The Big Book of Checklists

Risk Management Checklists for Ministries

Brotherhood Mutual®
Insurance Company

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Important Information

The information in this publication is intended to help ministry leaders better understand issues of risk management and assist them in developing a risk management program for their churches and related ministries.

No portion of this publication should be used without prior legal review, revision, and approval by an attorney licensed to practice law in your state. Brotherhood Mutual Insurance Company assumes no liability for reliance upon the information provided in this publication, nor for the use and distribution of the sample forms provided.

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Introduction:
Checklists for Ministries

Even if safety is a priority at your ministry, the words "risk management plan" may seem daunting. What is involved in putting a plan together? Where should you look? What should you do first? You can use this book as a tool to take small steps toward developing a risk management mindset. Once you start to do that, the plan will quickly follow.

How should I use this book?

The checklists in this book are designed to help you take first steps toward improved risk management by assessing risk in key areas of your ministry. You can complete the checklists individually or all at once. Either way, here's how to use them:

- If you answer "yes" to all of the questions on a checklist, that means your ministry is already following some generally accepted best practices in that area of risk management.
- If you answer "no" to some of the questions, you can use the checklist to note issues that need more attention and create a follow-up plan for improvement.

Each list contains space at the bottom for the person completing the checklist to sign and date it, as well as make notes for specific needs that are discovered while completing the checklist. These notes will become the building blocks of your risk management plan.

You may want to photocopy each checklist prior to filling it out, in order to save a blank copy for future use. Evaluating risk throughout your ministry is not a one-time procedure. Rather, it will become an ongoing process that you continually evaluate and improve upon.

You may want to create a binder that you can file the completed checklists in, along with relevant notes, estimates, receipts, and other paperwork. Use this material as part of your ongoing risk management procedures.

If I complete all these checklists, does that mean my ministry is risk-free?

Unfortunately no. These checklists don't include every risk imaginable. That would be impossible, since risks vary by a ministry's size, attendance, programs, and other factors. However, completing these checklists can give you an overall feel for your ministry's risk management mindset.

What should I do first?

Your first challenge is finding the right person to oversee this responsibility. Then, you need to decide which area of ministry to tackle first. Trying to address every aspect of your ministry at once could be overwhelming. Once you have improved safety in one area, you can build on that success to make changes elsewhere.

Congratulations on taking the first step!

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Developing a Risk Management Mindset

		Yes	Needs Attention
1.	Do you have a designated risk manager who is familiar with your ministry's policies and procedures?	☐	☐
2.	Does your risk manager have adequate time for this responsibility and the authority to implement risk control measures?	☐	☐
3.	Do you have a risk management committee made up of members who have professional experience in areas like administration, finances, childcare, or construction?	☐	☐
4.	Do the members of your risk management committee possess good communication skills and the ability to creatively solve problems?	☐	☐
5.	Have you determined which areas of your ministry could cause the highest number of losses (accidents, damages, injuries)?	☐	☐
6.	Did you determine which areas of your ministry could cause the most expensive losses?	☐	☐
7.	Did you determine which areas of your ministry could benefit the most from safety improvements?	☐	☐
8.	Did you make a list of which areas of your operations are most important to your ministry?	☐	☐
9.	Did you make a comprehensive list of potential hazards within each area of your ministry? (These include damage or loss of equipment, damage or loss of property, theft or loss of finances, illness, lawsuits against the ministry, sexual abuse or molestation, injury or death.)	☐	☐
10.	Did you estimate the frequency of each potential hazard, from highly unlikely to highly likely?	☐	☐
11.	Did you determine the severity (or cost) of each potential loss, from low to high?	☐	☐

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	Yes	Needs Attention
12. Did you consider the relationship between risk frequency and risk severity? (For example, drowning has a low frequency but high severity. Slip-and-fall accidents generally have a high frequency but low severity.)	☐	☐
13. Did you identify ways to avoid high frequency, high-severity risks?	☐	☐
14. Did you identify ways to prevent high frequency, low-severity risks?	☐	☐
15. Did you identify ways to reduce low frequency, high-severity risks?	☐	☐
16. Did you identify ways to modify your plan to better control risks?	☐	☐
17. Did you record the reasons behind your risk assessments in writing?	☐	☐
18. Do you regularly re-evaluate hazards to be sure that you are appropriately addressing them as your ministry changes through the years?	☐	☐

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Creating a Risk Management Plan

		Yes	Needs Attention
1.	Is your insurance coverage adequate to cover the amount of risk you've identified?	☐	☐
2.	Did you discuss increasing your insurance deductible in order to reduce insurance costs? (This would mean absorbing additional costs in order to reduce your insurance premium.)	☐	☐
3.	Do you use agreements that can help transfer some costs associated with risk to others (e.g., participants in youth outings sign liability release forms and contractors provide certificates of insurance)?	☐	☐
4.	Can your current budget accommodate needed changes like additional insurance coverage, building or vehicle maintenance, or additional alarm, security, or screening tools?	☐	☐
5.	Do you communicate your risk management plan to staff, volunteers, and participants in your ministry?	☐	☐
6.	Have you made necessary changes to your building and/or vehicles?	☐	☐
7.	Have you purchased and installed additional alarm, security, or screening tools?	☐	☐
8.	Have you made necessary improvements to your ministry's operating procedures?	☐	☐
9.	Did you train staff and volunteers on these changes?	☐	☐
10.	Did you define ways to establish accountability for your new operating procedures?	☐	☐

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	Yes	Needs Attention
11. Did you determine how well the plan works?	☐	☐
12. Did you evaluate whether staff and volunteers are appropriately performing their roles?	☐	☐
13. Did you obtain feedback from staff, volunteers, and others about your new risk management plan?	☐	☐
14. Do you have plans in place to evaluate your risk management procedures on a regular basis and make adjustments as needed?	☐	☐

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Section Two:
Building/Property Risk Management

Whether your buildings are megasized or modest, sublime or simple, there's a lot you can do to keep them safe and protected.

The following checklists will help you look for fire hazards, hire a contractor, increase security, and protect your building from weather-related problems.

Complete this section to learn what to watch for, what to avoid, and what you can do to protect your ministry's property investment.

- **Building Security**
- **Property Inventory**
- **Fire Safety**
- **Arson Prevention**
- **Lending Your Church Facilities**
- **Hiring a Contractor**
- **Cold Weather Maintenance**

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Building Security

		Yes	Needs Attention
1.	Do you keep a record of everyone who has a key or security code to the building and use a system for tracking keys or changing security codes as volunteers/employees leave your organization?	☐	☐
2.	Do you have adequate outdoor lighting near doors, in parking lots, and at rear entrances?	☐	☐
3.	Is your outdoor lighting on a timer, a light-sensitive switch, or a motion-sensitive switch?	☐	☐
4.	Does your building have adequate indoor lighting that is on a timer so that it comes on even when the facility is not in use?	☐	☐
5.	Is your outdoor landscaping trimmed and maintained just below window level so it doesn't provide hiding places for vandals or burglars?	☐	☐
6.	Is the neighborhood surrounding your property also clean and well maintained?	☐	☐
7.	Does your ministry enlist the help of the community surrounding your property and/or participate in a neighborhood watch program to help keep the area safe from crime?	☐	☐
8.	Do you lock the doors of interior offices, classrooms, and supply rooms when they are not in use and restrict access to unused parts of the building?	☐	☐
9.	Do you ask a church representative to open the church building for guests, monitor the events, and secure the building when they leave rather than give the guests full access to your building?	☐	☐
10.	Do you lock petty cash, small valuables, keys, and important documents in a safe? Do you secure larger valuables, such as laptop computers, DVD players, and musical equipment?	☐	☐
11.	Do you maintain an inventory of your building's property?	☐	☐

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Property Inventory

Category	Value
Furniture	
Sanctuary chairs (instead of attached pews)	$ _____
Unattached blackboards	$ _____
Unattached carpeting and rugs	$ _____
Unattached chairs, desks, and tables	$ _____
Unattached cupboards and cabinets	$ _____
Owned Musical Instruments	
Free standing organ/keyboards	$ _____
Pianos	$ _____
Bells/free standing chimes	$ _____
Electronics	
Calculators	$ _____
Computer hardware and software	$ _____
Overhead projectors and screens	$ _____
Radios and televisions	$ _____
Radio broadcasting equipment	$ _____
Sound and video recording equipment	$ _____
Stereo equipment	$ _____
Tapes, records, and compact discs	$ _____
Office Equipment	
Computers (entire system)	$ _____
Major phone system	$ _____
Duplicating and photocopy machines	$ _____
Typewriters	$ _____
Telephones and fax machines	$ _____
Maps and globes	$ _____
Files and filing cabinets	$ _____
Outdoor Equipment	
Lawn and snow equipment	$ _____
Sports equipment	$ _____
Kitchen	
Carts and trays	$ _____
Coffee makers, mixers, and toasters	$ _____
Dishes and silverware	$ _____

Category	Value
Pots and pans	$ _____
Pressure cookers	$ _____
Unattached gymnasium and playground equipment	$ _____

Furnishings

Altar furnishings	$ _____
Artwork	$ _____
Bibles	$ _____
Books	$ _____
Choir music	$ _____
Choir robes and vestments	$ _____
Christmas decorations	$ _____
Communion service	$ _____
Draperies	$ _____
Electric fireplaces	$ _____
Hymnals	$ _____
Indoor Plants	$ _____
Lamps	$ _____

Items of Precious Metals (gold, silver, etc.)

