

Insurance = Risk Financing

Risk Management means YOU

You don't need a policy, you need a strategy!

We didn't think that it could ever happen here"; "We trust the people we work with." Those reasons are not going to cut it.

Take a few moments and think about the following questions.

- Is your church staff constantly aware of problems or situations that could result in injury to someone on your property?
- Are your staff and volunteer workers trained in what to do in case of an emergency?
- Does your ministry have written policies and procedures?
- Are they followed?
- Are your vehicles carefully maintained by certified mechanics?
- Are maintenance logs filed for future reference?
- Are drivers required to perform pre-trip inspections prior to using any church-owned or operated vehicles?

- Are there written qualifications that drivers must meet prior to driving a church vehicle?
- Do all drivers meet the standards established by your vehicle insurance policy?
- Are your drivers registered with your vehicle insurance provider?
- Do you allow youth to drive to or from any church-sponsored event?
- Do you allow youth to transport other youth?
- Are there areas in your church nursery that need attention?
- Are parents satisfied with the standard of care your church nursery provides?
- Are all nursery workers trained on an annual basis?
- Has your ministry been a party in a legal proceeding within the past year?
- Are youth events and trips properly chaperoned by qualified adults?
- Do you have a proper ratio of chaperones to youth?
- Are background checks done on those who work with children and youth?
- Are you concerned with the spread of illness in your nursery and child care?
- Are your workers and volunteers trained in "Bloodborne Pathogens?"

