

# the LEADER

SECOND QUARTER 2010

A PUBLICATION FOR GUIDEONE INSURANCE CHURCH POLICYHOLDERS

## IF YOU HAVE QUESTIONS

on safeguarding your ministry, or questions about any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our Web site at [www.guideone.com](http://www.guideone.com)

## TO REPORT A CLAIM,

call the Guideline® toll-free at 1-888-748-4326 anytime – 24 hours a day, 7 days a week.

## IMPORTANT INFORMATION,

Please read this newsletter, initial below and route to others within your organization:

- Pastor
- Trustee chair
- Treasurer
- Children's coordinator
- Administrator
- Youth coordinator
- Board chair
- Secretary/Office



## SECURING YOUR CHURCH NURSERY OR DAYCARE

**IN MOST CHURCHES TODAY IT IS NOT UNCOMMON TO FIND A NURSERY OR DAYCARE. NURSERIES AND DAYCARES CAN PROVIDE A WARM AND CARING ENVIRONMENT FOR SMALL CHILDREN, BE A TREMENDOUS HELP TO PARENTS, AND ENHANCE THE MINISTRY. HOWEVER, CARING FOR YOUNG CHILDREN IS A SERIOUS UNDERTAKING AND, WITH IT, COMES THE RESPONSIBILITY TO PROVIDE A SAFE AND SECURE ENVIRONMENT.**

In order to minimize risks, avoid problems and provide the safest, most secure environment possible for the smallest members of the congregation, church leaders need to make sure the necessary policies and procedures are in place. Would your church be able to provide a satisfactory answer to the following questions from a concerned parent?

- **Do you conduct a background check on the people who will be caring for my child?**
- **Who is able to get access to my child?**
- **What steps do you take to make sure my child is safe while in your care?**

By your church taking the time to consider these issues in advance and developing a plan to address them, it will reassure parents the church is prepared to help safeguard the most precious gifts God has given us, our children. Consider the following areas:

### Choosing Appropriate Staff Members and Volunteers

One of the most important areas to consider when staffing a nursery is finding the right people to care for your children. First, anyone seeking to work with children should complete and sign a written application. The application should request basic information from the applicant and inquire into previous child care experience, past church affiliations, reference and employment information, as well as disclosure of any previous criminal convictions. Second, check at least two references preferably from places where he/she has worked or volunteered with children in the past. Third, conduct a criminal background check. There are numerous companies that offer computerized national criminal background searches, but GuideOne has an arrangement for discounted "Shepherd's Watch®" background checks for GuideOne customers through LexisNexis. (See related article.) Anyone with any references or criminal history indicating sexual misconduct or violent crimes should not be considered. Lastly, implement a waiting period of six months involvement in the church before a new volunteer is allowed to care for children. The time of interaction between church leaders and the applicant allows for better evaluation and suitability of the applicant for working with children.

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## Securing the Access to Children's Areas

It is important for the church to establish a centralized location where parents can register their children at the time of drop off. This will help control the flow of traffic on busy Sunday mornings and limit access to the children. No one should be able to enter the church and immediately reach a nursery or daycare without passing through the drop-off location.

To ensure children are being dropped off and picked up by a parent or guardian, it is important to have a well-defined check-in/check-out process in place. It is recommended any child below grade three should be signed in by a parent or guardian, who will receive a "child check" for the child, which is similar to a claim check. The parent or guardian must present the child check in order to sign out the child from the church's care. In the event a parent or guardian is unable to present the child check, a church leader should be contacted, who will be responsible for releasing the child to the care of the parent or guardian after discussing the circumstances with them.

## Provide a Safe Place

A careful assessment of equipment, including toys, in the nursery or daycare space can help ensure the safety of children. The room should be clean, well maintained, secure and free of any potential hazards. Special attention should be given to identifying and fixing safety hazards, such as unlocked cabinets or closets containing chemical cleaners, unprotected outlets, the presence of small objects and other choking hazards and broken or damaged furniture or furnishings. Weekly inspections of the room and its contents should be made to help keep it safe.

Ensuring children will be kept as safe and secure as possible in your church is something that takes a lot of consideration and planning. Each of these steps above will help build a safe and secure environment for your church's children. By creating a nursery or daycare with effective safeguards, your church can always enjoy the laughter, fun and innocence children bring to a congregation.

Visit [SafeChurch.com](http://SafeChurch.com) to find free fact sheets and checklists on nursery and daycare safety to help you get started. ■

## THE IMPORTANCE OF EMPLOYEE BACKGROUND CHECKS

**ANYTIME A CHILD IS VIOLATED, SHOCK, HORROR AND BLAME FOLLOW. WHEN SUCH AN INCIDENT HAPPENS WHILE THAT CHILD IS IN THE CARE OF A CHURCH OR RELIGIOUS ORGANIZATION, THE IMPACT TO BOTH THE VICTIM AND THE ORGANIZATION CAN BE EMOTIONALLY, FINANCIALLY AND LEGALLY DEVASTATING.**

Due to the emotion surrounding such crimes and the unfavorable publicity for religious organizations, it is recommended every organization have a written and followed child protection plan that includes a provision for background checks. These checks should be conducted on every employee and volunteer who works with, or has contact with, children or youth. The purpose of

background checks is to protect children and youth who are entrusted to your care and to preserve the mission and ministry of the organization.

Prior to conducting a background check, be sure to obtain written permission from the prospective employee or volunteer. Make sure background check records are securely stored in a locked location at the church facility.

GuideOne customers receive discounted pricing on national background checks with Shepherd's Watch, which is powered by one of the nation's largest screening organizations, LexisNexis. For complete screening information, go to [SafeChurch.com](http://SafeChurch.com) and select Background Checks or call 1-877-446-3247. ■

## ARE YOUR EMPLOYEES PROTECTED?

Here is an important fact: in nearly every state, workers' compensation insurance is legally mandated for all employers, and churches are usually not exempt. Naturally, in addition to complying with legal requirements, your church wants to take care of its employees in every way possible. The most effective way to keep your employees safe and costs low is to prevent claims from happening in the first place. However, if one of your employees is injured on the job, GuideOne's Workers' Compensation coverage offers benefits and protection specifically designed to meet the needs of both your worker and church. With the GuideOne Workers' Compensation Policy, your church will be covered for employee wage replacement, restoring disabled workers and pastor protection. For more information, contact your GuideOne agent or visit [GuideOne.com](http://GuideOne.com). ■

## CHILD SAFETY FOR NURSERIES, DAYCARES AND PLAYGROUNDS

### New Training Video Now Available From SafeChurch

To help keep the children of your congregation safe, [SafeChurch.com](http://SafeChurch.com), GuideOne's free risk management Web site for policyholders, brings you "Child Safety for Nurseries, Daycares and Playgrounds." This new training video highlights safety practices every church should practice in order to run and maintain a safe nursery, daycare and playground.

To get started, visit [SafeChurch.com](http://SafeChurch.com) and enter your agent and policy numbers, which can be found at the top of your GuideOne billing statements. If you are a new user you will need to set up your user ID and password at the first login. ■