Communion set of gold or silver	$ _____
Statuary/icons	$ _____

Other Tools and Equipment

Paint supplies and ladders	$ _____
Mops and brooms	$ _____
Cleaning compounds and waxes	$ _____

Other Valuables

$ _____

Furniture Total	$
Owned Musical Instruments Total	$
Electronics Total	$
Office Equipment Total	$
Outdoor Equipment Total	$
Kitchens Total	$
Furnishings Total	$
Items of Precious Metals Total	$
Other Tools and Equipment Total	$
Other Valuables Total	$
Total Value of Property	$

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Fire Safety

		Yes	Needs Attention
1.	Is your heating, ventilation, and air-conditioning system professionally cleaned and inspected annually?	☐	☐
2.	Do you hire a professional to analyze the electrical system for adequacy, replace equipment like frayed, worn, or dried-out extension cords, and check the fuse box to make sure all fuses are the proper size for each circuit?	☐	☐
3.	Do you ensure that combustibles, like paint supplies and other flammable liquids, are not stored in the same room as the furnace or boiler?	☐	☐
4.	Are all exits clearly marked and free of storage items and furniture so that someone could easily access them in the event of an emergency?	☐	☐
5.	Do you have smoke alarms installed throughout your building?	☐	☐
6.	Does your building have fire extinguishers in easily accessible locations on every floor?	☐	☐
7.	Are fire extinguishers checked by a professional on a regular basis to make sure they're in working order?	☐	☐
8.	Does your building have sprinkler systems installed to automatically extinguish fires as soon as they're detected?	☐	☐
9.	Has your ministry worked with a professional to install a lightning and surge protection system?	☐	☐
10.	Do your staff and volunteers know that they should turn off electrical items when they are not in use?	☐	☐
11.	Does your ministry have a well-designed, comprehensive, and practiced evacuation plan for fires or other emergencies?	☐	☐

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Arson Prevention

Arson is the leading cause of church fires. Churches are particularly vulnerable to fire damage because they're often unoccupied for long periods of time. According to the U.S. Fire Administration, fire strikes about 1,300 churches annually in the United States, causing millions of dollars in damage. Many of these losses can be reduced or prevented with effective fire prevention and evacuation plans.

	Yes	Needs Attention
1. Are all outside entrances to your building well-lit?	☐	☐
2. Do you keep trees and shrubs around your building trimmed and well maintained?	☐	☐
3. Do you store flammable liquids in approved containers, either away from church property or under lock and key in a secure area within the church?	☐	☐
4. Do you store exterior trash containers away from the building to prevent a trash fire from spreading?	☐	☐
5. Do you regularly test your building's alarm system and train ministry staff in its operation?	☐	☐
6. Do you maintain a good record of who knows your alarm system's security code?	☐	☐
7. Do you change your alarm system's security code on a regular basis?	☐	☐
8. Do you secure all windows, basement entries, and external stairways on your building?	☐	☐

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Lending Your Church Facilities

The key issue with loaning or renting church buildings to outside organizations is that your church can be held liable for accidents or injuries, even if your ministry is not the event sponsor. A secondary issue is security. Ministry items could be damaged or stolen while the building is open for other groups' events. If you haven't taken steps to secure valuables, your ministry may bear the cost of replacing missing items.

	Yes	Needs Attention
1. Is the other organization's reputation well established and generally accepted by your community?	☐	☐
2. Do you have a signed *Use of Facility* written agreement with the outside organization?	☐	☐
3. Does the agreement contain a "hold harmless," indemnity, and defense clause for any liability claims arising from the borrower's activities on your premises?	☐	☐
4. If you have a *Use of Facility* agreement, did your attorney review it to make sure it complies with your state laws?	☐	☐
5. Does the agreement require that the borrower have a public liability insurance policy with at least $1 million limit of liability coverage and $5,000 limit of medical payments coverage?	☐	☐
6. Does the agreement require that your organization be named as an "additional insured" on the borrower's policy for liability damages resulting from its activities on your premises?	☐	☐
7. Does the agreement require the borrowers to furnish you with a certificate of insurance that proves coverage and shows your organization as an additional insured?	☐	☐
8. Will the group's activities cause undue wear and tear on your facilities?	☐	☐
9. Are the group's activities of a high-risk nature in which people might be easily injured?	☐	☐

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	Yes	Needs Attention
10. Will the group be confined to one specific area of your building, or will multiple rooms be required?	☐	☐
11. If the group using your facility works with children or youth, will there be adequate adult supervision?	☐	☐

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Hiring a Contractor

		Yes	Needs Attention
1.	Do you have a planning team to help determine the church's current and future facility needs?	☐	☐
2.	If a change is required, have you determined how much your ministry can afford to spend and how you'll pay for the project?	☐	☐
3.	Have you determined what needs to be done and how the construction project should look when it's finished?	☐	☐
4.	In choosing your builder candidates, did you bid the job out to at least three companies and check each company's references (past and current customers)?	☐	☐
5.	Did you check with the local building contractors' association and the Better Business Bureau to see if they recommend your candidate?	☐	☐
6.	Does your candidate have at least five years' experience?	☐	☐
7.	Have you seen samples of your candidate's work?	☐	☐
8.	Are you familiar with the licensing requirements for your area?	☐	☐
9.	Is your candidate fully licensed?	☐	☐
10.	Have you identified whether you or your contractor is responsible for insuring the building project?	☐	☐
11.	Does the contractor have a certificate of insurance that includes workers' compensation, general liability, and auto, each with limits of at least $1 million?	☐	☐
12.	Does the contractor have builder's risk coverage on the property?	☐	☐

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	Yes	Needs Attention
13. Do you have a construction contract provision that requires the contractor to "hold harmless," indemnify, and defend you in the event of injury or damage to the property of others that is caused by the contractor?	☐	☐
14. Do you ask an attorney to review all contracts used by your ministry?	☐	☐

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Cold Weather Maintenance

	Yes	Needs Attention
1. Do you have a qualified professional inspect your entire roof regularly to make sure that the roof surface, flashings, caulking, and sealants are watertight?	☐	☐
2. Are your gutters, downspouts, and drains clear of debris that could trap water, ice, or snow on the roof?	☐	☐
3. Are your outdoor steps and hand railings in good shape, to prevent slips and falls from occurring on slippery walkways?	☐	☐
4. Have you sealed drafts around doors and windows and replaced worn weatherstripping?	☐	☐
5. Do your ceilings and walls have extra insulation where needed?	☐	☐
6. Are your outside spigots shut off, and are cut-off valves to all exterior faucets closed?	☐	☐
7. Are your water hoses detached, coiled, and stored off the floor to prevent mildew from setting in?	☐	☐
8. Are pipes that are exposed to extreme cold wrapped with heating tape to prevent them from freezing?	☐	☐
9. Do you have a snow-removal plan to keep all parking lots, walkways, and entrances free of ice and snow?	☐	☐
10. Do you have a designated person check on the building on a daily basis during cold weather months to make sure all is well?	☐	☐
11. Do you maintain a good stock of winter supplies for vehicles, like antifreeze, sidewalk salt, gloves, and snow removal equipment?	☐	☐
12. Do you maintain an up-to-date list of emergency phone numbers for needs like snow removal, service and repair people, utility companies, the local weather bureau, etc.?	☐	☐

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Section Three:
Children/Youth Risk Management

Your ministry's smallest members have no idea that some people or activities might hurt them. Help protect children by carefully screening volunteers, adequately supervising events, and regularly inspecting your play equipment.

Use these checklists to help you develop and perform safety inspections, supervise youth activities, and run a safe nursery.

