



United Methodist Insurance
Property & Casualty Coverage for Your Ministry

Church Risk Assessment

	Yes	No
Risk Management Organization Within Church		
Do you have a Business Manager/Risk Manager		
Do you have someone responsible for loss control/safety		
Do you have someone responsible for claim management		
Do you complete staff / volunteer safety training		
Do you have someone responsible for loss reporting and accident investigation		
Do you have a designated person to complete physical inspections		
Do you have a safety committee		
Do you have someone in charge of disability concerns		
Risk Management Program Structure		
Do you have a written safety policy		
Is the safety policy distributed to staff / volunteers or posted		
Does your policy address workplace safety, vehicle safety, property inspections, public safety		
Is your safety policy reviewed and updated annually		
Do you have a maintenance fund? If so, how much _____ \$		
Do you schedule safety workshops		
Is there a health and sanitation program in place for food service, swimming pools and locker rooms		
Do you have a visitor control program		
Do you have provisions/accommodations meeting ADA Accessibility Standards for persons with disabilities*		
Risk Transfer Mechanisms		
Are contracts reviewed by legal counsel before they are signed		
Do contracts include hold harmless agreements		
Is the church an additional named insured on contractors/subcontractors insurance policies. If not, do contractors and subcontractors provide a certificate of insurance for coverage		
Are certificates of insurance requested as needed		
Do contractor/subcontractor/vendor policy limits meet your church limits		
Do you require sports accident insurance or signed waivers		
Are parental permission forms required for field trip authorization, release for emergency medical treatment and emergency contact information.		
Do you have a procedure in place for property use by an outside group		
Are there rules developed and communicated to students / parents defining unacceptable behaviors		
Workplace and Property		
Do you have someone responsible for property safety		
Do service/repair requests generate work orders, note corrections and track completion		
Do you have a hazard recognition program so staff / volunteers / public can report problems		
Do you conduct outside property inspections		
Do you conduct interior self inspections		
Do your inspections include corrective actions taken		
Do you have a preventative maintenance plan for mechanical systems, fire protection systems, ansul and alarm systems		
Is grounds keeping equipment in a fenced / garaged area when not in use		
Is herbicide and pesticide spraying is conducted by certified applicators; and done when there is		
Does playground equipment and surfacing meets current Consumer Product Safety Commission		



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Is playground equipment and surfacing inspected weekly, maintained daily and inspections are documented		
Bleachers, whether portable or permanent, meet the fall protection criteria outlined in the CPSC Guidelines for Retrofitting Bleachers		
Portable soccer goals are secured to prevent tipping		
The swimming pool is accessible only when staff is supervising the swimming pool and water activities		
18 inch starting platforms, for competitive swimming, are mounted over a minimum water depth of 5 feet; the opposite end of the racing lane is minimally 3-1/2 feet deep unless greater depth is required by local code		
Theatres, other places of assembly, kitchens and maintenance shops are protected by fire suppression systems		
Fire detection systems report to an alarm panel in main office and to an off-site monitored location		
Do you have fire protection / fire detection systems high-hazard areas (kitchens, residential, assembly areas)		
If you provide sport protective gear, it meets national standards		
Are protective mouthpieces required for all participants		
Are life jackets provided with canoe or boat use		
Access to weight room is restricted to times when supervised; weight room protocols require "buddy" system		
Do your accessibility provisions include the following:		
Where parking is provided, an appropriate number of accessible parking spaces with appropriate signage		
Passenger loading zone access aisles		
Marked crossing - crosswalk or identified path for pedestrian use in crossing a vehicular way		
Curb ramp - short ramp cutting through a curb or building up to it		
Exterior accessible route		
In absence of level entrance to church door, there is a ramp, platform lift or elevator		
Interior accessible route		
At least one accessible entrance to worship, fellowship, Christian Education and pastoral care area		
Door openings at accessible entrance with clear width of 32 inches minimum		
Hardware at accessible entry door or gate meets ADA specifications		
Tactile signs with raised or indented characters or symbols		
Audible life-safety warning signals accompanied by simultaneous visual signals		
Accessible toilet facilities - can be single unisex toilet room		
Adequate lighting at book level provided for all pews		
Chancel and sanctuary areas accessible to mobility-impaired persons, including mobility-impaired clergy		



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Accident Investigation		
Do you have an accident investigation process		
Does someone investigate all accidents, identifying causes and recommending corrective action		
Are corrective actions implemented and documented		
Do you have an accident review committee/claim review committee		
Do you have someone responsible for accident investigation / reporting		
Do you document all corrective / follow-up to the accident investigation / reporting		
Hiring and Training for New Hires, Volunteers and Current Staff		
Are criminal and sexual background checks completed on current staff and volunteers on a regular basis		
Does new hire and volunteer pre-employment screening include a written application, background checks, criminal and sexual records check for positions involving children, elder care or money handling positions, and motor vehicle record check for driving positions		
Are new hires and volunteers screened for drugs and alcohol		
Do your procedures eliminate opportunities for sexual predators such as windows in doors, two persons with minors, open door teaching/counseling at all times, etc.		
Are you aware of the non-discriminatory questions to ask during an interview		
Does new staff / volunteer training include safety orientation		
Are safety workshops completed and documented		
Employee training includes first aid and CPR		
Specialized training is provided for positions involving water activities, adventure events and other high-risk activities		
Are staff / volunteers trained in blood borne pathogens		
TEXAS ONLY: Have all youth camp staff been trained in and passed the youth camp regulation passed by the State of Texas Department of State Health Services, effective June 1, 2006		
Emergency and Disaster Recovery Plan		
Do you have a written emergency and disaster recovery plan		
Does this plan include staff / volunteer safety, public safety, property safety		
Have important operational information, personnel records, documents and equipment have been identified		
Do you have facility evacuation procedures		
Do your procedures verify staff / volunteers / public have evacuated		
Does your plan address contingencies		
Do you hold documented drills/simulations to test your emergency plans/disaster recovery plans		
Do you have emergency first aid and Automatic External Defibrillators (AED)		
Is this equipment inspected on a regular basis		
Are staff / volunteers trained in use of this equipment		



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Vehicle Loss Control Program		
Do you have criteria establishing acceptable driver behavior		
Do you have CDL operators		
Do you administer road tests for driving positions		
Do you evaluate driver candidate's ability to handle driving		
Do you have a driver handbook		
Does this handbook include personal / take home use		
Do you have someone responsible for vehicle accident review		
Do you complete vehicle condition reports on a regular basis		
Are vehicle inspections and maintenance records documented		
Do you have a non-owned vehicle policy which includes certificates of insurance		
Do you operate 12 or 15 passenger vans? If so, how many _____?		
Is transportation limited to chartered transportation, not staff or volunteer vehicles		
Bus drivers have received training in their role for supervision of riders on the buses; videotapes of student behaviors on schools buses are reviewed and disciplinary action is taken for unacceptable behaviors		
Bus riders receive instruction on behavior, enter/exit paths and emergency bus evacuation procedures.		

* See Americans with Disabilities Act & Architectural Barriers Act Accessibility Guidelines, August 5, 2005; available from United States Access Board. 1.800.872.2253

