

the LEADER

FOURTH QUARTER 2012

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

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. These nurseries or 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 do a background screen 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. 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.

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.

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CHILD SAFETY FOR NURSERIES, DAYCARES AND PLAYGROUNDS

TRAINING VIDEO AVAILABLE FROM SAFECHURCH

TO HELP KEEP THE CHILDREN OF YOUR CONGREGATION SAFE, SafeChurch.com, GuideOne's free risk management website for policyholders, brings you "Child Safety for Nurseries, Daycares and Playgrounds." This 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 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. ■



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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 to find free fact sheets and checklists on nursery and daycare safety to help you get started. ■

PROTECT YOUR CHURCH VEHICLES WITH BUSINESS AUTOMOBILE COVERAGE

TRANSPORTATION IS ONE OF THE GREATEST RISKS ORGANIZATIONS FACE. If your institution is involved in a serious accident, the consequences can be emotionally devastating and financially catastrophic. Your organization could be held liable for injuries to passengers and have to pay court costs, legal fees and a potentially significant judgment. GuideOne's Business Automobile coverage is an addition to your existing insurance program and strengthens your transportation protection. Contact your GuideOne agent today to find out how you can add this valuable coverage to your policy. ■

HARTFORD STEAM BOILER INSPECTION SERVICES AVAILABLE

JURISDICTIONAL REGULATIONS GOVERNING THE INSPECTIONS AND CERTIFICATION OF CERTAIN EQUIPMENT CAN BE COMPLICATED AND CONFUSING. Depending on the jurisdiction, one or more of the following equipment may require a certificate:

- Power boilers and high-pressure, high-temperature water boilers;
- Low-pressure steam or vapor heating boilers, hot-water heating and hot-water supply boilers;
- Refrigeration systems; and
- Pressure vessels.

For your convenience, Hartford Steam Boiler has an Inspection Hotline to answer your questions and receive inspection requests. If you have Equipment Breakdown coverage with GuideOne, you can request jurisdictionally mandated inspections using one of the following contacts:

- Inspection Hotline: 800-333-4677, 7:00 a.m. – 7:00 p.m. EST
- E-mail: NSCINSP_HOTLINE@hsb.com
- Fax Number: 484-582-1811