- **Nursery Safety**
- **Playground Safety**
- **Youth Activities**
- **Safeguarding Against Sexual Abuse**
- **Supervision and Discipline**

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Nursery Safety

Are your congregation's youngest members safe in your nursery? Child safety is likely a top concern for your ministry. That's why it's imperative to check your nursery on a regular basis to make sure it remains a safe place for the infants and toddlers entrusted to your care.

	Yes	Needs Attention
1. Are crib slats no more than 2-3/8" apart to prevent head entrapment? Make sure there are no loose or missing slats.	☐	☐
2. Are crib mattresses firm and tight-fitting, with space for no more than two fingers between the mattress and the crib side?	☐	☐
3. Are all nuts, screws, and bolts tightened on your crib(s), and are all mattress supports secure?	☐	☐
4. Is the mesh on your playpen(s) made of a fine weave and free of tears, holes, or loose threads?	☐	☐
5. Is all nursery furniture (cribs, playpens, changing tables, etc.) free of cracked or peeling paint and splinters?	☐	☐
6. Do cribs with drop-side latches work properly and remain at least 4" above the mattress when lowered?	☐	☐
7. Do all high chairs have high, stable bases that won't collapse easily, as well as functional restraining straps?	☐	☐
8. Is the nursery free of any toys with small parts, fuzzy stuffed animals or dolls, balloons, and foam toys?	☐	☐
9. Have you surveyed the room from your hands and knees? Is the floor free of small objects a small child could swallow, such as coins, paper clips, or buttons?	☐	☐
10. Do doorways provide visibility for adults, but also adequate coverage to prevent children from wandering off? Do they have childproof locks or latches on them?	☐	☐
11. Are all bulletin boards and walls free of tacks and pins that children could reach?	☐	☐
12. Are all electrical outlets covered, and are all window treatment cords properly secured?	☐	☐

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	Yes	Needs Attention
13. Are all walls free of peeling wallpaper and/or chipped paint? Are all ceiling tiles firmly in place?	☐	☐
14. Are all stairwells gated or otherwise blocked from children's access?	☐	☐
15. Are all shelves and heavy furniture anchored so children cannot pull them down? Are all sharp corners or edges padded?	☐	☐
16. Are all cleaning and diaper-changing products stored out of children's reach or in latched cabinets?	☐	☐
17. Does the room contain a well-stocked first aid kit that is stored out of the reach of children?	☐	☐
18. Are smoke and carbon monoxide detectors installed?	☐	☐
19. Are emergency phone numbers posted in a prominent place? If there is no phone in the room, is there a sign posted that provides the location of the nearest phone?	☐	☐
20. Are disaster response instructions posted, as well as a map to the nearest exit?	☐	☐
21. Does your ministry have an established check-in/check-out system to keep children safe?	☐	☐
22. Does your ministry maintain records of food allergies and take the necessary precautions involved with these allergies?	☐	☐

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Playground Safety

		Yes	Needs Attention
1.	Was your playground equipment designed and installed by professionals?	☐	☐
2.	Does your playground equipment sit on at least 9 to 12 inches of shock-absorbing surface material and is it firmly anchored to the ground?	☐	☐
3.	Are elevated play areas on your playground protected with continuous guardrails? (20 inches above the ground for preschoolers, 30 inches above the ground for school-aged children)	☐	☐
4.	Is the space between handrails and ladder rungs no larger than 3.5 x 9 inches to prevent head entrapment?	☐	☐
5.	Are your playground swings spaced at least two feet apart and 30 inches from the side poles to help prevent crashes?	☐	☐
6.	Is your playground separated from roadways with a fence, wall, or other secure barrier?	☐	☐
7.	Is your playground cleaned regularly and inspected for broken glass or sharp metal objects?	☐	☐
8.	Is your playground equipment regularly inspected for worn or missing parts, loose bolts, sharp edges or points, damaged "s" hooks, and exposed components that could trip, pinch, or crush someone?	☐	☐
9.	Are moving parts on your playground properly lubricated?	☐	☐
10.	Is splintered or cracked wood repaired?	☐	☐
11.	Are children under the age of 5 accompanied by an adult at all times when using your playground? Are proper adult-to-child ratios for supervision followed?	☐	☐
12.	Do children know how to use the equipment correctly and understand the rules and expectations for playground safety?	☐	☐

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Youth Activities

	Yes	Needs Attention
1. Do you enlist the services of an experienced vendor who specializes in sponsoring and supervising high-risk activities when needed?	☐	☐
2. Do your youth leaders require that parents or guardians sign an *Activity Participation Agreement* prior to allowing young people to participate in certain high-risk activities, releasing your ministry from liability?	☐	☐
3. Do you recruit an adequate number of experienced event supervisors for youth activities, keeping in mind that more supervisors may be needed for higher-risk activities?	☐	☐
4. Do you document whether youth activity participants are covered by family medical or health insurance?	☐	☐
5. Do you invest in a charter bus service when it is necessary to transport large numbers of youth long distances and to and from activities?	☐	☐
6. When it is necessary to use ministry-owned or borrowed vehicles to transport youth, do you take extra measures to ensure that they are in excellent mechanical condition and that they are operated by experienced, responsible drivers?	☐	☐
7. Do you have experienced, certified lifeguards on duty at any youth event involving swimming?	☐	☐
8. Do your youth leaders fill out a *Notice of Injury* form any time a young person gets hurt while participating in a youth activity, no matter how minor the injury may seem?	☐	☐
9. Do your youth leaders know (and regularly practice) emergency response procedures, so that they are able to respond quickly to an actual emergency?	☐	☐
10. Do your youth leaders have ready access to first-aid supplies and have up-to-date first-aid training?	☐	☐

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Safeguarding Against Sexual Abuse

	Yes	Needs Attention
1. Do you ask volunteers to wait until they are associated with your ministry for at least six months prior to allowing them involvement with children of any age?	☐	☐
2. Do you invest in a background screening program for all volunteers and employees who work with children?	☐	☐
3. Does the background check include investigation into prior church membership and volunteer work, reference checks, and criminal records checks?	☐	☐
4. On and off church premises, do you have at least two adults supervise a group of children at all times, whether they are in a room, a vehicle, or other enclosed space—even if only one or two children need care?	☐	☐
5. Do you ensure an adequate number of adult chaperones for all off-premise events, especially those that involve overnights?	☐	☐
6. Do you discourage the use of teenagers as nursery workers (or any other type of child care provider) during organized church functions?	☐	☐
7. Do you use a "claim check" procedure so that children are released only to a parent, guardian, or other authorized person?	☐	☐
8. Do your children's ministry leaders know all state and federal laws that deal with child abuse (e.g., reporting requirements), and have they have been trained in how to comply with these laws?	☐	☐
9. Do your staff members and volunteers know how to identify inappropriate behavior and the procedures for reporting such conduct?	☐	☐

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Supervision and Discipline

Youth activities within your ministry are supposed to be fun learning experiences. However, youth activity leaders can face challenges related to supervision and discipline that can spoil the fun for everyone in the group. Does your youth program have a sufficient number of adult leaders? Do they know how to address discipline problems in a positive, effective manner? Questions like these must be considered for every youth activity hosted by your ministry.

	Yes	Needs Attention
1. For each of your youth programs and activities, do you have a minimum of two adults present with any given group at all times?	☐	☐
2. For each of your youth programs and activities, do you have a ratio of one adult chaperone for every eight young people?	☐	☐
3. Do your youth activity leaders and chaperones give participants clear guidelines to follow so that young people have a good understanding of what's expected of them at all times?	☐	☐
4. Have your chaperones been instructed to deliver discipline in an appropriate manner?	☐	☐
5. Have your chaperones been instructed to avoid the use of accusation, criticism, blame, shame, sarcasm, and other forms of negative discipline?	☐	☐
6. Have your chaperones been instructed to avoid any use of physical punishment?	☐	☐
7. Are your youth leaders and volunteers given access to training that can help them develop their behavior management skills?	☐	☐

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Section Four:
Disasters/Emergency Management

We can't always prevent accidents and disasters, but we can be prepared to respond to them.

Every church should have an emergency response plan that helps it react quickly to natural disasters, fires, violence, accidents, and other situations. Key volunteers need to know their roles in executing the plan, which should be reviewed annually.

Completing this section will help you learn more about disaster planning, first aid, and providing shelter in the wake of a storm.

