



CHURCH INSURANCE



Child Safety for Nurseries, Daycares and Playgrounds

**How to keep the smallest members
of your church safe.**



Your Safety is Our Priority

Thank you for taking the first step toward a safer place of worship. In this guide, you will find helpful tips, practical advice and real-world examples you can use to continue building your ministry's safety program.

At GuideOne Insurance, we have unparalleled first-hand experience in safeguarding faith-based organizations. The material you will find here is based on nearly 50 years of safety inspections and claims service for thousands of places of worship of all denominations across the country.

This guide represents just one area of a ministry's overall safety plan. Any reliable risk management program should also include a comprehensive insurance package based on specific coverage needs for common areas of risk. For more information on how you can protect your place of worship and the people you serve, please visit **GuideOne.com**.



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Equipment Safety

THERE ARE HUNDREDS OF TYPES OF NURSERY EQUIPMENT ON THE MARKET INTENDED TO BE USED WITH CHILDREN. HOWEVER, MANY OF THESE PRODUCTS are used incorrectly, poorly designed, or over time their condition has deteriorated to a level where they are no longer safe. Many churches also will accept nursery equipment that is donated from their members or even the public. However, the same problems arise from using the donated equipment; and many of the items will be accepted without any of the manufacturer's paperwork. Without this paperwork, the piece of equipment may not be used according to the manufacturer's recommendations and could jeopardize the safety of the children using the equipment.

Ensure that your current equipment is safe and that any new or donated nursery equipment does not have any safety hazards that could jeopardize the safety of the children using the equipment.

■ Bassinets and Cradles

- ✓ This type of equipment should have a wide base to prevent it from tipping over.
- ✓ The mattress should fit snugly within the bed frame. Children can suffocate in the spaces formed between mattresses or from ill-fitting mattresses.
- ✓ The rocking mechanism should have a locking device.
- ✓ Once a child can roll over or pull themselves up, bassinets or cradles should no longer be used.
- ✓ They should not contain any beads or other decorative material that could become a choking hazard.

■ Changing Tables

- ✓ A protective barrier (rail or solid wood) should be on all four sides.
- ✓ A safety belt or strap should be provided to prevent the baby from falling.
- ✓ Changing tables should be properly equipped with drawers or shelves for storage. This will prevent accidentally leaving the baby on the table to retrieve supplies.



This photo is an example of a safe changing table equipped with four sides and an appropriate storage area.

■ Cribs

The most recent crib safety standards went into effect in June of 2011. These mandatory standards will:

- 1** Stop the manufacture and sale of dangerous, traditional drop-side cribs;
- 2** Make mattress supports stronger;
- 3** Improve slat strength;
- 4** Make crib hardware more durable; and
- 5** Make safety testing more rigorous.

The safety standards aim to keep children safer in their cribs and prevent deaths resulting from detaching crib drop-sides and faulty/defective hardware.

If your church owns or operates a child care facility and charges a fee for its services, the new crib rule applies to your child care center. The new regulations will most likely apply to your organization if your child care workers are paid – even if you do not charge a fee. Beginning December 28, 2012, child care facilities must only use cribs that comply with the new crib standards.

If the child care arrangement at your church involves volunteer-staffed nurseries to care for children during church service and no one is paid, it is not covered by the new crib rule. Even though the standard does not apply to volunteer-staffed nurseries, you are posing a risk to children if you continue to use noncompliant cribs. You should strongly consider transitioning away from the use of noncompliant cribs.

Additionally, the following safety features should be followed concerning cribs:

- ✓ Do not resell, donate or give away a crib that does not meet the new crib standards.
- ✓ Dispose of older, noncompliant cribs in a manner in which the cribs cannot be reassembled and used.
- ✓ The mattress should fit snugly next to the crib so that there are no gaps. If two adult fingers can be placed between the mattress and the crib, the mattress should immediately be replaced. Children can suffocate in the spaces formed from ill-fitting mattresses.
- ✓ There should be no missing, loose, broken or improperly installed screws, brackets or other hardware on the crib or mattress support. Discontinue use of the crib if it is not structurally sound.



There should be no more than 2 3/8 inches between crib slats.

- ✓ There should be no more than 2 3/8 inches between crib slats, so a baby's body cannot fit through the slats. There also should be no missing or cracked slats.

