

Vol. 1

People Safety & Liability

INSURANCE BOARD

Creating Safer Places for Ministry



2010 Edition



Our Mission:

To support and protect churches and church ministries by offering superior property and casualty risk and insurance management services.

Dear Church Friends,

Our new Loss Control Manual is a complete revision. We hope it will serve you better in your efforts to protect your church. It is broken into major areas of activity, providing you with a working document we hope will become tattered with use. You may also download additional copies at: www.InsuranceBoard.org.

Loss control is a continuous process of research, experience, and education. Attention to loss prevention is also **part of your covenant** with all other participants in the program. Because the IB program is a risk pooling venture, each church has a responsibility to the group to:

- Insure to full value and pay a fair share of premium
- Maintain property and grounds to minimize damage and protect parishioners, employees and visitors
- Professionally manage church ministries and business affairs
- Inform the IB of changes that affect coverage and report claims timely.

To assist you in fulfilling your covenant within the IB family of churches, the Insurance Board keeps you informed. We continuously update our website to provide you current and useful information, and we provide newsletters, posters, checklists, seminars, and webinars in an effort to get pertinent information to you.

Each volume of our new Loss Control Manual contains: guidance for getting started with your safety and protection stewardship; technical information regarding specific areas of concern including People (Vol. 1), Property (Vol 2), Transportation (Vol 3), Youth Activities (Vol 4) and Management (Vol 5); resources to further develop your knowledge or aid your work; and checklists to help you manage the details.

Managing a church property and its many activities is no simple matter. We hope these manuals will make it easier.

Sincerely,

Carl J Kotheimer, Director, Loss Control and Claims

Getting Started with Loss Control



As a steward of your church you have responsibilities in addition to work and family life. You don't have time for theory and paperwork, so we are going to try to make this as simple and as practical as it can be. In matters of risk you have a few choices:

- **Avoid** the risk – That's not always an option. Your church is committed to certain activities, so you must find a way.
- **Transfer** the risk – Sometimes you can hire it done, or transfer risk under a written contract. You might do it in a lease. Or you can buy insurance for some things.
- **Minimize** the risk – That is, reduce the likelihood that something bad can happen.
- **Mitigate** the risk – Once something bad happens, keep the "damage" to a minimum.

The better part of your stewardship responsibility will revolve around **Minimizing** and **Mitigating**. The activities and mission of your church are a given. Insurance has been purchased for major events, but it does not cover all things. Now you must manage it through.

Whether you operate in committee or individually, the major areas of risk and likely divisions of responsibility include, at least:

- Vol. 1 — People -- Injury prevention and safety training
- Vol. 2 — Property -- Buildings and Church Property
- Vol. 3 — Transportation -- Vehicle use and driver selection
- Vol. 4 — Youth Activities – Special concerns for youth centered activities
- Vol. 5 — Management – Church operations and employee management

Some of these overlap, but we created manageable pieces so you can get something done.



To get started, you need to think about the following steps:

- **Process** -- First, how do you get things done? Do you have a process written down or a flow chart? Who is in charge? Who has direct responsibility? How are decisions made?
- **Training** -- Are special skills or knowledge required? How is training conducted? How are records kept? Do volunteers have the needed skills and training?
- **Inspection / Audit** -- How do you make sure that all is well or what needs "fixing"? Who is checking? Who shares the result?
- **Remediation & Resolution** -- How are problems fixed? Are there budgets? Who approves the fix and the expenditure? How is the fix verified? Who shares the information?

We will review these steps in each risk category. Depending on the size and complexity of your congregation, a very simple approach may apply, or something more complex. In some cases it may be as simple as one person taking the initiative and getting approval from trustees along the way. In other cases budgets and planning will be involved. Some projects will take weeks and others will take months.

PROCESS

A church is not only a place of worship, but it is also a "public accommodation" or a "workplace" for many. Opening your doors is an act of accepting risk. When you invite the public into your church the standard of care is higher for your church than it is for your home. Some of these standards are prescribed by building codes and the law. We may be less attentive to hazards around our homes, but much greater attention to detail is required at your church.

In our Property volume, the focus is on the building, which is charged to the **Sexton**. In this volume, focused on people, we refer to the **Usher** as the person hav-



ing the responsibility for the public's safety. You may assign responsibility differently, but we will use the term here for convenience. Because we are also concerned for employees, we may refer to the **Supervisor** as having such responsibility. As in all areas of risk, the governing body of the church must assign responsibility to an employee or volunteer who may act as either Usher or Supervisor.