- **Developing a Disaster Plan**
- **Disaster Relief Teams**
- **Providing Temporary Shelter**
- **Violence in the Church**
- **Emergency Medical Care**

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Developing a Disaster Plan

		Yes	Needs Attention
1.	Do you have a team in place that can take charge during any emergency situation? Do members of the team fill the roles of communication, evacuation, first aid, and emergency supplies?	☐	☐
2.	Does your disaster planning team maintain an inventory of equipment available for fire protection, communications, first aid, and emergency power?	☐	☐
3.	Has your disaster planning team identified area hazards and the resources available to help? (Consider whether your ministry is in a flood plain, earthquake zone, tornado-prone area, or near an area where hazardous chemicals are produced, stored, or transported.)	☐	☐
4.	Has your disaster planning team consulted area experts like fire or emergency personnel about special considerations for your plan?	☐	☐
5.	Does your disaster plan identify a safe place to gather in the event of an exterior threat, like a tornado?	☐	☐
6.	Does your disaster plan include an evacuation plan for an interior threat like a fire or bomb threat? Does it include a well-defined escape route? Are the locations of all doors, windows, and stairways clearly mapped out?	☐	☐
7.	Does the evacuation plan designate outdoor gathering areas that are at least 150 feet away from the building?	☐	☐
8.	Does your disaster plan specify which employees and/or volunteers are in charge of leading groups from different areas of the building?	☐	☐
9.	Are all evacuation routes and procedures outlined in the disaster plan posted in highly visible areas throughout your building?	☐	☐
10.	Do you practice evacuation drills on a regular basis with staff, volunteers, and members?	☐	☐

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	Yes	Needs Attention
11. Do you maintain and distribute copies of the disaster plan to all people who would respond to an emergency? The plan should include each person's responsibilities and 24-hour phone numbers.	☐	☐
12. Do you maintain and distribute a list of the following phone numbers to all people who would respond to an emergency? • Police and fire departments • Ambulance service and hospitals • Your church's insurance agent • Telephone, gas, and electric companies • Building maintenance and security • Federal Emergency Management Agency • Newspaper, radio, and television stations	☐	☐

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Disaster Relief Teams

On the heels of a disaster like a hurricane, tornado, or wild fire, many people feel an overwhelming need to "do something" for those who have lost homes and loved ones. If your church organizes a disaster relief team, a few simple steps can help your volunteers be as effective as possible when they reach their destination.

	Yes	Needs Attention
1. Have you partnered with a relief organization or church in the affected area? This can save time and make the best use of your volunteers' time.	☐	☐
2. Do you have a team leader to supervise the work once you reach your destination?	☐	☐
3. Did you have your vehicle(s) fully inspected prior to your team's departure?	☐	☐
4. Do you know where your team will sleep, eat, and shower upon arrival at its destination?	☐	☐
5. Do you know that you will have access to adequate supplies when you reach your destination, or are you prepared to take your own?	☐	☐
6. Do all team members have health insurance coverage?	☐	☐
7. Did you consider purchasing supplemental accident and sickness insurance coverage for your team's trip?	☐	☐
8. Did you confirm that church employees who are going on the trip have workers' compensation coverage?	☐	☐
9. Are all team members in good physical health, and did each of them sign a medical release form?	☐	☐
10. Do all team members have up-to-date tetanus shots?	☐	☐
11. Do you know how to find the nearest emergency room where you will be working, in case someone gets sick or hurt?	☐	☐

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Providing Temporary Shelter During a Disaster

		Yes	Needs Attention
1.	Do you know how many people your facility can handle while remaining within the constraints of fire codes and other local ordinances?	☐	☐
2.	Can you limit the areas of your building to which shelter guests will have access?	☐	☐
3.	Do you have a disaster response team in place that can minister to and monitor the activities of the people in your facility on a 24/7 basis?	☐	☐
4.	Will you maintain a record of the name of everyone you house within your facility, as well as the names of relatives to contact in the event of an emergency?	☐	☐
5.	Does everyone in the shelter have access to, or are they informed of, your building's evacuation plan?	☐	☐
6.	Do you have specific procedures in place to address any unlawful activities that may occur in your building?	☐	☐
7.	Have you considered what you will do with any valuables or weapons that disaster victims may have in their possession when they enter your shelter and the risks associated with securing them on your property?	☐	☐
8.	Have you considered how, or if, you will prepare food on-site for the refugees at your facility? You may want to consult with your local health department prior to making this decision.	☐	☐
9.	Have you considered how you will address and maintain sanitary conditions for the refugees at your facility, including shower facilities for both genders and trash removal?	☐	☐
10.	Have you considered how you will address the safety needs of the children who are staying at your facility?	☐	☐

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Violence in the Church

	Yes	Needs Attention
1. Do you have a disaster response plan that also addresses violent attacks?	☐	☐
2. Do you have a disaster response team that can help your ministry prepare for a violent event?	☐	☐
3. Has your disaster response team talked about worst-case scenarios and looked at what areas of your ministry are most vulnerable to a violent attack?	☐	☐
4. Has your disaster response team talked with professionals like first responders and emergency managers about how to prepare for and respond to a violent attack?	☐	☐
5. Does your disaster response team regularly participate in drills to review and practice what you intend to do during and after an emergency?	☐	☐
6. Do you regularly communicate with your congregation about what to do in the event of a violent attack? Do they know where emergency exits are, what the procedures are for their children in Sunday school, etc.?	☐	☐
7. Has your ministry invested in security equipment that would enable staff and volunteers to limit access to specific areas of the building, such as the children's wing?	☐	☐
8. Does your ministry have security cameras, panic buttons, silent alarms, or other types of security equipment to help ensure the safety of your members?	☐	☐

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Emergency Medical Care

Believe it or not, accidents or medical emergencies during church and other ministry-related activities are common. Churches that have well-established guidelines for dealing with these incidents can help ensure quick, consistent aid for the injured and can reduce the risk of future legal problems for your church or ministry. While these tips are meant to help you establish some guidelines for your ministry, they are not intended to take the place of expert medical care. Always call 911 (or your local emergency number) for emergency medical assistance.

	Yes	Needs Attention
1. Does your ministry have an established emergency plan?	☐	☐
2. Do you have a designated team of people, preferably medical professionals, who are responsible for providing first aid and calling for medical assistance in the event of an emergency?	☐	☐
3. Does your emergency response team know to look for an emergency medical identification card on the injured or ill person to alert you to any known medical problems or allergies?	☐	☐
4. Do you have a designated contact person within your ministry who can handle all accident reports?	☐	☐
5. Does your ministry have a first-aid kit, and is it fully stocked?	☐	☐
6. Do you keep the first-aid kit safely out of the reach of children?	☐	☐
7. Do you have gloves available to protect emergency response team members from blood and other potentially harmful bodily fluids?	☐	☐
8. Do you encourage your staff and volunteers to take basic first-aid and CPR classes?	☐	☐

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Section Five:
Employee/Volunteer Management

When it comes to managing your ministry's employees and volunteers, there's so much to think about. The task can seem overwhelming.

Are you familiar with the latest employment laws and legal principles in your state?

Even if you're not an expert, this guide can help you learn more about managing employees and volunteers, avoiding employment liability issues, conducting regular employee and volunteer training, and more.

- **Employment Practices**
- **Employee Training**
- **Volunteer Labor**
- **Supervising Activities**
- **Safe Mission Travel**

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Employment Practices

	Yes	Needs Attention
1. Do you have up-to-date knowledge of the employment laws in your state?	☐	☐
2. Do you consult with an attorney regarding employment-related issues that arise?	☐	☐
3. Do you invest in thorough background checks for each of your employees?	☐	☐
4. Do you store personnel information in a secure area that is separate from medical records?	☐	☐
5. Do you keep up-to-date attendance records on all personnel?	☐	☐
6. Do you accurately document employee performance throughout the year and maintain this documentation with the employee's records?	☐	☐
7. Do you keep detailed records of annual reviews and any disciplinary actions taken for each employee?	☐	☐
8. Do you keep good records of all changes in employee status? (e.g., promotions, leaves of absence, pay rates, etc.)	☐	☐
9. Do you require new employees to sign a personal conduct agreement outlining behavior considered unacceptable by your church?	☐	☐
10. Do you provide regular training on employees' rights and responsibilities?	☐	☐
11. Do you have a sexual harassment policy that provides clear guidelines for reporting?	☐	☐

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Employee Training

		Yes	Needs Attention
1.	Do you conduct thorough background checks for all your employees and volunteers, especially those who work with children/youth and those who handle money or other confidential records?	☐	☐
2.	In addition to background checks, do you ask for personal references for all your employees and volunteers, and follow up on those provided?	☐	☐
3.	Do you require all employees, regardless of their position, and all volunteers who work with children and/or youth to fill out an application prior to allowing them to serve in your ministry?	☐	☐
4.	Do you regularly conduct training for all employees and volunteers?	☐	☐
5.	During your training, do you review your organization's policies on such issues as smoking, drug/alcohol use or possession, weapons, smoking, facilities use, etc.?	☐	☐
6.	Do you provide employees and volunteers with specific behavior guidelines?	☐	☐
7.	Do you regularly discuss and rehearse proper response to emergency situations like fire, lightning, natural disasters, and violent attacks with your employees and volunteers?	☐	☐
8.	Do your employees understand their role in administering first aid, obtaining professional medical care, notifying parents, and documenting injuries that occur while they are on the job?	☐	☐
9.	Do your employees know what procedures to follow to prevent children from being abused emotionally, physically, or sexually?	☐	☐
10.	Do your employees know what reporting requirements they must follow if they suspect a child is being abused?	☐	☐

