

10 STEPS TO A SAFER CHURCH



PLUS...Top 10 Risks Facing Churches Today

PLACE YOUR FAITH IN THE EXPERT

10 STEPS TO A SAFER CHURCH

HOPEFULLY, YOUR CHURCH RECOGNIZES THAT IT COULD BE DOING MORE TO REDUCE RISKS, IMPROVE SAFETY AND ENHANCE SECURITY AT YOUR HOUSE OF WORSHIP. Yet, if your church is like many others, it probably has a limited budget, the staff is busy and it's difficult to take on additional responsibilities.

The good news is this: With little or no extra money, your church can make dramatic improvements in the way it protects people and property. The only requirements are a commitment to safety and security by church leaders, plus some extra time and energy put forth by a team of dedicated church volunteers. With their help and the steps highlighted below, you'll be on the way to creating a safer and more secure environment for the entire congregation.

1. FORM A SAFETY AND SECURITY TEAM

BEGIN YOUR CHURCH SAFETY AND SECURITY EFFORTS BY RECRUITING VOLUNTEERS TO FORM A SAFETY AND SECURITY TEAM. This team can be made up of congregation members who have experience in, or a passion for, fields such as safety, facility or property management, insurance, law enforcement, law, accounting, child care and healthcare. The goal of this team is to begin identifying risks at your church and formulating a safety and security program, or what also is known as a risk management program.

With the goal of making churches a safer place, GuideOne brings you [SafeChurch.com](https://www.safechurch.com). There is an extensive library of risk management resources available on [SafeChurch.com](https://www.safechurch.com) that the Safety and Security Team can utilize to help them get started. Along with the church safety fact sheets, checklists and forms that are available on [GuideOne.com](https://www.guideone.com), you now have access to more in-depth information on church safety topics including online newsletters, assessment tools and Internet training. Best of all, GuideOne policyholders have free access to this valuable resource.

2. REGULARLY INSPECT YOUR BUILDINGS AND GROUNDS

THE SAFETY AND SECURITY TEAM SHOULD MAKE SURE REGULAR INSPECTIONS OF YOUR FACILITIES AND SURROUNDING PROPERTY ARE PERFORMED. At a minimum, every spring and fall a comprehensive and detailed inspection should be completed, ideally by qualified inspectors, such as electrical, HVAC, fire prevention and/or plumbing contractors. On at least a monthly basis, regular walk-through inspections should be completed. Any items needing attention should be repaired promptly. General items and issues to look for during inspections include:

- Hazards that can cause slips, trips or falls, such as uneven walking surfaces, worn carpeting, potholes or cracks in the pavement, loose or missing stairway railings, slippery stairs and poorly lit or obstructed hallways and walkways.
- Fire hazards, such as improperly stored combustibles, open flames, improper use of extension cords and overloaded electrical outlets. Also look for fire hazards in the kitchen.
- Roof damage or debris blocking the gutters, downspouts and eaves.
- Trees or branches that are too close to the building or electrical wires.
- Nursery and daycare protective devices, such as having outlet covers in place.
- Cleaning supplies and other chemicals that are well-marked and locked in a metal cabinet.
- Playground equipment that is well-maintained with adequate surfacing.

Sample monthly and annual self-inspection checklists for churches are available at [SafeChurch.com](https://www.safechurch.com).



3. REMOVE SNOW AND ICE PROMPTLY

IN AREAS PRONE TO FREEZING WINTER CONDITIONS, SNOW AND ICE CAN CAUSE NUMEROUS SLIP AND FALL INJURIES — THE SECOND MOST COMMON REASON FOR CHURCH INSURANCE CLAIMS. So be sure snow and ice are removed promptly from sidewalks, stairs and parking lot areas for the safety of your visitors. For areas that are frozen or are likely to refreeze, treat with Ice-Melt, or a similar product, to minimize the danger of slipping. Consider using walk-off mats or specially designed walk-off tile to reduce the risk of falls in poor weather.

4. GUARD AGAINST WATER DAMAGE

FROZEN PIPES THAT BREAK, LEAKING ROOFS, DRAIN BLOCKAGES AND SEWER LINES THAT BACK UP AND OVERFLOW ARE SEVERAL MAJOR CAUSES OF WATER DAMAGE IN CHURCHES. As the third most common type of insurance claim among churches, damage caused by water can be extremely costly to repair. To minimize this risk, there are a number of steps you can take. Keep the church's roof in good repair. Make sure there is adequate insulation and ventilation. To prevent overflow, monitor the baptistery when it is filled. Insulate water pipes that will be exposed to freezing temperatures. Regularly inspect the premises. Install sewer backflow prevention valves and sewer system cleanouts. And, consider installing a water leak detection system.