Regardless of other duties, the **mission** of the Usher is the safety of church **"guests,"** invited or not. While guests are expected in the form of parishioners and participants in organized programs, there will be others who are not expected – everyone from neighborhood children on skate boards to the homeless. The domain of the Usher is the entire church property – from the sanctuary, to the kitchen, to the playground, the cemetery and the parking lot. The mission of the **Supervisor** is the well-being of **employees** and guarding the **reputation** of the congregation as an employer.

Because the scope of responsibility can be broad, it is essential that duties be defined for the Usher. A facility may be so complex that more than one be assigned. But remember, if "everybody" is in charge then "nobody" is in charge.

Along with responsibility comes authority and budget. Because building components will be a part of safety, the budget must be coordinated with the Sexton. Surely, the Usher-Sexton conversation will result in making choices among repairing a sidewalk, buying a case of light bulbs or several gallons of paint for the kitchen.

As does the Sexton, the Usher must present a plan to the board which sets out priorities and costs. While the ministries of the church enjoy special interest, the Usher must regularly communicate public safety issues to the board.

Speaking of Insurance – Two Kinds: "General Liability" insurance covers "bodily injury" and "property damage" that occurs as a result of the activities of the church and its status as an "owner, landlord or tenant". The general liability policy ad-



dresses situations in which the church is negligent. This policy also contains a “Medical Payments” feature which provides reimbursement of individual medical expenses on a “no fault” basis if an injury occurred on church property or as a result of a church sponsored activity.

“Workers Compensation” insurance is required in each state by law. This is a no-fault benefit for employees that includes both medical and wage benefits. It does not matter whether an employee was at fault in causing his/her injury – the benefits are payable. In exchange for a no-fault benefit, the employee is not able to file a lawsuit against the church (employer).

Volunteers—In some states, “volunteers” are entitled to workers compensation benefits as if they were employees. Laws vary from state to state, and the circumstances of claims vary widely as well. You will need some expert help either from your insurance Agent or the Insurance Board to sort out claim reporting.

Medicare Patients—Federal Law requires that Medicare make payments only after all other available insurance has paid, including no-fault insurance. Both “Medical Payments” and “Workers Compensation” are no-fault insurance. While Medicare eligible parishioners may be reluctant to present claims to their own church when injured there, there is no choice in the matter. The church’s insurance must pay first. The church’s insurer will request certain information, including social security number, in order to satisfy Medicare reporting requirements.

Claim Reporting—Because of the differences listed above, it is extremely important that injuries and potential claims be reported immediately. The Usher and other church administrators should know how to report claims to the Insurance Board or directly to insurance companies. See claims reporting information at www.InsuranceBoard.org. It is well known that claim costs are reduced when potential claims are reported promptly.

Camps, Trips and Day Care – Because these activities consistently involve chil-



dren and young people, camps, mission trips, day care and playgrounds are covered in a separate volume of the Loss Control Manual.

TRAINING

While the Usher may leave some maintenance and training activities to the Sexton, the most important training mission the Usher can undertake is First Aid and CPR/AED. For Sunday worship and all other activities of the church, it is best to have several parishioners willing, trained, and present to provide life-saving services. By far the most critical skill is CPR and operation of an AED. Use of an AED in the few moments following a cardiac arrest is critical and effective in assuring survival. CPR alone is not nearly as effective.

Therefore, the Usher's agenda should include:

- A program of regular training of ushers and ministry leaders in First Aid and CPR/AED -- A program can easily be coordinated in association with The American Red Cross, The American Heart Association or local health care facilities. The costs are nominal. Participation can include the community at large.
- Investment in an AED – As AED's become more common, the cost is going down. Use of an AED is now included in all CPR training. A program of assuring skilled first-aiders are present is not fulfilled if basic equipment is not available to support life-saving efforts.

Those who supervise others have a duty to assure the welfare of those who work for them. A supervisor should never assume that an employee possesses technical skills or physical abilities if not specifically trained or previously observed. This especially applies to use of power equipment, ladders, chemicals, work in confined spaces, and around electrical equipment. The principle even applies in such seemingly simple matters as organizing and adjusting a computer work space. Injury



due to “repetitive trauma” is a serious and growing phenomenon and has life long implications to employee health. It affects older employees more.