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Volunteer Labor

		Yes	Needs Attention
1.	Do you hire professionals for large or complex construction or demolition jobs?	☐	☐
2.	Do you instruct volunteers on safe work procedures and the safe use of all equipment?	☐	☐
3.	Do you designate project leaders who understand the importance of safety and who will be alert to unsafe behavior that could result in injury?	☐	☐
4.	Do you designate project leaders who understand/have expertise in the particular area of remodeling/construction you are undertaking?	☐	☐
5.	Do you enlist only those volunteers who are skilled and physically capable of undertaking the work assignment required of them?	☐	☐
6.	Do you ask potential volunteers about the medical coverage they carry prior to allowing them to work on the project at hand?	☐	☐
7.	Did you discuss potential workers' compensation exposure with your insurance agent?	☐	☐
8.	Do you consult with your attorney prior to embarking on a volunteer labor project, to make sure all potential liability exposures have been addressed?	☐	☐
9.	Do you ask your volunteer laborers to sign an agreement to indemnify, defend, and hold the ministry harmless against liability claims resulting from the activities they will be working on?	☐	☐
10.	Do you have emergency response procedures, including notification of authorities and parents?	☐	☐
11.	Do you have written, job-specific safety training guides?	☐	☐

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Supervising Activities

		Yes	Needs Attention
1.	Do you conduct comprehensive background checks for all your employees and volunteers?	☐	☐
2.	Do you require that all your event volunteers and supervisors attend your church for at least six months prior to allowing them to serve in a leadership capacity?	☐	☐
3.	Do you look for supervisors who demonstrate maturity and good judgment?	☐	☐
4.	Do you avoid putting teenagers in leadership/supervisory roles?	☐	☐
5.	Do you always have at least two adults as primary supervisors at any one activity, and in each classroom, vehicle, or other enclosed area?	☐	☐
6.	Do you try to enlist supervisors who have special training like CPR, first aid, or special skills that pertain to the activity?	☐	☐
7.	Do you appoint supervisors who have the ability to maintain control of the group?	☐	☐
8.	Do you appoint more than two adult supervisors for events that involve a greater degree of risk, or involve younger children?	☐	☐
9.	Do you ask parents/guardians to fill out activity participation agreements and note any known medical conditions or allergies prior to allowing children to participate in any activity?	☐	☐
10.	Do you meet with your supervisors prior to the event to evaluate risks, establish discipline procedures, and plan for emergency situations?	☐	☐
11.	Do your supervisors understand proper discipline procedures?	☐	☐
12.	Do your supervisors explain all rules and expectations before activities begin?	☐	☐

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Employee/Volunteer Checklist

Safe Mission Travel

Planning a safe mission trip involves forethought. Brotherhood Mutual's *Passport to Ministry* policy will be there to help you if an emergency arises while you're traveling, but you may be able to avoid problems altogether with a little preplanning. Here are some tips to help you preserve your security and peace of mind while traveling outside the United States.

	Yes	Needs Attention
1. Did you ask each member of your group to sign a *Risk Acknowledgement and Release Form*?	☐	☐
2. Did each member of your group provide a list of emergency contacts?	☐	☐
3. Did each member of your group purchase travel insurance?	☐	☐
4. Are all of the members of your group physically capable of the demands of mission travel?	☐	☐
5. Did each of your travelers leave photocopies of all of their important documents (passports, credit cards, driver's licenses, vaccination records, airline tickets, and traveler's checks) with someone they trust, in case they get lost or stolen?	☐	☐
6. Do your travelers have all of the vaccinations required for the country to which they are traveling?	☐	☐
7. Will each member of your group travel with a small first-aid kit?	☐	☐
8. Did your travelers use an address other than a home address on their luggage tags?	☐	☐
9. Will members of your group travel with healthy snacks like power bars, apples, and other handy foods, in case transportation is delayed?	☐	☐
10. Have members of your group been instructed to carry valuables in concealed pockets or in a sturdy bag with the strap across their chest to avoid theft?	☐	☐

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Section Six:
Health/Wellness Management

Your ministry relies on busy employees and volunteers who spend the majority of their time serving others. When sickness hits those on your front lines, everyone bears the brunt of it.

Protect the health and wellness of those you minister to through proper planning, training, and equipment.

The checklists in this section can help you learn more about implementing an Automated External Defibrillator (AED) program, preventing slip and fall accidents, general tips for keeping your ministry healthy, and more.

- **Pastoral Counseling Guidelines**
- **Keeping Healthy**
- **Preventing Slip-and-Fall Accidents**
- **Setting Up an Automated External Defibrillator (AED) Program**

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Pastoral Counseling Guidelines

Pastoral counseling is an integral and important part of ministry. Churches are in the business of reaching out to people who need advice and assistance, whether it's financial, relational, or spiritual. However, in today's litigious society, ministries need to be very familiar with the legal risks associated with pastoral counseling. There are ways to protect your organization and staff against allegations of misconduct.

	Yes	Needs Attention
1. Does your ministry offer pastoral (spiritual) counseling? If so, do you put your counseling procedures in writing?	☐	☐
2. Do you have counseling procedures developed by an attorney that include guidelines relating to child or elder abuse reporting and confidentiality of information, and that assure compliance with state mental health licensing laws or exemption from such laws?	☐	☐
3. Do you have an attorney prepare "informed consent" forms or counseling agreements that describe important guidelines for pastoral counseling, such as confidentiality of counselee information and exemptions to confidentiality?	☐	☐
4. Does your ministry have a referral network of other professionals who provide counseling that falls outside the scope of spiritual counseling?	☐	☐
5. Do you discourage sessions in which opposite-sex counseling is permitted?	☐	☐
6. Do you have a second adult present when counseling members of the opposite sex or minors, to protect your organization from allegations of sexual misconduct?	☐	☐
7. Do you screen everyone who will provide any type of counseling within your ministry?	☐	☐
8. Do you offer counseling sessions only on church premises, when someone else is present in the building?	☐	☐

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	Yes	Needs Attention
9. Do counselors refrain from using any speech or mannerisms that could be misinterpreted as sexual or romantic?	☐	☐
10. Do counselors either have a window that looks into their office, or leave the door open during counseling sessions?	☐	☐
11. Do you have rigid guidelines established for youth ministers and youth activities?	☐	☐

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Keeping Healthy

		Yes	Needs Attention
1.	Do you encourage employees and volunteers to stay home when they are sick or have flu symptoms?	☐	☐
2.	Do you encourage your employees and volunteers to wash hands frequently and thoroughly?	☐	☐
3.	Do your employees and volunteers have ready access to alcohol-based hand sanitizer in areas where soap and water is not available?	☐	☐
4.	Do your employees and volunteers know that they should avoid touching their eyes, nose, and mouth to avoid spreading germs from their hands?	☐	☐
5.	Does your ministry have set guidelines for how to address children who become ill while in your care?	☐	☐
6.	Does your ministry have set guidelines for how to clean and disinfect surfaces in nurseries, restrooms, and even office settings to prevent the spread of illness?	☐	☐
7.	Do you encourage your employees to practice good health habits, like getting plenty of rest, being physically active, drinking plenty of fluids, and eating nutritious foods?	☐	☐
8.	Does your organization have a disaster plan that could be implemented in the event of a public health emergency, like a pandemic flu or infectious disease outbreak?	☐	☐
9.	Do you have written, job-specific safety training guides that encourage healthy practices in the workplace?	☐	☐

Notes: _____

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Completed by: _____ Date: _____

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Preventing Slip-and-Fall Accidents

Wet floors and slippery sidewalks are among the leading reasons people slip and fall. Such falls are especially hazardous to seniors, who might be more likely to suffer an injury if they fall. Snow, rain, and ice compound the problem during winter. While slips may seem unavoidable, there are preventive measures you can take to help keep people safe.

