

# the LEADER

SECOND 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](http://GuideOne.com)

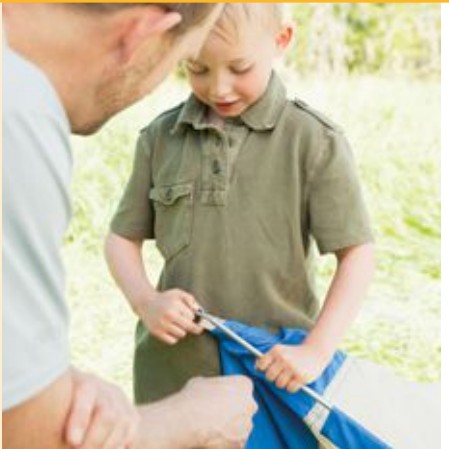
## TO REPORT A CLAIM,

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



## CHURCH CAMP SAFETY

### TIPS FOR CHOOSING A SAFE AND NURTURING CHURCH CAMP

#### EACH SUMMER, YOUNG MEMBERS OF CHURCHES ACROSS AMERICA GEAR-UP FOR THE OUTDOOR FUN AND EXCITEMENT OF CHURCH CAMP.

While church camps are both fun and safe, it is important to make sure they are properly conducted and supervised, otherwise they can pose a serious danger to campers. To protect the safety of your participants, keep the following in mind when choosing a camp:

- **Camp Association Membership** – Two leading associations serving the camp market are the American Camp Association (ACA) and the Christian Camp and Conference Association (CCCA). Membership in a national camp association indicates the camp has standards in place established by professionals in the camping industry, particularly those related to program quality and the health and safety of campers.
- **Emergency Procedures** – Verify the camp has written emergency procedures and training of staff in place for onsite and offsite activities.
- **Health and Wellness** – The camp should have health care professionals on staff, including a registered nurse and either a resident physician or access to a physician. Written health and wellness policies and procedures should be in place, covering items such as storing and dispensing of medications, food allergies and special diets.
- **Camp Staff** – The camp director should have a degree or certification with at least two years minimum experience. Counselors should have training in all high-risk camp activities and ideally be 18 years of age or older. All staff should be screened through the use of criminal background checks.
- **Challenge Courses** – All challenge courses should be professionally designed and installed according to Association for Challenge Course Technology (ACCT) standards. Training and certification of challenge course staff should be done annually.
- **Swimming Activities** – More than one in five fatal drowning victims are children age 14 and younger. Any camp swimming activity should have certified lifeguards and supervisors, a swimmer evaluation program to classify participants' swimming abilities (non-swimmers, intermediate and qualified) and use of the buddy system to account for swimmers.

Sanitation procedures should be in place for kitchens and bathrooms. Also, proper food preparation techniques should be taught to all food handlers.

Accidents and injuries at church camps do happen. Verifying that safety policies and procedures are in place will greatly reduce the chances of children becoming injured while attending church camp.



## ARE YOUR DIRECTORS, OFFICERS AND EDUCATORS PROTECTED?

While lawsuits against educators used to be uncommon, there is now a trend to hold educators personally responsible for decisions made during the course of their duties. Situations may arise that your directors, officers and educators need protection from, such as allegations of educational malpractice, admissions discrimination and negligent disciplinary action to name a few. Even if an institution's educators are not actually liable, defense costs can be a large financial burden. However, GuideOne's Directors and Officers and Educators Legal Liability (D&O/ELL) coverage offers the protection and services you need to help safeguard your educational institution.

D&O/ELL coverage provides an extra layer of protection for K-12 private schools and churches with schools or daycares. It has a liability limit of up to \$1 million, low deductibles and expenses GuideOne incurs in defense against a claim will not reduce your limits and liability.

D&O/ELL coverage protects the educational institution, committees and boards, directors, officers, trustees and their legal spouses, and past or present employees or volunteers. Protect your institution and its members against devastating losses with D&O/ELL coverage, and find peace of mind knowing you are prepared. For more information, contact your GuideOne agent or visit [guideone.com](http://guideone.com).

*Please note, coverage may differ by state.*

## NEW CRIB SAFETY STANDARDS EFFECTIVE JUNE 11, 2011

**A REMINDER IF YOUR CHURCH HAS A DAYCARE WITH CRIBS: IN DECEMBER THE U.S. CONSUMER PRODUCT SAFETY COMMISSION (CPSC) VOTED UNANIMOUSLY TO APPROVE NEW MANDATORY STANDARDS FOR FULL-SIZE AND NON-FULL-SIZE BABY CRIBS, AS MANDATED BY THE CONSUMER PRODUCT SAFETY IMPROVEMENT ACT OF 2008 (CPSIA).**

According to the CPSC, once the mandatory crib standards become effective, they will: (1) stop the manufacture and sale of dangerous, traditional drop-side cribs; (2) make mattress supports

stronger; (3) make crib hardware more durable; and (4) make safety testing more rigorous.

Effective June 2011, cribs manufactured, sold or leased in the United States must comply with the new federal standards. Effective 24 months after the rule is published, child care facilities, such as daycares, family child care homes and infant Head Start centers, and places of public accommodation must have compliant cribs in their facilities.

For more information on crib safety and safe sleep environments for baby, visit CPSC's crib information center at: [www.cpsc.gov/info/cribs/index.html](http://www.cpsc.gov/info/cribs/index.html)

## PAY YOUR BILL IN A FEW SIMPLE STEPS

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

We know your time is valuable. That is why we have made it easier than ever to pay your bill with electronic funds transfer (EFT). With EFT bill pay, your premium will automatically be deducted from your bank account on a monthly basis. You will receive a monthly draft notice alerting you the transaction is going to take place so you can be assured your bill will be paid.

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.