Depending on specific duties of the job, there are employer training obligations imposed by OSHA (Federal or State Occupational Safety and Health Administration). Training requirements may include:

- Bloodborne Pathogens – exposure to HIV and Hepatitis
- Hazard Communications – right-to-know about chemicals
- Confined Spaces – working in confined spaces, e.g., sprinkler vault
- Fall Protection – use of ladders and scaffolding
- Hazardous Energy – exposure to electrical hazards
- Personal Protective Equipment – use of protective masks and respirators

If volunteer labor is to be used, especially inexperienced youthful workers, you cannot assume they possess complete knowledge about building maintenance hazards and power tools. Whatever their enthusiasm for the work, their activities must be restricted until they have the training you would demand for yourself and your children. Referral to the OSHA training subjects above will suggest where boundaries should be enforced. Some maintenance work, such as roof repair or replacement, is down right dangerous. Use of volunteer labor should be discouraged.

***Emergency Planning:** When a fire starts in a public building, first priority is to evacuate without delay and notify the Fire Department. Then, only those who are trained should use portable fire extinguishers and hose lines. It's dangerous work. Modern building materials may be toxic when burning which makes it doubly dangerous for anyone who attempts to fight a fire without training and proper equipment. We recommend that the Usher contact the local Fire Department officials to discuss options for fire extinguisher training and “incipient stage” fire fighting.*



Leadership during an emergency when your church is occupied, is critical. Until Fire, EMS and Police can respond, you are on your own to assist your congregation in providing care, finding shelter, and/or evacuating buildings.

You face three classes of emergency:

- *Personal Health Emergency*
- *Fire (or other building or security calamity)*
- *Weather*

The Usher and associates must plan and train to respond to various crises. Skills must be inventoried, shelter areas and evacuation routes identified, and duties assigned. Practice is necessary, at least in the form of desk-top exercises. Basic questions and scenarios can be reviewed. Practice will save precious minutes in what might otherwise be a panic time. Pay attention to the special needs of the elderly and disabled guests.

If you are a large congregation, local Fire and EMS officials may welcome the opportunity to partner with you in a mock disaster response exercise. Such exercises raise awareness in the community of the need for disaster preparation and provide learning opportunities for adults and youth, alike.

INSPECTION & AUDIT

In general, the Usher should be organizing two kinds of inspections, seasonal and daily. Seasonal inspections are about maintenance; daily are about housekeeping.

A seasonal inspection looks to identify things that have been damaged by the last season, or need repair or preparation before the next season. Attention is paid to the areas that people traverse or which may cause harm: parking lots, sidewalks,



playgrounds, cemeteries, stairs, hallways, furniture. In these areas, repairs may require planning, funding, or professional help.

Depending on use, a daily or weekly inspection will focus on cleanliness and functionality: Entry mats, lighting, pathway obstructions, safe seating, exits, snow/ice removal, spill response and security. These are things that can be fixed now and immediately affect public safety. Since the Usher cannot be everywhere, there is reliance placed on other trained ushers. Ushers should develop a culture of “greeting” and “watching” and “acting.” Your congregation and guests should feel secure and safe when they come on church grounds.

While State or Federal OSHA may not have jurisdiction in a church, the standards that OSHA has set are based on science and the experience of safety professionals. General standards for workplace safety are a good starting place to evaluate conditions in your church. Many of the standards are incorporated in the checklists following. However, review of the *OSHA Handbook for Small Business* (see References and Resources) is strongly recommended. Such a review will assure that obligations to both your congregation and your employees are met.

REMEDICATION & RESOLUTION

It is fundamental that the management of the church be knowledgeable about conditions and have an opportunity to plan and respond. The likelihood of a positive response is increased if the Usher takes the results of inspections to the next level by setting priorities, determining costs, and making recommendations to the board. The board can then set priorities of ministry, facilities, and public safety.

The Usher needs a budget, coordinated with the Sexton's budget, and a schedule for execution of needed improvements, repairs, training, supplies, and services. The board must have expectations the Usher will stick to the task and inform them of progress against the budget.



Accident Investigation: An accident investigation is basic to **understanding the cause of an injury and reporting a potential claim** to your insurance company. A careful investigation to find the root causes of injury leads to intelligent solutions to prevent the next injury. Sometimes the solution can be found in better training and management of employees. When we cannot control the public or circumstances, steps must be taken to protect them.

See: "Accident Investigation – Who? What? Where? When?...and How?"

An accident investigation form is provided as part of this manual. You may adapt it to meet your church's needs.

YOUR OPTIONS

Avoid — It is not uncommon to find vacant church property, so there can be a practical choice between ownership and leasing space. Leasing permits shifting investment and maintenance burdens to a landlord. But as a tenant congregation, you will still be responsible for ordinary housekeeping and its consequences to guests.