	Yes	Needs Attention
1. Are your sidewalks and parking lots in good repair? Are they free of uneven surfaces, holes, and cracks that people could easily trip over?	☐	☐
2. Are handrails and steps also in good condition? Are handrails securely fastened? Do you routinely check for and repair worn or damaged steps?	☐	☐
3. Are your steps (indoor and outdoor) clearly marked so pedestrians can easily differentiate their levels?	☐	☐
4. Do you use mats or rugs with non-skid backings at each of your entrances? Do you ensure that they lie flat so nobody trips over them?	☐	☐
5. Do you use only non-slip coatings and waxes on your floors to improve traction?	☐	☐
6. Do you clearly mark wet floors, using cones or signs, to caution people from walking on them?	☐	☐
7. Is your carpet in good repair? Do you routinely replace worn or frayed carpeting to prevent people from tripping over loose pieces?	☐	☐
8. Do you have an organized snow removal plan to help keep parking lots, walkways, and entrances free of snow and ice?	☐	☐

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Setting Up an AED Program

Is your ministry prepared to handle cardiac emergencies? You may consider purchasing an Automated External Defibrillator (AED), a device about the size of a laptop computer that analyzes the heart's rhythm for any abnormalities. If necessary, it directs the rescuer to deliver an electrical shock to the victim. This shock, called defibrillation, may help the heart to reestablish an effective rhythm of its own. As you establish an AED Program, consider the following questions:

	Yes	Needs Attention
1. Based on your facility's size, have you determined how many AED units you would need, and where they should be located?	☐	☐
2. Have you considered who within your organization will be responsible for AED use?	☐	☐
3. Will AED training become part of your response team's job descriptions?	☐	☐
4. Have you determined whether or not you have enough people on your response team to cover most situations/locations within your church?	☐	☐
5. Have you determined how much money will be needed to purchase the equipment, train employees or volunteers, and provide program maintenance?	☐	☐
6. Have you researched current AED-use laws in your state? While there are AED Good Samaritan provisions in most states that provide certain legal protections to laypersons, it's good to know the legal climate in your state regarding this equipment.	☐	☐
7. Have you consulted with your local American Red Cross chapter for input on purchasing an AED and training staff and volunteers how to use it?	☐	☐

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Section Seven:
Legal/Finance Management

If you are in a position of leadership within your ministry, you've been entrusted with a great deal of responsibility. You want to be a good steward of the resources you've been entrusted with.

Are you doing everything within your power to protect your ministry's finances? Do you have policies and procedures in place to help ensure accountability?

Use the checklists in this section to evaluate the security of your computer systems, the financial controls you have in place, how your ministry handles all documents and records, and more.

- **Financial Controls**
- **Offerings and Disbursements**
- **Documents and Records**
- **Cyber Security**
- **Membership Discipline Policiy**

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Financial Controls

The idea of an employee or volunteer committing a crime against your church is unthinkable. Even so, it is something that ministries should prepare for. Ministries with written polices and well-communicated guidelines can help employees and volunteers remain accountable, especially when it comes to church finances.

	Yes	Needs Attention
1. Do you have a comprehensive written policy that outlines how all aspects of your ministry's finances are to be handled?	☐	☐
2. Do you conduct comprehensive background checks on all employees and volunteers who deal with money?	☐	☐
3. Do you have written position descriptions for all employees and volunteers who have access to financial documents and perform financial functions?	☐	☐
4. Do you document all financial transactions clearly and immediately?	☐	☐
5. Do you keep financial records (and duplicate copies) in a safe place?	☐	☐
6. Do you have a well-defined program for documenting suspicious financial incidents?	☐	☐
7. Do you make it easy and safe for employees or volunteers to report suspicious financial activity?	☐	☐
8. Does your program for handling church finances involve multiple people who each have a specific role, so that one person is not responsible for every aspect of your ministry's finances?	☐	☐
9. Do you conduct annual audits by someone other than your church's financial secretary or treasurer?	☐	☐

Notes: _____

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Offerings and Disbursements

		Yes	Needs Attention
1.	Do you require dual signatures for withdrawals and for endorsing and cashing church checks?	☐	☐
2.	Do you ask congregants to put offerings, including cash, in envelopes preprinted with their names and addresses?	☐	☐
3.	Do you use a secure area for counting church offerings?	☐	☐
4.	Do you always have at least two people present when counting money?	☐	☐
5.	Do you enlist money counters who are unrelated and who don't work at the same place during the week?	☐	☐
6.	Do you avoid selecting money counters who are experiencing financial crises?	☐	☐
7.	Do you rotate money counting teams on a regular basis?	☐	☐
8.	Do you avoid having money counters do their work behind closed doors?	☐	☐
9.	Do you immediately stamp checks "FOR DEPOSIT ONLY" when endorsing them?	☐	☐
10.	Do you use a small safe for petty cash, small valuables, keys, and important documents?	☐	☐
11.	Do you deposit cash daily into your bank account to avoid having cash on the premises?	☐	☐
12.	Do you have someone other than the tellers regularly reconcile the bank account and list of money received?	☐	☐
13.	Do you send periodic statements to donors detailing the dates and amounts of gifts received?	☐	☐
14.	Do you make all disbursements from petty cash, by check, or by bank draft?	☐	☐

(Continued on back)

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Legal/Finance Checklist

	Yes	Needs Attention
15. Do you prepare cash disbursements only when someone has approved and documented payment?	☐	☐
16. Do you mark supporting documents "paid" to prevent resubmission?	☐	☐
17. Do you lock up all bank checks?	☐	☐
18. Do you have someone other than the individual preparing disbursements reconcile check registers to the bank statements regularly?	☐	☐
19. Do you avoid making loans or the equivalent to staff or board members?	☐	☐
20. Do you strictly prohibit the use of church credit cards for personal purchases?	☐	☐

Notes: _____

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Documents and Records

Charters, bylaws, member lists, and more—the list of legal documents and records that church leaders must work with is seemingly endless. It is always a good idea to seek legal counsel on any matters concerning legal documents, but church leaders must also have a working knowledge of the importance of these documents.

	Yes	Needs Attention
1. If your church is incorporated, do you consistently file an annual report with the Secretary of State's office?	☐	☐
2. Are you familiar with your church's organizational document (e.g., articles of incorporation, charter, or constitution)?	☐	☐
3. Are you aware of any restrictions and limitations outlined in your church's organizational documents?	☐	☐
4. Does your church's organizational document include any provisions that are required/recommended by the IRS?	☐	☐
5. Does your church's organizational document state that your organization's duration is perpetual, rather than a specified number of years?	☐	☐
6. Do your leaders have a working knowledge of the church bylaws?	☐	☐
7. Do you have your church bylaws reviewed by an attorney regularly, or when any changes are made to the document?	☐	☐
8. Are all your church leaders familiar with the organization's financial and accounting records?	☐	☐
9. Do board members review church finances at each board meeting, and are they encouraged to ask questions?	☐	☐
10. Does your church maintain a current list of active, voting members?	☐	☐
11. Do your church records include a complete set of minutes from all board and committee meetings, as well those from annual business meetings and other special meetings?	☐	☐
12. Does your church maintain up-to-date records on all insurance policies and keep records of past policies as well?	☐	☐

(Continued on back)

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	Yes	Needs Attention
13. Are church leaders familiar with tax records and requirements, including payroll tax forms, housing allowance designations, and contribution records?	☐	☐
14. Do you keep well-organized employment records for each employee, including applications for employment, reference checks, disciplinary actions, attendance records, changes in employee status, and I-9 immigration forms?	☐	☐
15. Are you familiar with your church's property deed and any restrictions that may be outlined in it?	☐	☐
16. Do your church leaders consult with the church's attorney before signing any contracts on behalf of the church?	☐	☐

Notes: _____

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Cyber Security

		Yes	Needs Attention
1.	Do you perform monthly backups of business and financial information and store it in a secure, off-site location, such as a safe deposit box?	☐	☐
2.	Do you protect important computer programs from erasure?	☐	☐
3.	Do you have policies in place to protect confidential information like contribution records, counseling notes, and other sensitive information?	☐	☐
4.	Do you have policies in place to report data breaches in accordance with state law and to protect your ministry from legal action?	☐	☐
5.	Do you encrypt any credit card account information stored on church computers?	☐	☐
6.	Do you password-protect financial records?	☐	☐
7.	Do you change computer passwords frequently?	☐	☐
8.	Do you work with a qualified computer support company to secure your computer systems?	☐	☐
9.	Do you update your operating system regularly for security reasons?	☐	☐
10.	Do you update virus and spyware protection software?	☐	☐
11.	Have you installed hardware and software firewalls that are designed to prevent unauthorized access to your computer network?	☐	☐
12.	Do you have a secure wireless network?	☐	☐

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Membership Discipline Policy