5. HAVE YOUR ELECTRICAL SYSTEM INSPECTED

AS ONE OF THE BUILDING INSPECTIONS MENTIONED IN STEP NUMBER TWO, BE SURE TO HAVE A LICENSED CONTRACTOR INSPECT YOUR ELECTRICAL SYSTEM TO MAKE SURE IT IS SAFE AND FUNCTIONING PROPERLY. This inspection is important for all facilities and absolutely critical if a building is 20 or more years old. Taking this step can help prevent a costly fire.

6. FOLLOW THE "5 Ls" OF CRIME PREVENTION

APPROXIMATELY ONE IN EIGHT CHURCHES IS VICTIM TO A THEFT OR BURGLARY EACH YEAR, AND AN INCREASING NUMBER OF CHURCHES ARE EXPERIENCING VANDALISM, ARSON AND OTHER TRAGIC CRIMES. Without sufficient security, today your church and property are more vulnerable to crime than ever before. While having a central security and fire alarm system with video security cameras is ideal, these systems are not a financial reality for every church. Still, churches can practice security measures at little or no cost by following the "5 Ls" of crime prevention.

Lock up

- Make sure doors and windows are locked when the building is unoccupied.
- Use one-inch deadbolt locks on exterior doors. Doors should be made of solid core (not hollow) construction and, if hinged on the outside, should have tamper-proof hinges.
- Lock windows and consider burglar-resistant or wire-mesh glass.
- Keep record and control of all building keys, particularly if there has been a turnover in employees.
- Lock up ladders, tools and flammable materials, such as cleaning supplies and gasoline at the end of the day.
- Secure stairways and fire escapes that provide access to the roof.

Lighting

- Illuminate exterior buildings, doors and parking lots from sunset to sunrise.
- Update timers for exterior lights following time changes.
- Keep interior entry light on during overnight hours.
- Consider installing motion-activated lighting near doors and windows.

Landscaping

- Keep shrubs and trees trimmed around windows and doors to eliminate potential hiding places for arsonists and criminals.
- Do not allow signs or displays to block the view of the building.
- Pick up trash and other combustible materials from the church property.

Lookout

- Establish a "Church Watch" program in which members volunteer to drive through the property at various times throughout the week and alert police to anything suspicious.
- Ask neighbors to contact the police to report suspicious persons or activities.

Law enforcement

- Develop positive relationships with local police and invite them to patrol the property at odd hours.
- Familiarize police with times of worship and church activities so they will be alerted when people are unexpectedly present.

7. USE SURGE PROTECTION

ELECTRICAL POWER SURGES CAUSED BY LIGHTNING STRIKES AND OTHER PROBLEMS CAN DESTROY ELECTRICAL EQUIPMENT AND SYSTEMS THROUGHOUT THE CHURCH, INCLUDING COMPUTERS, TELEPHONES, AUDIO/VIDEO EQUIPMENT, SECURITY SYSTEMS AND MORE. Minimize the risks of power surges by utilizing proper electrical grounding and surge protection devices. The power company or an electrician can add a surge protection device to your electrical system and individual surge protectors can be connected to appropriate equipment. Visit SafeChurch.com for more information on surge protection.



8. PLAN AND PROPERLY SUPERVISE RECREATIONAL ACTIVITIES

IF THE PROPER PRECAUTIONS ARE NOT TAKEN FOR RECREATIONAL ACTIVITIES, A SERIOUS INJURY COULD OCCUR AND RESULT IN A LIABILITY LAWSUIT AGAINST YOUR CHURCH. Therefore, make sure your church plans ahead for all recreational activities and supervises them properly. This includes selecting locations, equipment and activities that are age-appropriate and safe. For recreational or off-site youth activities, require completed forms such as a parental consent and hold harmless form, health history form and emergency contact information. At a minimum, two unrelated adults should supervise every youth group and one adult should have appropriate First Aid training. The number of supervisors needed will depend on the age of the participants and the risk level of the activity. Supervisors should carry mobile phones and be ready to suspend any activity if conditions or circumstances become dangerous.

9. SCREEN WORKERS AND VOLUNTEERS WHO WORK WITH CHILDREN

ONE OF THE MOST EFFECTIVE WAYS TO PREVENT SEXUAL MISCONDUCT IS BY CAREFULLY SCREENING ALL CHURCH EMPLOYEES AND VOLUNTEERS — ESPECIALLY THOSE WHO WILL WORK WITH CHILDREN. Screening can deter sexual predators and allow you to eliminate inappropriate candidates.