Transfer — Great reliance is placed on insurance to transfer risk of property ownership. It is mostly effective if carefully executed. Using outside contractors for snow removal is an opportunity to transfer risk contractually if it is done carefully.

Minimize — Regular programs of training, inspection and maintenance are fundamental to reducing the probability of injury to guests and employees.

Mitigate — Once an accident has occurred, first aid and other trained emergency responses may materially reduce the severity of an injury.



CHECKLIST

The checklists that follow are geared to the material contained in this booklet. The questions are formatted so that "yes" is "okay" and "no" is "not satisfactory." That is, "no" means that further investigation is needed to determine whether "n/a" is an appropriate answer. Some questions are region/climate specific.

It is recommended that the OSHA checklists be reviewed to identify special conditions which may exist on your church property; for example manhole covers and open grates. See *OSHA Handbook for Small Businesses* checklists for :

1. General work environment,
2. Walkways,
3. Floor and wall openings (baptismals),
4. Stairs and stairwells,
5. Elevated surfaces (altars, pulpits, ramps),
6. Exiting or egress,
7. Exit doors,
8. Portable ladders,
9. Hand tools and equipment,
10. Portable power tools and equipment.
11. Lockout/tagout procedures
12. Flammable and combustible materials
13. Hazardous chemical exposure
14. Electrical
15. Material handling
16. Tire inflation

Checklist:

The checklists that follow are formatted so that “y” is “okay” and “n” is “not satisfactory.”



People Safety & Liability	Y	N	N/A
PROCESS & MANAGEMENT			
Is there a committee, person or employee assigned responsibility for managing buildings and grounds for the safety of the public?			
Are duties clearly defined and divided between the person responsible for the building (Sexton) and the person responsible for safety (Usher)?			
Do those employees who supervise others understand their obligation to assure employee safety?			
Is there a budget for training employees and volunteers?			
Is there a budget for regular maintenance to assure public and employee safety?			
Is there a record of seasonal and daily inspections of buildings & grounds for safety hazards?			
Has the FEMA website been consulted for information on imminent disaster preparation? (www.fema.gov)			
Are written contracts in place for building services, including housekeeping & snow removal?			
Do contracts include indemnification agreements in favor of the church?			
Have contracts been reviewed by an attorney?			
Has contractor insurance been verified including general liability and workers compensation?			
Have plans been created for emergency response to health, fire and weather emergencies?			
Is there a record of inspection of evacuation alarms?			
TRAINING			
Is there a record of training of employees where training is required by OSHA?			
Has a training agenda (goals) and schedule been established for employees, ushers and other volunteers?			
Have employees performing maintenance been provided specific training regarding: (see OSHA Small Business checklists) <ul style="list-style-type: none"> • Portable ladders? • Hand tools and equipment? • Portable power operated tools and equipment? • Material handling? • Other exposures that may apply according to job duties? 			
Have goals been set for First Aid and CPR/AED training for ushers and other teaching staff?			
Have ushers and staff been trained regarding evacuation (and sheltering) procedures?			
Have ushers been trained regarding security response procedures?			
In facilities where incipient stage fire fighting may be an option, has training been provided to volunteers for: <ul style="list-style-type: none"> • Operation of manual hose lines? (when present) • Operation of portable fire extinguishers? 			



Checklist:

The checklists that follow are formatted so that "y" is "okay" and "n" is "not satisfactory."

People Safety & Liability	Y	N	N/A
INSPECTION			
Note: Local codes should be reviewed for current standards of building construction for stairs, hallways and exits.			
Seasonal – Interior			
Are holes in the floor, sidewalks or other walking surfaces repaired properly, covered or otherwise made safe?			
Are changes in elevations identifiable to the visually impaired?			
Are standard guardrails in place where an aisle or walkway is elevated 30" above an adjacent floor or the ground?			
Are grates or floor drains of such design that foot traffic will not be affected by spacing? (high heeled shoes)			
Are manhole, drain or trench covers securely in place?			
Are standard stair rails in place on stairs with four or more risers?			
Are step risers on stairs uniform from top to bottom?			
Are steps provided with slip resistant surface?			
Do stair treads offer contrast or color that distinguish them for the visually impaired?			
Are stairway handrails capable of withstanding 200 lbs. pressure down or outward?			
Are evacuation floor plans & emergency phone numbers posted?			
Is all emergency lighting tested and functioning?			
Are auto-closing fire doors unobstructed?			
When elevators are not near stairs, are directional signs posted?			
Are all exits marked and illuminated by a reliable light source?			
Are directions to exits marked by visible signs when not immediately apparent?			
Are doors or passageways that could be mistaken as exits marked "Not an Exit" ?			
Is all "EXIT" sign lettering at least 5" high with ½-inch stroke?			
Are there sufficient exits for prompt escape from each floor given maximum occupancy?			
Are frameless glass exit doors or storm doors fully tempered?			
Are doors that swing in both directions between rooms provided with viewing panels door?			
Are exit doors that open onto any street provided with barriers to prevent stepping into traffic?			
Has damaged or unsafe furniture been removed from service?			
Have sharp-edged furniture and damaged toys been removed from nursery rooms?			



