



Section 9

Preventing Accidents in Churches



PREVENTING ACCIDENTS IN CHURCHES



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Ansvar insures over 5,000 churches in the UK. The following section outlines some helpful guidelines to churches to ensure the physical assets of the church are properly protected through appropriate precautions being taken.

More detailed information is contained in the Risk Management Resource Pack located within the 'Customer Service' section, exclusively available to Ansvar Policyholders.

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INTRODUCTION

It is important that Churches take an active role in protecting property against loss or damage. It must be remembered that new items are commercially attractive.

There is also the community's expectation to be compensated for property damage or injury should it occur during a Church activity.

In this section, a number of simple risk management concepts are presented.

Churches are often under financial constraints which limit maintenance and security measures. Many suggestions are based on common sense and will rely on support from membership.

Whilst based on observations of an insurance person, this text does not deal with insurance specifically.

CHURCH SECURITY

Key Security

Is your Church locked when unattended?

A random check of Churches on a Monday morning revealed that many who answered 'Yes' would be in for a shock.

Suggestion: Appoint someone responsible for checking that doors/windows are locked. Keep areas close to buildings free from shrubbery.

Do you know who has a Church key?

If you've lost track of who has keys, you can cheaply change all your locks.

Suggestion: Maintain a Key Security List.

Electronic Equipment

This is very attractive to thieves. Musical instruments and sound equipment can be converted into cash. Churches must know what equipment they have, and take precautions.

Access to sound equipment should be restricted. A locked room/ cupboard is good risk prevention. Microphones and musical instruments should also be kept there.

The room should be constructed of brick without windows, with solid core doors and mortice deadlocks to BS 3621.

Leaving guitars, drum kits, keyboards & microphones set up ready for worship is a theft waiting to happen.

Suggestion: Keep audio equipment in a locked room or cupboard, and restrict access.

Security Alarm Systems

The financial state of your Church plays an important part in the quality of alarm you can consider, if any.

As Church buildings often present problems for security firms, it is important you seek advice from a recognised security firm. NACOSS approved installers are preferred. Your local crime Prevention Officer can recommend a local company.

Some measures which can be taken are:

Good, vandal-resistant lighting or infra-red operated security lights. Consider appointing a security/safety officer from within the congregation. It is this person's role to check the building to ensure everything is locked or turned off.

Suggestion: Consult a security firm for advice on alarms. Appoint a Church member as Security/Safety Officer.

Valuable Items

A difficult task for police following a loss, is obtaining a full description of stolen items. It is difficult returning recovered items if the only description they have is eg 'One Sanyo Video Recorder'.

Suggestion: Maintain a list of all valuables and record their brand name, model number and serial number. Mark with a security pen.

Note: It often happens that where a Church has been broken into, a second or third, break-in occurs. It is essential to take steps to prevent a recurrence.

Fire Security

Few Churches have sprinkler systems due to the cost, so a cheaper alternative is required. Smoke detectors are now required as standard in many new buildings.

Fire extinguishers are important. You need to know the requirements in your area and ensure you comply. Fire drills are required, all exits should be clear and instruction given at least once a year. The Fire Brigade will be able to assist you.

Suggestion: Install smoke detectors. Ask the Fire Prevention Officer to attend. Make sure you have a maintenance contract on fire fighting equipment.



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THE HANDLING OF CHURCH MONEY

The Offering

Many Churches have had to amend procedures recently. Even leaving the offering on the Communion table during and after worship, has resulted in losses.

Consider purchasing a safe. They can be concealed in walls/cupboards and take up very little space.

The following procedures will minimise the risk of loss:

Suggestion: Remove the offering from worship area before the congregation begins to move after the service. Always count the offering in a locked room. If you do not have a safe, the treasurer should take the offering from the premises after worship.

Never leave the offering at the Church when unattended, other than in a locked safe.

Deposit the offering at the bank a.s.a.p. Vary your routine in depositing cash at the bank. Be alert for curious onlookers or people acting suspiciously.

Petty Cash

We believe that money is safer at the treasurer's home than at an unattended Church. It may be necessary to have a petty cash float in your Church office. A lockable cash receptacle should be used. If you have one, lock it in the safe at night.

Suggestion: Do not leave cash on Church premises when unattended, unless in a safe.

REDUCING YOUR LIABILITY EXPOSURE

Property

Many Church Leaders believe their Church will never be the subject of a Public Liability claim.

Your Church may be the subject of a claim if injury or damage occurs as a

result of your people failing to act in a reasonable manner.

Suggestion: Ensure you have an active property committee and fix what needs fixing 'today'.

Work Days

Work days increase the exposure of Churches to liability claims. Unskilled workers are often requested to perform tasks beyond their capabilities. You must have skilled supervision of all activities, even bringing in an 'outside' person to supervise.

Suggestion: Always appoint a supervisor for each Session and establish skill levels of workers before allocating tasks.

Youth Activities

The key to safe youth programmes hinges on trained supervisors.

Churches must provide a full programme for youth. However, it is imperative that the 'new experiences' are 'old experiences' for the supervisors. Experienced leaders must be used.

Always ensure that appropriate supervision means more than one person when working with young people.

Suggestion: In association with your church headquarters, develop, implement and monitor your own child care policy.

Churches involved in community outreach can suffer a high incidence of theft immediately following Rallies and Youth Concerts. Additional security should be considered.

Suggestion: Appoint people to be responsible for security at outreach activities. These people must not leave until all visitors have left and a complete check undertaken.

Ministries involving young children

Sunday School / Parents & Toddlers / Play Groups / Holiday Clubs.

It is important that Churches commence children's ministries with their eyes fully open and take care when choosing

leaders for these ministries.

Most claims involving children result from children being where they shouldn't, most commonly children being scalded by hot water from an urn after tripping over the cord.

Consider preventing children from entering some areas of your premises.

Suggestion: Know and comply with the regulations relating to care of children. Understand the implications of the Children's Act 1989.

THE USE OF YOUR PREMISES BY OUTSIDE GROUPS

Many Churches supplement income by hiring to outside groups. Your duty of care to these groups is high but they also owe you a duty of care. Present to them a few basic requirements.

Firstly they must be responsible for any property they leave at the Church, and secondly they have a legal responsibility to people attending their activity and will require their own Public Liability Insurance such as Ansva's Community Groups package.

Suggestion: Advise any prospective tenant that they are responsible for their own insurance. Build into your rental agreement that the Tenant must be protected for Public Liability Insurance.

CONCLUSION

The problems and remedial measures in this document highlight some of the risk management problems facing Churches.

The cost of insurance is directly related to the cost of claims so take action to protect your Church. Assess your premises to establish whether your risk prevention program is sufficient. A member of ANSVAR can visit your Church to discuss options.

For further assistance or a booklet with the full version of this text please contact ANSVAR.