

A woman with curly hair, wearing a purple top, is smiling and reading a book to a group of children outdoors. The children are sitting on the ground, and the background shows trees and a bright, sunny day. The woman is holding a red book, and the children are holding their own books.

10 MOST COMMON

Risks Facing Churches

— & —

EASY SOLUTIONS

*to Help Protect
Your Facility*

Is Your Church Vulnerable to These Risks?

As one of the nation's leading church insurers with more than 48,000 church policyholders, GuideOne Insurance keeps detailed records about the types of claims and losses experienced by churches across the United States.

After analyzing the records over the past several years, GuideOne has compiled the following list of common risks—along with simple ways to help your church avoid problems in these categories.

THE TOP 10 CAUSES OF DAMAGE AND INJURIES AT CHURCHES

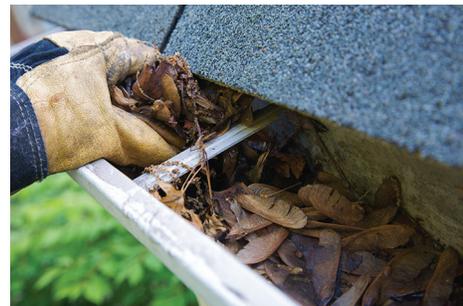
- 1) **STORMS:** Make sure gutters, downspouts and eaves are clear of debris to avoid overflowing and flooding. During cold spells, keep your thermostat above 55 degrees Fahrenheit to prevent frozen pipes.



SLIP AND FALL INJURIES

Second Most Common Reason for Church Insurance Claims

- 2) **FALLS:** Check floors, doorways and stairs for cracks and uneven tiles to prevent visitors from tripping and falling. Promptly remove snow and ice from entrances and parking lots to reduce the risk of slips and falls.



- 3) **WATER DAMAGE:** Regularly inspect your facility and consider installing a leak detection system. Keep the roof in good repair. Make sure there is adequate insulation and ventilation to avoid moisture buildup throughout the facility. Additionally, monitor the baptistery when it is filled to prevent overflow.
- 4) **THEFT AND VANDALISM:** Lock all doors and windows when your facility is unoccupied, and keep record and control of all building keys. Illuminate all buildings, doors and parking lots from sunset to sunrise. Develop relationships with local police and invite them to patrol the grounds at odd hours.

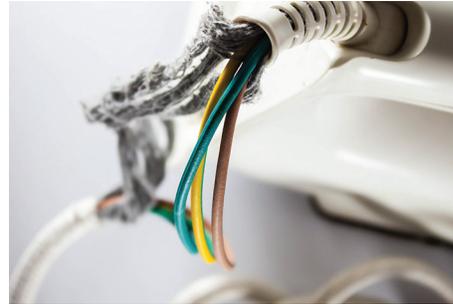


ONE IN EIGHT

Churches Falls Victim to Theft or Burglary Each Year

5) **ACCIDENTAL FIRES:** Have a licensed electrician inspect your electrical system to make sure it is functioning properly—it could prevent a costly fire. This step is critical if the building is more than 20 years old.

6) **LIGHTNING AND ELECTRICAL SURGE DAMAGE:** Proper electrical grounding and surge protection devices protect against damage caused by power surges. The power company or an electrician can add a surge protection device to your electrical system and individual surge protectors can be connected to appropriate equipment.



7) **RECREATIONAL INJURIES:** All of your church's recreational activities should be well-planned and properly supervised. Select age-appropriate activities and equipment. At a minimum, two unrelated adults should supervise every youth group, and one adult should have first aid training.

8) **ARSON:** Lock up ladders, tools and flammable materials, such as cleaning supplies and gasoline, at the end of the day. Pick up trash and other combustible materials from the church grounds. Keep trees trimmed around windows and doors to eliminate potential hiding places for arsonists.



9) **SEXUAL MISCONDUCT:** Have all job candidates and volunteers fill out an application and provide two references from organizations where they have worked in the past. Use a professional screening service or state agency to perform criminal background checks to see if there is any history of abuse or other reasons why interested candidates should not work with children.



ONE OF THE MOST EFFECTIVE WAYS

to Prevent Sexual Misconduct, Especially With Children: Conduct Background Screening

10) **MAINTENANCE INJURIES:** Do not allow eager staff members and volunteers to work beyond the levels of their expertise. If ladders are necessary for particular projects, make sure they are in good condition and used safely.

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