

SAFETY AND SECURITY TEAM

Does your church have a dedicated Safety and Security Team to help make your church a safer place?

One of the most important steps that your church can take to make its programs and premises safer is to form a dedicated Safety and Security Team. While many churches have different ministry teams that may occasionally look at safety issues within the church, it is still relatively uncommon for churches to have a centralized safety team whose "ministry" is to look after the safety and security of the church and the congregation as a whole.

Recommendation(s)

Take the following steps to start a Safety and Security Team:

- Recruit team members from the congregation with backgrounds in related fields such as facility management, safety, insurance, law, medicine, accounting, and security;
- Consider including representatives from key ministries, such as children and youth, whose areas are likely to be impacted by the work of the team;
- Establish a goal of having 3-8 members on the team. More than that and the team will become unwieldy, less than that and the team may lack perspective;
- Consider having team members appointed for specified terms of service - ideally with staggered terms - to keep the team fresh while also providing continuity;
- Appoint a team leader who will be the "point person" for safety in your congregation. The team leader should be an active member of the church and part of the church's administrative body;
- Have the Safety and Security Team approved by the church board or other administrative body;
- Recognize the team's presence before the congregation to demonstrate the importance of their work;
- Provide educational opportunities for the team to become informed about risks specific to the church environment. Such opportunities could include training, workshops, DVDs, written books/materials, and access to the risk management information on this Web site.
- Allocate some funding to the team to cover educational opportunities and other work of the team;
- Have the team begin a congregation-wide educational program on safety, security and risk issues to raise awareness of this important topic; and
- Urge the team to meet regularly, perhaps monthly at first and later quarterly, to consider and address important safety issues at your church. Consider keeping minutes to document the actions of the team.

Tasks:

1. Developing a safety and security team

A safety and security team should be developed to look after the safety and security of the church and the congregation as a whole.

Does your Safety and Security Team have a strategy for making your church a safer place?

Now that the Safety and Security Team is in place, what do they do? Rest assured that the team is not alone. A host of resources are available to guide them. Basic strategies for the team include prayer, becoming informed about safety issues through the resources available on this Web site, identifying the risks the church faces through GuideOne's EFFECT approach, utilizing available resources to address these risks and implementing the plan that your team develops to address its risks.

Recommendation(s)

- Utilize the EFFECT approach to begin to work through the risks that your church faces. The EFFECT approach is a simple framework that allows you to address each area of risk. EFFECT stands for the following:
 - Emergency Preparedness
 - Facility Safety
 - Financial Safeguards
 - Employee & Volunteer Safety
 - Children & Youth Protection
 - Transportation Safeguards
 - Information on each of these categories of risk is available on this Web site.
- Where should your team begin? If your church has children and youth but you are not taking any steps to protect them, consider starting there. If your church uses a 15-passenger van but has not undertaken any safeguards to prevent an accident, consider beginning there. If your church does not have a program in place to regularly inspect your facilities, consider beginning there. Otherwise, consider starting with the the "E" (Emergency Preparedness) and work your way through each of the EFFECT topics.

Tasks:

1. Safety and security team strategy

The safety and security team should develop a strategy for making the church a safer place.

2. EFFECT approach strategy

The strategy should utilize the EFFECT approach when developing this strategy.

Does your Safety and Security Team know how to address the risks that it may find?

Once the Safety and Security team has identified the risks under the EFFECT framework, it is ready to begin addressing each risk.

Recommendation(s)

Basically there are four ways to address risks:

- Avoid the risk by not undertaking the activity or, if it has already started, by stopping it;
- Reduce or minimize the risk by taking steps to make the activity safer;
- Transfer the risk by using agreements (contracts) that put the liability on another party or organization; or
- Retain (accept) the risk yourself.

Here are examples of each of these techniques.

Avoid

In general, there are some activities, such as parachuting, dirt bike racing, or pyrotechnics at church that are so risky that your church should avoid them altogether. By developing a policy that your youth program will not engage in such activities, your church is avoiding the risk of injury or death from those activities.

Reduce

More likely, for many ministry activities, the question will be how to reduce or minimize the risk. For example, to reduce the risk both of fires and of people falling down at church, institute a regular self-inspection program to keep the premises safe. Most of the safety resources on this Web site are geared toward reducing risk.

Transfer

Transferring risk is particularly appropriate in situations involving outside third parties, such as contractors who come onto the premises or outside users who want to rent your facilities. By using a facility usage agreement in which the outside party agrees to hold the church harmless for any injuries or damages that might take place while the group is using your premises, your church is effectively transferring the risk to the other party. Similarly, having an insurance policy in place transfers the financial risk of an accident covered by the policy from the church to the insurance company.

Retain

The church's deductible under the insurance policy is an example of retaining risk. Every risk that you do not address your church has, in effect, retained by default, so be diligent and have your team begin to work its way through each area of the EFFECT approach, determining for each risk that it considers whether it is best to avoid the risk, reduce the risk, transfer the risk, or retain the risk.

Tasks:

1. Addressing risks

The risks that were identified under the EFFECT framework should be addressed using the avoid, reduce, transfer or retain techniques.

Has your Safety and Security Team consulted with the church's insurance agent as part of its work in addressing the risks your church may face?

Insurance is certainly a part of your safety/risk management ministry, but it is just one part. To get technical, insurance is an aspect of financing risk by transferring the cost to an outside party (the insurance carrier) but it can't do anything to prevent or reduce risk. In other words, insurance is there to pay for the financial consequences of an incident but it can do nothing to keep an accident from happening in the first place.

Hazard Example:

A church's parking lot was in disrepair including a crumbling, unpainted speed bump. To compound the danger, the parking lot was dimly lit. A visitor attending the church to see her grandchildren in the Christmas program fell over the speed bump and fractured her arm in several places. Insurance was there to pay for the church's liability, but how much better it would have been had the lot been kept in good repair and the accident been prevented from happening in the first place.

Recommendation(s)

Your safety and security team should speak with your church's insurance agent to address important considerations such as:

- Property coverage including protecting such items as buildings, contents, signs, property in the open, and fences. In addition to coverage for standard items, discuss coverage for non-standard items, such as:
 - Equipment breakdown, including computers, boilers, and electrical equipment;
 - Newly acquired, personal and off-premise property;
 - Pastor's personal property;
 - Ordinance or law coverage;
 - Stained glass windows; and
 - Indirect loss.
- Making sure the buildings and contents are "insured to value;" that is, insured to their full worth.
- Determining the appropriate amount of the church's deductible, which is that portion of the financial risk that it will retain itself;
- Crime coverage to provide protection for losses resulting from theft, employee dishonesty, forgery and alteration.
- Inland marine to cover property that may be transported from one place to another, as well as unique types of property and possessions of artistic merit.
- General Liability coverage to protect the church against claims of bodily injury or property damage arising out of its premises or operations for which the church may be legally liable;
- Liability coverage for personal and advertising injury offenses, such as libel and slander.
- Medical expense coverage;
- Spiritual counseling coverage;
- Non-owned and hired auto liability;

- Directors, officers and trustees officers liability;
- Employment practices liability;
- Sexual misconduct liability;
- Employee benefits liability;
- Workers compensation coverage;
- (Business) automobile coverage; and
- Umbrella or excess insurance coverage.

Tasks:

1. Consult with insurance agent

The safety and security team should consult with the churches insurance agent to address important safety related issues that could affect the church.