		Yes	Needs Attention
1.	Does your church have a written policy in its bylaws or other guidelines that specifically addresses member discipline?	☐	☐
2.	Did your church consult with an attorney in developing your written policy and does your church periodically consult with an attorney on developing law in this area?	☐	☐
3.	If you have a written membership discipline policy, does it specify whether or not the church will continue discipline after an attempted withdrawal of membership? (Most states do not permit discipline after a person withdraws from membership.)	☐	☐
4.	If you have a written discipline policy, does it specify whether or not the church will inform members and other churches of its disciplinary action?	☐	☐
5.	Do you obtain written consent to membership disciplinary policies through membership classes and interviews? Ideally, this would include a written statement that each person would sign, affirming that he or she understands and agrees with the policies.	☐	☐
6.	Does your church teach regularly on church discipline so members remain aware of the biblical basis, purpose, and steps of discipline?	☐	☐
7.	Is your church consistent when dealing with matters of church discipline?	☐	☐
8.	Does your church carefully follow its disciplinary guidelines each time it is necessary to do so?	☐	☐
9.	Do your church leaders communicate only with people who have a right to know on matters of church discipline?	☐	☐
10.	Do your church leaders carefully refer to allegations as being "unproven" when discussing disciplinary matters?	☐	☐

(Continued on back)

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	Yes	Needs Attention
11. Are all decisions related to church discipline based on clearly explained biblical grounds?	☐	☐
12. Does your church consult with an attorney prior to providing documentation of your disciplinary policies to an inquiring attorney?	☐	☐

Notes: _____

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Section Eight:
Vehicle and Driver

In many ways, vehicles and drivers are a ministry's weakest link. Accidents and mechanical breakdowns are common, and while certainly undesirable, they are often viewed as unavoidable.

Fortunately, there are ways to prevent accidents and provide safe transportation for your ministry. You can begin by carefully choosing and training your drivers, following safety precautions, and performing regular maintenance.

Use the tips and checklists in this section to help ensure the safety of your drivers, passengers, and vehicles.

- **Driver Screening**
- **Loaning or Renting Church Vehicles**
- **Ministry-Owned Vehicles**
- **Non-Owned Vehicles**
- **15-Passenger Van Safety**
- **Vehicle Inspection Checklist**
- **Auto Accident Checklist**

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Driver Screening

If your ministry owns or operates vehicles, it's important to develop a strict driver eligibility policy. Screening drivers before they get behind the wheel is critical to ensuring that those in your care are transported safely. The following questions can help you screen driving candidates.

	Yes	Needs Attention
1. Does each driver hold a valid state driver's license?	☐	☐
2. Does each person who drives a bus or large van (16+ people) hold a valid commercial driver's license in accordance with applicable state laws?	☐	☐
3. Do you avoid using drivers under age 21?	☐	☐
4. Do you obtain candidates' driving records and insurance coverage information?	☐	☐
5. Do you avoid using drivers who have reckless driving citations or multiple moving violations?	☐	☐
6. Do you train drivers on backing up, loading/unloading passengers, breakdowns, evacuation, passenger behavior, refueling, and conducting safety checks?	☐	☐
7. Do you have written proof that drivers have received behind-the-wheel training and practice handling large vans or buses?	☐	☐
8. Do you have at least one primary qualified driver for each vehicle your ministry owns?	☐	☐
9. Do you keep a list of all approved, trained drivers?	☐	☐
10. Do you avoid putting people who are not on your drivers' list behind the wheel?	☐	☐

Notes: _____

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Loaning or Renting Church Vehicles

Has your church ever been asked to loan or rent one of your vans or buses to another organization? Brotherhood Mutual recommends you not make your vehicles available to others. If you want to help them, consider aiding them financially in renting or chartering a vehicle from a rental agency, rather than running the risk of loaning or renting your vehicle. If you do choose to allow another organization to use your vehicle, here are some important things to consider.

	Yes	Needs Attention
1. If you allow another organization to borrow your vehicle, are you prepared to be held fully liable for any damage caused by the negligent operation or maintenance of the vehicle by others?	☐	☐
2. Does the vehicle user know that your insurance policy may not adequately cover others outside your organization?	☐	☐
3. Does the vehicle user understand that any damage done to the vehicle while in his or her possession must be paid out of his or her organization's pocket or own insurance, if the organization has such coverage?	☐	☐
4. Will you specify in a written agreement with the user who is responsible for damage to your vehicle, as well as any other points of understanding?	☐	☐
5. Does the agreement make the user responsible to defend, indemnify, and hold your church harmless for any losses arising out of their use of your vehicle?	☐	☐
6. Does the agreement specify that the user is responsible for purchasing special liability and vehicle damage protection to cover damage to your vehicle?	☐	☐
7. Is the vehicle that you plan to loan or rent in top mechanical condition?	☐	☐
8. Is the other organization going to use your vehicle for church or church school activities?	☐	☐
9. Have you consulted with your attorney prior to allowing another organization borrow or rent your vehicle?	☐	☐

Notes: _____

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Ministry-Owned Vehicles

Owning buses and vans gives your ministry the ability to transport people wherever and whenever you want. Unfortunately, it also increases your ministry's risk of getting into traffic accidents, which can be fatal. Use this checklist to help evaluate the safety of your fleet.

		Yes	Needs Attention
1.	Do you have a written policy that addresses such issues as vehicle usage rules, driver eligibility, storage, and security?	☐	☐
2.	Do you limit vehicle use to official business or ministry activities?	☐	☐
3.	Do your buses and vans contain every warning and safety device required by state codes?	☐	☐
4.	Do you document all repair and maintenance work performed on each vehicle?	☐	☐
5.	Are all vehicles inspected regularly and maintained by a qualified mechanic?	☐	☐
6.	Do all drivers perform pre-trip and post-trip inspections, noting any mechanical problems?	☐	☐
7.	Do you require all drivers and passengers to wear seatbelts?	☐	☐

Notes: _____

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Brotherhood Mutual® Insurance Company

Non-Owned Vehicles

Sometimes your ministry may need to borrow or rent a vehicle for a special event. If there's an accident, and the vehicle owner doesn't carry enough insurance to cover the resulting damage, the driver's insurance could come into play. Use this checklist to help you avoid unpleasant surprises when operating borrowed or leased vehicles.

	Yes	Needs Attention
Borrowing		
1. Do you make sure that all employees, volunteers, and others who use their vehicles for church or ministry activities understand that their auto insurance policy (not the church's) is responsible for any damage in the event of an accident?	☐	☐
2. Do you make sure that all drivers understand that their auto insurance may become involved, especially if an accident is their fault?	☐	☐
3. Do you give vehicle owners the opportunity to approve or disapprove of the drivers who operate their vehicles on the ministry's behalf?	☐	☐
4. Do you verify that the borrowed vehicle is in good working order?	☐	☐
Renting		
5. Do you know how much liability and physical damage protection the rental agency provides with the vehicle?	☐	☐
6. If the rental agency provides no physical damage protection (comprehensive or collision), do you buy supplemental coverage before picking up the vehicle?	☐	☐
7. Do you make sure that the only people who operate the vehicle are the ones registered with the rental agency?	☐	☐
8. Does your church have non-owned auto liability insurance coverage to back up the owners' and drivers' insurance?	☐	☐

Notes: _____

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15-Passenger Van Safety

If your church or ministry operates 15-passenger vans, you should be aware that these vehicles are prone to rolling over during emergency maneuvers, such as swerving. However, you can take several steps to lower your risk of rolling over. Use this checklist to help you follow the National Highway Traffic Safety Administration's recommendations.

	Yes	Needs Attention
1. Do you enforce a written policy requiring all occupants to wear seatbelts?	☐	☐
2. Have you removed the rear seat?	☐	☐
3. Do you carry no more than nine passengers?	☐	☐
4. Do you keep the rear area free of luggage and equipment?	☐	☐
5. Do you avoid using 15-passenger vans to pull trailers?	☐	☐
6. Do you avoid carrying luggage or equipment on the roof?	☐	☐
7. Do you inspect tires monthly to make sure they're properly inflated and have enough tread?	☐	☐
8. Do you ban driving between midnight and 6 a.m., when drivers are tired and visibility is poor?	☐	☐
9. Do you prohibit drivers from operating the van for more than 10 hours in any 24-hour period?	☐	☐
10. Do you allow only experienced drivers with safe driving records to operate 15-passenger vans?	☐	☐
11. Do you train drivers on backing, loading/unloading passengers, breakdowns, evacuation, passenger behavior, refueling, and conducting safety checks?	☐	☐
12. Do you have written proof that drivers have received behind-the-wheel training and practice handling large vans?	☐	☐

Notes: _____

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Vehicle Inspection Checklist

Vehicle (Make/Model/Year): _____

Odometer Reading: _____ Date: _____ Time: _____ ☐ AM ☐ PM

Check any item that needs attention and include the details under "comments." Don't drive the vehicle until the defects you've discovered have been corrected.

