

Balancing Safety With Fun



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Goals For This Session

- To view safety (risk management) as an important part of ministry
- To develop a prioritized approach to church safety and risk management for on and off site activities
- To understand social media guidelines

Risk Management and Insurance

- Risk management is about preventing harm to your ministry before anything happens
- Insurance is a means of paying for that harm after it happens.

- Insurance is an important part of safety and risk management
- But insurance is only a part
- Insurance cannot do anything to keep an accident from happening

Risk Management and Insurance

Why Church Safety Is Important

- It's part of shepherding and protecting (Acts 20:28-31)
- It's a matter of good stewardship (2 Timothy 1:14)
- It expresses love to one another (1 John 4:7-12)

A Better Question:

Do you want to be a church having an impact rather than being a church that has been impacted?

Almost twice as many incidents every year as sexual abuse or molestation

Recreational Activity Injuries

Recreational Activity Injuries

- Onsite and offsite activities
- Physical challenge activities
- Organized sports
- Gymnasium use

Recreational Activity Injuries

- Special factors making it especially important to consider risk:
 - By their nature, physical activities mean higher risk
 - Often an outreach to the un-churched
 - > Less hesitation to sue the church if something happens
 - > Bad experience can negatively impact how they view church and faith overall

- Requires a balance between safety and fun
- Ministry risk vs. pure risk
- Liability balance
 - Should the risk have been anticipated in advance?
 - What reasonable steps were taken?

Recreational Activity and Risk

Recreational Activity And Risk

- Too much restriction:
 - Impedes ministry
 - Squelches opportunities for outreach
 - Discourages volunteers
 - Decreases differentiation
 - Deflates excitement

Recreational Activity And Risk

- Too little restriction:
 - Increases risk of injury (or worse)
 - Potentially harmful to outreach
 - Can be expensive
 - May lead to questioning of leadership
 - Damage to church's "good will"

- Proper balance:
 - Creates confidence/trust between attendees and leadership
 - Effective outreach
 - Proactive rather than reactive
 - Protects church's "good will"

Recreational Activity and Risk

Where to Start?

- For each risk (activity):
 - Educate – become informed
 - Assess – discover vulnerabilities
 - Plan – select approach
 - Avoid ➢ Transfer
 - Reduce ➢ Retain
 - Implement – put plan in place

Activity/Event Considerations

Options

1. Avoid
2. Reduce
3. Transfer
4. Retain



1. Avoid

- Decide not to participate in a particular activity due to the risk involved

Examples:

skydiving, bull riding, etc.

Activity/Event Considerations

Activity/Event Considerations

2. Reduce

- Take measures to make a particular activity safer

Examples:

safety rules, protective equipment, etc.

Activity/Event Considerations

2. Reduce (cont'd)

- Sources
 - Insurance company
 - Industry standards
 - Manufacturers information
 - Similarly-situated churches
 - Other youth-serving organizations

Activity/Event Considerations

3. Transfer

- Transfer risk and/or financial consequences to another organization

Examples:

insurance, outside facilities, etc.

Activity/Event Considerations

3. Transfer (cont'd)

- Written contract
 - Indemnity (hold harmless) provision
 - Additional insurance provision
- Certificate of insurance
 - Or other proof that church has been added as an additional insured

4. Retain

- Assume the risk and the financial consequences of an event/activity
- This should be a conscious decision

Activity/Event Considerations

4. Retain (cont'd)

- Avoid unplanned retention
 - Retention is the default option if you do nothing else

Activity/Event Considerations

Event Planning

“Poise under pressure comes from prior preparation.”

-unknown coach

- Approval of church leadership
- Do homework:
 - Visit site & contact insurance agent for event specific guidelines
- Consider supervision and transportation needs

Event Planning

Event Planning

- Select and screen workers
- Include MVR check for drivers
 - No youthful drivers
- Inform parents about activity
- Collect permission, release, and medical forms

Event Planning

- Maintain info on medical conditions and emergency contacts
- Have adequately stocked First-Aid kit available
- Train leaders and workers on event/activity including First-Aid

- Always provide adequate, qualified supervisors
 - Conduct background checks
- Require an appropriate supervision ratio
- Supervision will vary based on activity, participants and location

Supervision

Supervision

- As risk increases, supervision should increase
- Insist on leaders and workers setting good examples
- Monitor supervision of event

Event Planning

- Discourage participants (including leaders) from engaging in activities beyond their physical limitations
- Train leaders to discontinue activities if safety conditions dictate

Supervision Examples

- Weekly meetings in the church youth room: **1:15**
- Weekend hike in the wilderness: **1:4**
- Raking leaves at a senior citizen's home: **1:10**
- Handing out bag lunches at a homeless shelter: **1:2**

Supervision

Responding to an Incident

- Secure appropriate medical care
- Contact emergency contact
 - parent or guardian
- Make sure other participants are not in harm's way

Responding to an Incident

- Have designated church rep contact insurance company to report a claim
- Obtain observations and contact information from witness
- Take photographs of equipment and/or location involved

- Secure any equipment or movable items involved
- Complete incident report with facts obtained
- Retain copy of any surveillance video of incident or area at time of incident

Responding to an Incident

Communication Guidelines

- Email
- Text
- Facebook
- Twitter
- Blogs
- Snapchat
- Instagram
- Etc.



- Notify church of personal blogs and other social media so they can assign someone to monitor
- Prohibit disclosure of any private information learned as part of duties as employee
- Prohibit use of names and addresses, even as prayer requests without written permission
- Prohibit use of any inappropriate material
- Include disclaimer that opinions are your personal opinion and not that of the church
- Send group text, rather than individual text

General Guidelines

For further information:



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