People Safety & Liability	Y	N	N/A
Seasonal – Exterior			
Are parking and sidewalk defects which are hazards to pedestrians identified for repair?			
Is parking organized and controlled to permit access of emergency vehicles?			
Is parking lot striping adequate to define parking, no parking and pedestrian walking areas?			
Are speed bumps adequate to slow vehicles?			
Are speed bumps painted to warn vehicles and pedestrians?			
Are wheel stops without protrusions that may snag a vehicle bumper?			
Are wheel stops painted brightly to prevent tripping?			
Is drainage adequate to minimize ice formation?			
Are storm drains clear of debris?			
Are drains with large grate openings marked to warn pedestrians?			
Are handicap curb cuts marked to warn and prevent tripping?			
Is a place to pile snow established downhill so that melt water does not flow across parking lots and sidewalks?			
Are exterior stairs stable and non-slip?			
Do broad exterior stairs have more than minimum railings to help ascent and descent of handicapped guests?			
Do stair treads offer natural contrast or color (safety striping) that distinguish them for the visually impaired?			
Are stairway handrails capable of withstanding 200 lbs. pressure down or outward?			
Are sidewalk surfaces level with lawn surfaces to avoid tripping?			
Have animal burrows in lawns been identified then filled or guarded?			
Does playground equipment meet current standards for separation from each other and pavements?			
Has playground cushioning material been replaced to meet current standards?			
Is all playground equipment in sturdy condition?			
Is playground equipment free of sharp edges and protruding fasteners?			
Has worn out equipment been removed from the playground?			
Are playground and parking areas (or adjacent street) separated by a suitable fence?			
Does exterior lighting effectively illuminate walkways, parking and entries (especially isolated entries)?			
Around entries, are predator hiding places minimized (vegetation removed) or illuminated?			
Daily / Weekly – Interior			
Are aisles and passageways clear of stored items?			
Is furniture and equipment stored so sharp edges won't interfere with the walkway?			
Are spill control responders and equipment prepared?			
Are washroom and toilet facilities clean and dry?			



Checklist:

The checklists that follow are formatted so that "y" is "okay" and "n" is "not satisfactory."

People Safety & Liability	Y	N	N/A
INSPECTION			
Daily / Weekly – Interior			
Are interior mats in place to collect water and snow?			
Are exits free of obstructions inside and out?			
Can exit doors be opened from the direction of exit without a key or special knowledge?			
Will panic hardware on exit doors respond to 15 pounds of pressure or less in the direction of exit traffic?			
Are wet floors or leaks coned off to warn guests of conditions?			
Is torn or separated carpeting made secure to prevent tripping?			
Are ushers assigned to identify and assist handicapped guests?			
Are lights turned on in all stairways and hallways?			
Are prohibited areas locked? (including not currently in use)			
Daily/Weekly – Exterior			
Are parking and sidewalk defects hazardous to pedestrians coned off?			
Are sidewalks and paved parking swept of loose gravel and debris?			
Are ushers assigned to identify and assist handicapped guests?			
Is vehicle traffic slowed or controlled to protect pedestrians?			
Are exterior lights functioning? Have outages been reported?			
Have paths been cleared of snow to permit safe access to sidewalks from the parking lot?			
Have walkways been timely cleaned of snow and ice, using salt and/or sand as necessary?			
Evacuation - Life Safety			
Are alarm pulls unobstructed? ...and fire extinguishers mounted?			
Are exits free of obstructions inside and out?			
Can exit doors be opened from the direction of exit without a key or special knowledge?			
Have usher evacuation duties been assigned for the day: <ul style="list-style-type: none"> ● Emergency notification responsibilities? ● Specified exit responsibilities? ● Verify clearing of restrooms and unoccupied areas? ● Greeting of public safety officials? ● After evacuation meeting and reporting location? ● Have handicapped guests been identified and provisions made for their evacuation? 			



