

# the LEADER

THIRD 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 website at [GuideOne.com](http://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

  
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## KNOW THE BASICS OF FIRST AID

**UNEXPECTED ACCIDENTS AND MEDICAL EMERGENCIES CAN OCCUR ANYWHERE AND ANYTIME, EVEN CHURCH.** Bearing this in mind, it is important to be prepared in the event something like this happens at your facility. Knowing what to do in a medical emergency can literally mean the difference between life and death. To better protect the people and ministries at your facility, consider the following:

- Form a medical response team that serves under your church's Safety and Security Team. Volunteers with medical training, such as a physician or nurse, can be a great asset for responding to medical emergencies. Try to make it a general rule to be aware which volunteers attend which worship service so you have coverage with someone from the medical response team at each service.
- Provide training, such as First Aid and CPR to frontline workers and volunteers, including ushers, greeters, staff members and youth/children's workers.
- Make sure the church has adequately stocked First Aid kits in easily accessible locations within the church building and portable First Aid kits for offsite events.
- Establish a procedure for when a medical emergency occurs to ensure it is handled appropriately and in a timely manner. For more information, check out the "Steps to Effectively Use First Aid" safety resource on [SafeChurch.com](http://SafeChurch.com) under Emergency Preparedness.

- While your church may have CPR-trained staff, many churches also are now keeping Automated External Defibrillators (AED) on hand in case of cardiac arrest. Those who may operate the device should be thoroughly trained in both using the AED and in CPR, and the device should be inspected regularly to assess maintenance.

By taking these suggested measures and having the proper equipment on hand, you can be confident your church is prepared for a medical emergency and your members are safer because of it. ■



## THE IMPORTANCE OF KEEPING UP ON YOUR CHURCH MAINTENANCE

### MAINTENANCE OF THE CHURCH PROPERTY CAN RATHER EASILY BE OVERLOOKED.

Sometimes this is due to a lack of human or financial resources, such as when maintenance is deferred to a later time when it is hoped that more funds will be available. But it can also happen just because staff is so familiar with the property they do not recognize slowly developing problems or hazards.

It is important to keep the maintenance up to par at your facilities to avoid injuries to people, damage to your facility and costly insurance claims. Slips and falls, fires and water damage are just three of the bad things that can happen when a church isn't properly maintained. Potholes in the parking lot or disrepair of the sidewalk could lead to someone falling and injuring themselves. Failing to maintain the heating ventilation and cooling or electrical equipment could lead to a devastating church fire. And clogged gutters, blocked drains or deteriorating roofs could lead to water penetrating the church building and causing significant damage.

To avoid these scenarios, make it a priority to establish a regular inspection program for your church building and grounds. Both regular monthly inspections and a more detailed annual inspection are recommended following established checklists. On SafeChurch.com, GuideOne's premier risk management website, sample checklists and other resources are available to help you maintain your facility. Simply visit [SafeChurch.com](http://SafeChurch.com) and look under the Facility Safety section. Keeping up on your church's maintenance can greatly reduce the chances of an unfortunate loss and help provide a safe and secure environment at your facility. ■



## PROTECT YOUR INTERNATIONAL TRAVELERS WITH MISSIONGUARD®

For many churches, taking mission trips abroad is a key part of their ministry. As valuable as these mission trips are, it is important to recognize the potential risks of traveling and working in a foreign country. MissionGuard international travel coverage provides one of the industry's finest packages of insurance coverages to protect churches, schools and their employees and volunteers on mission trips outside of the United States.

MissionGuard not only provides the most comprehensive insurance coverages available, it also includes a broad array of travel assistance services to help church travelers handle any problems that may arise. Special features of MissionGuard coverage include Foreign Travel Liability coverage, Executive Assistance® Service, Accident and Sickness Medical, Foreign Travel Property Coverage and more.

To find out more about MissionGuard, contact your GuideOne agent today or call 1-888-218-8561. ■

## PAYING YOUR BILL HAS NEVER BEEN SO SIMPLE

### Monthly Electronic Funds Transfer is the Easy Way to Pay

At GuideOne we understand that your time is valuable. That is why we have made it easier than ever to pay your bill in just a few simple steps. With electronic funds transfer (EFT) bill pay, your premium will automatically be deducted from your bank account on a monthly basis. We will send you a monthly draft notice letting you know the transaction is going to take place so you can be assured your bill will be paid. It is that easy.

To sign up for this convenient service, contact your GuideOne agent today. Your agent will guide you through the simple steps required to get started. Make your time count, sign up for monthly EFT bill pay today! ■

