tipping over.
  - Any lower drawers of dressers, file cabinets, or similar furniture should be equipped with appropriate latches to keep children from being able to open them.
- First aid kit.**
  - Keep a kit in an accessible location;
  - Inventory the kit on a regular basis; and
  - Keep a log of when and who conducted the inventory.
- Hot water temperature.**
  - Periodically test hot water temperature to ensure that the temperature does not exceed 120 degrees Fahrenheit.
  - Keep a log of when and who tested the water.
- Plastic bags.**
  - Remove all plastic bags from the nursery area.

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- Poison hazards.**
  - Store potentially dangerous products, including medicines and cleaning supplies, in original, labeled containers in locked cabinets.
- Stairways.**
  - Properly protect access to stairways.

## ELECTRICAL

- Carbon monoxide detector.**
  - Install a properly functioning UL listed carbon monoxide detector at a minimum of one per floor.
  - Refer to the manufacturer's recommendations for installation instructions.
- Outlets.**
  - Install Ground Fault Circuit Interrupter (GFCI) outlets on any outlets within three feet of a water source.
  - To help prevent electrocution, equip all electrical outlets with outlet covers.
  - Be sure the outlet covers cannot be easily removed by children; and that they are
  - Large enough so that children cannot choke on them.



### Outlet Covers

These photos are examples of two types of outlet protectors. The photo on the top is an outlet equipped with a cover plate that also functions as an outlet cover. To plug an item into the outlet, the cover slides to the right.

The photo on the bottom is equipped with plugs that cover the outlet.

Both will protect against electrocution, but the cover on the top also eliminates a potential choking hazard. Children could remove the outlet plugs on the bottom outlet protector example; and if they are too small, the plugs could become a choking hazard.

- Smoke detectors.**
  - Install a properly functioning UL listed smoke detector in each room; and test the detectors on a regular basis.
  - Keep a log of when and who tested the smoke detectors.
- Television and audiovisual equipment.**
  - Properly secure television and audiovisual equipment on moveable carts with straps or mounting brackets.



**YES**



**NO**

In the left photo, both the television and audiovisual equipment are securely strapped down.

The photo on the right illustrates similar items that are NOT secured. Note how the equipment's cords in the photo on the right are hanging down where children could easily reach them and possibly pull the equipment off the file cabinet.

- Wires and cords.**
  - Keep all loose hanging wires and appliance cords out of children's reach.



# **TRANSPORTATION SAFEGUARDS**



# TRANSPORTATION SAFETY CHECKLIST

To assess the need for improvement and to more adequately keep your members and volunteers safe and secure in the area of transportation, please complete the following safety checklist.

(03.28.08)

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Question	Yes	No
1. Is there a team or person who oversees church transportation?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do we have a written and clearly communicated "Transportation Policy?"	<input type="checkbox"/>	<input type="checkbox"/>
3. Do we pre-select and screen all drivers?	<input type="checkbox"/>	<input type="checkbox"/>
4. Do we require drivers to be between the ages of 25-70?	<input type="checkbox"/>	<input type="checkbox"/>
5. Do we conduct pre- and post-trip inspections on all church and privately owned vehicles?	<input type="checkbox"/>	<input type="checkbox"/>
6. Are trip safety procedures clearly stated to participants prior to each departure?	<input type="checkbox"/>	<input type="checkbox"/>
7. Are vehicles equipped with seat belts?	<input type="checkbox"/>	<input type="checkbox"/>
8. Is seat belt use mandatory?	<input type="checkbox"/>	<input type="checkbox"/>
9. Are vehicles equipped with safety equipment (for example, fire extinguisher and first aid kit)?	<input type="checkbox"/>	<input type="checkbox"/>
10. Do we have an accident reporting kit in each vehicle?	<input type="checkbox"/>	<input type="checkbox"/>
11. Are drivers or trip leaders equipped with cell phones or another method of communication?	<input type="checkbox"/>	<input type="checkbox"/>
12. Has our insurance agent been consulted about our transportation plans?	<input type="checkbox"/>	<input type="checkbox"/>
13. Does our church have business auto insurance coverage?	<input type="checkbox"/>	<input type="checkbox"/>
14. Does our church have non-owned and hired automobile liability coverage?	<input type="checkbox"/>	<input type="checkbox"/>
15. Has our church developed a policy regarding the personal use of private vehicles in transportation for church events?	<input type="checkbox"/>	<input type="checkbox"/>
16. Have we discussed the serious rollover and crash risks associated with 15-passenger vans?	<input type="checkbox"/>	<input type="checkbox"/>
17. Have we considered banning the use of 15-passenger vans or requiring that vans are equipped with proper safety equipment (for example, dual rear wheels and stability control systems)?	<input type="checkbox"/>	<input type="checkbox"/>
18. Do we recognize that mini-buses meeting federal school bus standards are among the safest vehicles on the road?	<input type="checkbox"/>	<input type="checkbox"/>

**Important:** If you answered "No" to any of the questions above, corrective action should be taken as soon as possible. Please see the form on the next page.





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