People Safety & Liability	Y	N	N/A
Security			
Do all windows lock securely from the inside?			
Is a person routinely assigned to assure all doors are locked at the end of services, meetings or special events?			
Are keys strictly controlled and assigned to individuals?...and returned when employment/ membership ends?			
Are all exterior lights operating?			
Does all exterior lighting come on automatically at dusk?			
Are all exterior areas, especially where there are doors or windows, illuminated?			
Is shrubbery and undergrowth cleared to prevent concealment of burglars?			
Is the alarm system and all of its features tested quarterly? <ul style="list-style-type: none"> • Intrusion alarm (burglar) • Smoke detection (if present) • Water detection (if present) 			
Are offices locked when not occupied?			
Are security safes secured to the building so they cannot be removed with common tools?			
Are valuable objects used in liturgy locked up after services?			
Do all staff log off of computers at the end of the work day?			
Are checks and credit cards secured in locked cabinets?			
Are strong passwords required for computers and sharing of passwords forbidden?			
Are records containing Social Security numbers and credit card numbers secured physically or with limited computer access?			
REMEDIATION & RESOLUTION			
Are seasonal inspection results shared with the board?			
Are inspection results the basis for a safety agenda, priorities and a budget?			
Does the board follow progress on changes and improvements?			
Is the board regularly made aware of incidents and claims?			
Does the board take an interest in the outcome of injury claims and participate in prevention discussions?			

Incident Investigation



Who? What? Where? When? ... and How?

Post-accident investigation is, in many ways, another form of a checklist. While basic information is required for claim reporting, it is also important to reflect on the root causes of the incident. Often multiple causes to an accident are evident after some investigation and thought. Some causes you can control, some you can only anticipate. But anticipate you must.

In our legal environment, it is important to identify multiple factors, and therefore, shared liability. The investigation agenda, however, should not be focused on finding fault. It should focus on identifying causes. As an employer, it is fundamental good business to prevent injuries to employees as well as demonstrate the value of caring for others. In the church setting, employees and guests are exposed to most of the same circumstances. Protecting one is protecting the other.

Analysis of incidents, even when there was no injury, leads to improved risk management. From the accident experience, steps to minimize or mitigate loss can be designed and implemented. Typically, training and maintenance steps will reduce the probability of future incidents. Knowledge of the events helps your church leaders set priorities.

Incident Investigation Form



Your Church:		IBID#:	
Date of this report:		Date of Accident:	
Reported by:		Date Reported to Church:	
Status of injured party (circle one): Guest Parishioner Employee Clergy Volunteer Contractor (or an employee)			
Injured Party	Name:		Date of Birth:
	Address:		
	Parent/guardian (if a minor):		Email:
	Employer (if a contractor's employee):		
	Home phone:		Mobile Phone:
Known injuries or damage	Give a detailed description:		
Injured at the following location (circle one): Sanctuary Halls/Classroom Parking Sidewalks Playgrounds Off-premises			
Specific location:			
Organized activity (circle one, if it applies): Worship Pre-Schools Sunday School Organized Athletics Field Trip Adult Education			
Activity Leader or Supervisor:			
Description of incident	Give a detailed description include activity involved, sequence, cause, others involved, equipment involved, expressions regarding cause or fault:		
What actions or conditions might have prevented the incident or reduced the severity?			
Other factors contributing to the incident (training, fatigue, darkness, weather, etc.)?			
Description of physical evidence:		Photos available and who has them:	
Emergency response actions:		Actions taken, if any, to prevent another incident:	
Investigation by:	Name: Mobile Phone:		Email: Home Phone:

References and Resources

- Claim Reporting—www.InsuranceBoard.org—Click on “Report a Claim”
- First Aid & CPR Training— www.RedCross.org—To locate and schedule training.
- *OSHA Handbook for Small Businesses*—www.osha.gov/publications/osha2209.pfd
Checklists included; some apply to workplace environment and guest considerations.



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The information presented is for educational purposes to assist churches in developing an organized, comprehensive approach to loss prevention and loss control. This material is limited in scope and does not apply in every case or circumstance. It consists of general guidelines or suggestions, rather than specific advice, does not replace any legal requirements, and should not be considered as legal guidance. Because it is necessary to apply principles or concepts to specific facts, always consult professional counsel before using this material as the basis for specific action or adopting any of the guidelines or suggestions as policy.