To begin screening, have the candidate fill out an application, provide at least two references from organizations where the person has worked or volunteered with children in the past, and sign an authorization form that

allows your church to conduct a criminal background search. Check and document all references. Conduct a criminal background search to see if there is any history of abuse or other reasons why this person should not work with children. Use a professional screening service or state agency to perform the background check. Visit [SafeChurch.com](https://www.safechurch.com) to learn more about how members can receive access to low-cost Employment Screening Resources (ESR) Background Checks.

In addition to screening, require volunteers be actively involved in the church for at least six months before being put in a position to work with children. This will provide an added deterrent to child molesters who want quick and easy access to kids.

10. HIRE COMPETENT AND INSURED CONTRACTORS

IN CERTAIN SITUATIONS, IT MAY BE FINE TO USE VOLUNTEERS FOR SMALL BUILDING PROJECTS AND MAINTENANCE. But do not allow eager volunteers to work beyond their level of expertise as this can lead to injury, as well as building risks, such as improper construction and fire. If ladders are necessary for a project, make sure they are in good condition and used safely.

For most building projects, however, it is best to hire qualified, professional contractors. To do so, interview potential contractors, check their references and make sure they carry liability, workers' compensation and excess (umbrella) insurance with limits equal to or greater than your current policy. Make sure there is a written hold harmless agreement with the contractor. Have the contractor(s) add the church as an additional insured on their insurance policies and provide your church with proof they have done so. Finally, pay contractors as the work is completed, versus everything up front.



AN EXTRA STEP OF PROTECTION: PREPARE FOR EMERGENCIES

HOPEFULLY, TAKING THE 10 STEPS DESCRIBED IN THE PRECEDING SECTIONS WILL HELP YOUR CHURCH PREVENT ACCIDENTS, INJURIES AND DAMAGE TO THE FACILITY.

But as an extra step to safeguard the organization, your Safety and Security Team also should make preparations to handle an emergency or crisis situation, such as a fire, medical emergency, severe weather, natural disaster or menacing person/weapon threat.

We have an excellent document available to help assist with emergency preparedness through the GuideOne Center for Risk Management. Titled, "Emergency Action and Recovery Plan for Religious Organizations," the document will help you identify the types of emergencies that your church could potentially face and describes the key steps that should be followed to help reduce the impact of an emergency or disaster. To download this valuable document, visit GuideOne.com, click on the Churches tab and then the Safety Resources tab.

By planning how your church would respond to a variety of emergency situations, the entire organization will be safer and more secure if an emergency ever occurs.

IS YOUR CHURCH VULNERABLE TO THESE COMMON RISKS?

AS THE NATION'S LEADING CHURCH INSURER WITH MORE THAN 43,000 CHURCH POLICYHOLDERS, GuideOne Insurance keeps detailed records about the types of claims and losses that churches experience across the United States. After analyzing the records over the past several years, GuideOne has compiled the following list.

The Top 10 Causes of Damage and Injuries at Churches

- | | |
|----------------------------------|------------------------------------------|
| 1. Storms | 6. Lightning and electrical surge damage |
| 2. Falls | 7. Recreational activity injuries |
| 3. Water damage | 8. Arson |
| 4. Theft, burglary and vandalism | 9. Sexual misconduct incidents |
| 5. Accidental fires | 10. Maintenance injuries |

Fortunately, Most Losses Are Preventable

Naturally, certain types of losses, such as tornado and hurricane damage, are impossible to avoid. But, research shows that more than half of all losses at churches could have been prevented or minimized if the churches would have taken the proper steps and precautions ahead of time to reduce their risks.

In the previous sections, we have outlined 10 essential steps that your church can take to better safeguard your people, property and ministries from losses.

GUIDEONE INSURANCE —

A COMPANY YOU CAN **BELIEVE IN...**
COVERAGE YOU CAN **COUNT ON.**

WHY CHOOSE THE GUIDEONE CENTER FOR RISK MANAGEMENT?

THE GUIDEONE CENTER FOR RISK MANAGEMENT WAS ESTABLISHED IN 1999 TO HELP SAFEGUARD CHURCHES, FAITH-BASED SCHOOLS AND SENIOR LIVING COMMUNITIES BY PROVIDING THEM WITH THE INDUSTRY'S BROADEST VARIETY OF RISK MANAGEMENT RESOURCES. Today, the GuideOne Center offers you a wealth of information, tools, services and resources to help minimize risks and prevent losses through its SafeChurch Web site. Training programs, seminars, workbooks, videos, checklists, fact sheets, newsletters, an online bookstore and more are available to GuideOne church customers at SafeChurch.com.

Don't wait until tragedy strikes to recognize the need for additional safety, security and risk management efforts in your church. Be proactive. Create a Safety and Security Team today and take the necessary steps to safeguard your people, property and ministry.

