

Risk Management

The church has a spiritual, moral and legal obligation to provide a safe environment for activities carried on under the directions and authority of the church.

Remember...

- ...most situations are avoidable
- ...have controls in place so you won't be found negligent
- ...keep records of actions taken - in form of minutes or policy manual

Risk management is about:

- reducing pain
- limiting anxiety

Actions, lack of actions or any conduct that creates an unreasonable risk of harm to another person or their property is considered to be negligent. Negligence is defined as *the omission to do something which a reasonable man would do, or doing something which a prudent man would not do.*

Is your church a safe place?

Do you have policy and procedures in place for your church that provide for a safe environment?

An awareness of the "dangers" and proof that steps have been taken to eliminate them, will have a positive influence on the ministries of your church. It will show you care!

Following are some examples to help you as you develop policies that will fit your circumstances. We would caution you not to just adopt someone else's policies, but rather to use them as a reference point and adopt policies that are your own. Once you have such policies in place make sure that you follow them.

Liability Insurance

The CNBC's liability insurance does not cover CNBC churches. It is specific for events and ministries of the denominational office. The CNBC does not sell insurance, but our agent is very familiar with the workings and insurance needs of the local church. If you have questions or concerns, please feel free to contact him:

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Checklist – put an “Abuse Prevention Plan” into place

Set up guidelines for activities

- Avoid high-risk activities (such as youth group going mountain climbing).
- Educate parents and participants about any planned activity that might involve risk and have appropriate waivers signed.
- Make sure there is an adequate number of adult supervisors for activities with children and youth.
- Maintain adequate insurance coverage.

Set up guidelines for employees and volunteers

- Adopt a church safety program which specifically states that all employees and volunteers are required to exercise caution at all times.
- Provide detailed job descriptions for all employees and volunteers.
- Put guidelines in writing – state clearly your expectations
- When hiring be sure to (1) check references (2) conduct a personal interview (3) do a criminal record check.
- Provide new employees with “letter of employment” outlining remuneration and expectations.
- Be familiar with your province’s Employment Standards Act.

Set up guidelines for children and youth workers

- Have a screening application for volunteers and employees working with children and youth.
- Maintain an open door policy for Sunday School classrooms.
- Discourage situations in which one adult volunteer is working alone with children.
- Identify permissible and unacceptable touching and disciplining of children.
- Establish a waiting period before volunteers are allowed to work with children.

Set up guidelines for the use of church property

- Establish guidelines for the use of church property – who may use it, what type of events are permitted, clean-up standards, deposits/rental fees.
- Assess property for potential accident spots.
- Keep property in repair.
- Have any outside parties using your facilities sign a waiver of legal liability against your organization for anything that might happen during their activity and/or provide proof of their liability insurance.
- Remind members of church safety policies and review on an ongoing basis.
- Review your liability coverage – is it sufficient?
- Establish who would be included in the “management” of your church and who would be considered the responsible parties.

Know and understand your legal obligations

- Payroll taxes
- Charities accounting act
- Charitable gifts
- Annual return
- Employment standards act