

the LEADER

FIRST QUARTER 2011

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



PROTECTING YOUR CHURCH DURING WORSHIP SERVICES

EACH WEEK, MILLIONS OF PEOPLE GATHER AT OVER 350,000 CHURCHES ACROSS THE UNITED STATES. WHILE THE VAST MAJORITY OF SERVICES TAKE PLACE WITHOUT INCIDENT, A CHURCH SHOULD ALWAYS BE PREPARED FOR THE UNEXPECTED: A MEDICAL EMERGENCY, DISRUPTION OR VIOLENT OUTBURST DURING THE SERVICE, FIRE, OR THREATENING WEATHER. HAVING A WELL-TRAINED USHER TEAM IS KEY TO RESPONDING IN THESE SITUATIONS.

Medical Emergencies at Church

One of the most common emergencies at church is a medical problem suffered by someone attending the service. Ushers should be trained to recognize and respond to the first signs of a medical emergency – a loud noise or voice, fainting or collapse, or commotion. It is strongly recommended ushers be certified in first aid, CPR and, if applicable in your church, use of an AED (automated external defibrillator). Part of the ushers' training should address who will take charge. That individual should direct separate persons to contact 911 and to get the church's first aid kit and AED. If it is safe to do so, assist the individual in moving out of the sanctuary or worship space. After 911 is summoned, have ushers stationed at various points both outside and inside the building to help direct EMTs to the victim as quickly as possible.

Disruptions or Violent Outbursts During the Service

Upset or disturbed individuals have the potential to cause disruption of a worship service. Very rarely, such individuals

may resort to an act of violence. In these situations, unless the church is staffed with a trained team of security guards, it will again rely upon its ushers. Ushers should be trained to scan the lobby and worship space for any unusual activity or behavior. Individuals appearing agitated or distressed should be watched closely. Ushers should be prepared to escort these individuals out of the worship space at any sign of disruption such as yelling or approaching the altar. Police should be summoned if there is any threat or sign of violence.

Storm and Fire Readiness

Threatening weather such as severe thunderstorms and tornados can materialize very quickly. Likewise, fires rarely give warning. For that reason, churches need to be prepared to evacuate the building in case of fire and to seek shelter within the building in case of storms.

Plan first for an evacuation. Ushers need to be prepared to assist people, particularly the disabled, in exiting the worship space. A plan also needs to be in place for children's workers for evacuating infants and toddlers. Next, communicate to parents that their children will be evacuated by their classroom leaders and they should plan to meet their children outside the building. Practice by performing a Sunday morning fire drill at least annually.

For the threat of tornados and severe thunderstorms, designate in advance areas within the church building where shelter should be sought. Interior hallways or rooms on the lowest level without any windows are safest.



(Continued from front)

Make sure to designate at least one person who will be responsible for monitoring the radio for weather updates and communicate once the threat has passed.

People who come to your church expect you to do whatever it takes to keep them safe. These people, their property, and church facilities and resources are gifts that have been entrusted to your care as a church leader. Taking steps to be a good steward of these gifts should be a part of every ministry. Doing so will save people, preserve ministry, and further the kingdom. ■

THE IMPORTANCE OF ANNUAL INSURANCE REVIEWS

WHEN IS THE LAST TIME YOU SERIOUSLY EVALUATED YOUR CHURCH'S INSURANCE COVERAGE? IF IT HAS BEEN MORE THAN A YEAR, IT'S TIME TO MEET WITH YOUR INSURANCE AGENT TO CONDUCT AN ANNUAL INSURANCE REVIEW. This should be done so you can assess your church's insurance needs and determine if your existing policy is providing enough to cover a majority of losses that could potentially occur.

Churches are Difficult to Estimate

Churches are often undervalued. A main reason for this is they are difficult to estimate because every facility is unique. Each church varies dramatically in its layout, construction and architecture. Many churches also were built in the early to mid-1900s and contain ornate details, which are costly to replace. Other reasons for undervaluation include the following:

- The cost of building materials and labor has increased considerably from when the original church was built, so the expense to rebuild is much higher.

- The church might have additions or might have been remodeled since the last evaluation, which could impact the value.
- The building might have expensive features or items, such as artwork, a pipe organ, or hand-crafted stained glass windows that could be very costly to replace with like kind and quality.

These are only a few of the reasons it is important to have your facility assessed each year and have an insurance review completed by your agent.

Make Insurance Reviews a Habit

A church leader is given a great responsibility to ensure the safety of its church's structure – from congregation members to the facility. Reviewing insurance is not the most exciting task to be completed, but it is an essential part of safeguarding your ministry. Make an annual insurance review top priority, and it will become a habit. Start the year off right and contact your GuideOne agent today to begin your insurance review.

To find out more, check out *"The Importance of Annual Insurance Reviews"* in the Insurance Basics section on SafeChurch.com. ■

PROTECT YOUR MINISTRY FROM SEXUAL MISCONDUCT

One of the worst things a church can experience is a case or allegation of sexual misconduct. The victim suffers emotionally and the church's reputation can be tainted for years. No church is immune from the threat of sexual misconduct; therefore, it is important to consider sexual misconduct coverage.

Sexual misconduct coverage can be added to your regular GuideOne policy and protects your church from legal liability, including defense costs arising from acts of sexual misconduct by employees and volunteers.

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

GUIDEONE TAYLOR BALL

Superior Construction Services and Proven Success to help you Build, Renovate, or Restore your Facility

If your organization is planning to repair or rebuild a damaged facility, construct a new building, or expand your existing facility, visit with the experts at GuideOne Taylor Ball (GTB). GTB specializes in construction for churches, senior living communities, and educational institutions. GTB professionals understand your organization's unique requirements and can assist with a full range of services – from initial planning and design, to overseeing all phases of construction.

Unlike other construction companies who deal with several types of customers, GTB has specialized their services to best fit the culture of faith organizations. GuideOne Taylor Ball believes religious organizations deserve a unique type of service that reflects your culture, your ministry, and your purpose. To learn more, call 515-267-2470, or toll free at 1-888-747-0854, or visit guideonetaylorball.com. ■