Start the engine and test the following:

Noises (unusual)	OK	NEEDS ATTENTION
Noises	☐	☐

Gauges	OK	NEEDS ATTENTION
Fuel	☐	☐
Temperature	☐	☐
Dashboard warning light	☐	☐

Lights	OK	NEEDS ATTENTION
Headlights	☐	☐
Brake lights	☐	☐
Turn signals	☐	☐
Hazard lights	☐	☐

Other	OK	NEEDS ATTENTION
Windshield wipers	☐	☐
Fans and defroster	☐	☐
Brakes (and parking brake)	☐	☐
Mirrors	☐	☐
Horn	☐	☐
Exhaust system (muffler, tailpipe)	☐	☐

Tires	OK	NEEDS ATTENTION
Proper inflation	☐	☐
Adequate tread	☐	☐
Spare inflated	☐	☐

Leaks (look underneath)	OK	NEEDS ATTENTION
Oil	☐	☐
Other	☐	☐

Safety equipment	OK	NEEDS ATTENTION
Fire extinguisher	☐	☐
First aid kit	☐	☐
Reflective triangles	☐	☐
Flares	☐	☐
Spare bulbs/fuses	☐	☐
Map	☐	☐
Emergency contact info	☐	☐
Cell phone/two-way radio	☐	☐
Seat belts (one for each passenger)	☐	☐

Comments: _____

Vehicle Condition Following Driver's Inspection

☐ **Acceptable:** Vehicle can be driven without further inspection.
☐ **Requires Attention:** Vehicle can be driven, but should be inspected by a mechanic in the next 30 days.
☐ **Requires Immediate Attention:** Vehicle should ***not*** be driven until it has been inspected by a mechanic.

Driver's signature _____ Date _____

Mechanic's Repair Report

☐ Defects noted above have been repaired.
☐ Defects noted above need not be repaired for safe operation of vehicle.

Mechanic's signature _____ Date _____

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Brotherhood Mutual® Insurance Company

Auto Accident Checklist

When an Accident Happens:

- ☐ Stop immediately and turn off your ignition. Don't obstruct traffic. Ask a responsible person to warn oncoming traffic.
- ☐ Don't move your vehicle until instructed to do so by police.
- ☐ Stay calm, don't argue, don't admit fault, and don't accuse anyone of fault.
- ☐ Obtain first aid if needed and ask someone to call police.
- ☐ Record the make, model, and license plate number of all vehicles. Ask for the driver's license numbers of those involved.
- ☐ Secure the names and addresses of all parties, as well as any witnesses and/or injured parties.
- ☐ Make a diagram of the accident showing the position of the two vehicles during and after the crash.
- ☐ At the accident site, don't make any settlement offers or volunteer to pay damages.
- ☐ Make sure the attending officer files a police report.
- ☐ Report the accident to your insurance agent or company as soon as possible.
- ☐ File a financial responsibility report with the state or local police if required by law.

Accident Scene Diagram:

Driver's Name: _____

Church/Ministry Name: _____

Policy Number: _____

Record of Events:

Date/time of accident: _____

Road conditions: _____

Weather conditions: _____

Accident location: _____

_____

Other driver's name and phone number: _____

_____

Other party's vehicle description/driver's license number, and insurance company: _____

_____

_____

Were there any passengers in your vehicle? _____

Other vehicle? Names, ages, injuries: _____

_____

_____

_____

Did EMT respond? Injuries treated: _____

_____

Did the police respond? If so, officer's name and badge number:

_____

Was a police report made? If so, report number:

_____

Damage to vehicles:

_____

Comments made by other driver: _____

_____

_____

Agent's Name: _____

Telephone: _____

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Section Nine:
General Risk Management Forms

- Form: Reference Response Information
- Form: Activity Participation Agreement
- Form: Notice of Injury

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Reference Response Information

To: _____
Name of Ministry

From: _____
Address

Subject: _____
Name of Worker Candidate

The individual named above has expressed an interest in working with children or youth in our ministry. The candidate has listed you as a reference. In order for our organization to properly evaluate the qualifications of this worker candidate, we are asking you to complete this form with your honest opinions and impressions of the candidate.

Please return the completed form to our organization in the enclosed envelope. Thank you for your assistance.

1. How long have you known the ministry worker candidate? _____

_____

_____

2. In what capacity have you come to know this individual? (i.e. coworker, neighbor, friend, etc.) _____

_____

_____

3. In your opinion, is the above worker candidate fully qualified to work with children and youth?

Yes ☐ No ☐ (If no, please explain) _____

4. What concerns, if any, would you have in allowing this individual to work with children or youth? _____

_____

_____

5. Are you aware of anything in the candidate's background, personality, or behavior that could in any way pose a threat to children or youth?

Yes ☐ No ☐ (If yes, please explain) _____

Additional comments or explanations:

The above information is true and correct to the best of my knowledge.

Signature: _____ Date: _____

Please return this form at your earliest convenience to: _____
(name of church, individual)

Thank you.

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Ministry Risk Management

Activity Participation Agreement

Activity Information *(To be completed by the activity sponsor)*

Name of sponsoring organization: _____

Address: _____ Telephone: _____

Name of sponsor's coordinator: _____ Telephone: _____

Description of activity: _____

Date(s) and location of activity: _____

Participant Information *(To be completed by participant or authorized guardian)*

Name of participant: _____

Name of parents/guardians: _____

Address: _____ Telephone: _____

Name of emergency contact: _____

Telephone (daytime): _____ Telephone (evening): _____

List allergies or medical conditions: _____

Is sponsor authorized to approve medical treatment? ☐ Yes ☐ No

Is participant covered by personal/family medical insurance? ☐ Yes ☐ No

If yes, name of insurer: _____

Policy or group number: _____

Participation Agreement

I acknowledge that participation in the activity described above involves risk to the participant (and to the participant's parents or guardians, if the participant is a minor), and may result in various types of injury including, but not limited to, the following: sickness, bodily injury, death, emotional injury, personal injury, property damage, and financial damage.

In consideration for the opportunity to participate in the activity described above (the "activity"), the participant (or parent/guardian if the participant is a minor) acknowledges and accepts the risks of injury associated with participation in and transportation to and from the activity. The participant (or parent/guardian) accepts personal financial responsibility for any injury or other loss sustained during the activity or during transportation to and from the activity, as well as for any medical treatment rendered to the participant that is authorized by the sponsor or its agents, employees, volunteers, or any other representatives (collectively referred to as the "activity sponsor"). Further, the participant (or parent/guardian) releases and promises to indemnify, defend, and hold harmless the activity sponsor for any injury arising directly or indirectly out of the described activity or transportation to and from the activity, whether such injury arises out of the negligence of the activity sponsor, the participant, or otherwise.

If a dispute over this agreement or any claim for damages arises, the participant (or parent/guardian) agrees to resolve the matter through a mutually acceptable alternative dispute resolution process. If the participant (or parent/guardian) and the activity sponsor cannot agree upon such a process, the dispute will be submitted to a three-member arbitration panel for resolution in accordance with the rules of the American Arbitration Association.

Signature: _____ Date: _____

Signature: _____ Date: _____

Signature: _____ Date: _____
(Participant and/or parent/guardians if participant is a minor)

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Ministry Risk Management

Notice of Injury

Organization	Name: _____ Address: _____
Time and Place of Injury	Date of Injury: _____ Time: _____ ☐AM ☐PM Where did the injury occur? _____
Person Injured	Name: _____ Age: _____ Address: _____ Telephone: _____ Name of parents/guardians (if a minor): _____ Employer: _____ Injuries sustained: _____ Where was injured taken? (hospital/doctor): _____ Relationship to organization: ☐ Member ☐ Visitor ☐ Volunteer ☐Employee ☐ Student/Camper ☐ Tenant/Resident ☐Other If injury occurred on insured's premises, for what purpose was the injured on the premises? _____ Who was responsible for supervision at the time of injury? _____ If injury occurred elsewhere, what connection did it have with the insured's operations or activities? _____ Does the injured party have personal medical insurance that could apply? ☐Yes ☐No Name of medical insurance company: _____
Full Description of Incident	_____ _____ _____ _____
Witnesses	Name: _____ Telephone: _____ Address: _____ Name: _____ Telephone: _____ Address: _____

Signature: _____ Date of report: _____

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