- ✓ None of the corner posts should be over 1/16 inch high so a baby's clothing cannot catch.

- ✓ Neither the headboard nor footboard should have cutouts where the baby's head could become entrapped.

- ✓ Bumper pads should:
 - ✓ Cover the entire inside perimeter of the crib and tie or snap in place;

 - ✓ Have at least six straps or ties, and any excess length of straps or ties should be cut off;

 - ✓ Never be used in lieu of proper spacing between the slats; and

 - ✓ Should be removed from the crib as soon as the child can pull him/herself to a standing position.

- ✓ As soon as a child can pull him/herself up to a standing position, set and keep the mattress at its lowest position. Stop using the crib once the height of the top rails is less than three-fourths of the child's height.

- ✓ Never place a child in a crib with soft bedding, such as quilts, comforters or pillows. These items increase the risk of SIDS and suffocation.

- ✓ Do not use large plastic bags or similar items as mattress covers. Plastic can cling to the children's faces and present a suffocation hazard.

- ✓ Mobiles or crib gyms should be removed to reduce the chances of an entanglement hazard when children reach five months or begin to show signs of being able to push or pull themselves up.

■ Gates and Enclosures

There are two main categories of gates: screw fixing and pressure fitting.

- ✓ **Screw Fitting Stair Gates** – These gates should be the only type of gate placed at the top of stairs, but they also can be put in doorways. This type of gate must be properly attached to the wall. However, if properly installed, the gate cannot come loose and there is no bar across the bottom, which can present a tripping hazard at the top of a set of stairs.

✓ **Pressure Fitting Stair Gates** – These types of gates expand outward until they become wedged into the door frame. They are easy to install and don't require the need for screws or permanent adhesives. These gates are ideal for separating rooms that are on the same level, but they must never be used at the top of stairs.

✓ Most gates are only suitable for children up to the age of 24 months, but users are encouraged to consult the manufacturer's recommendations.

✓ The U.S. Consumer Product Safety Commission (CPSC) warns of an entrapment and strangulation hazard that exists with accordion-style baby gates manufactured prior to February 1985.

■ Highchairs

✓ Highchairs should have a wide base for stability, should be equipped with a crotch strap that is independent of the tray, and the buckle should easily fasten and unfasten.

✓ The tray should securely lock in place.

■ Pacifiers

✓ Only one piece pacifiers should be used to avoid choking on small parts.

✓ The shield should be large enough so it can't fit into the baby's mouth. It should at least be 1 1/2 inches wide and equipped with air holes.

✓ Ribbon, string, yarn, or similar items should NOT be tied to the pacifier.

✓ All pacifiers should be regularly inspected for cracks in the rubber or loose parts.

✓ Any damaged pacifiers should be properly disposed of immediately.

✓ Pacifiers should be cleaned according to manufacturer's recommendations.

■ Playpens

✓ Only use the mattress that has been provided by the manufacturer. Children can suffocate in the spaces formed from ill-fitting mattresses.

✓ If using a mesh-sided playpen, make sure the mesh is less than 1/4 inch in size and that it is attached securely. This will help prevent strangulation.

- ✓ Do not use playpens with catch points, such as protruding hardware.
- ✓ Make sure the top rails of the units lock into place automatically.
- ✓ Playpens should be in good shape. Using a modified or improperly repaired unit can create hazards.
- ✓ Never place a child in a playpen with soft bedding, such as quilts, comforters or pillows. These items increase the risk of SIDS and suffocation.

■ Strollers

- ✓ Strollers should have a wide base to prevent them from tipping over.
- ✓ Strollers should be equipped with a frame-locking mechanism that will prevent the stroller from accidentally collapsing.
- ✓ The breaks should securely lock the wheels.
- ✓ Strollers should be equipped with a seatbelt and crotch strap that are securely attached to the frame.

■ Toy Chests

- ✓ Chests should not be equipped with latches that could entrap the child.
- ✓ The chest should be equipped with ventilation holes.
- ✓ Any chest equipped with a lid should have spring loaded hinges that will support the lid in any position and keep it from slamming.

■ Walkers

- ✓ Be careful of walkers, as they can roll down stairs, which can cause broken bones and head injuries. This is how most children get hurt.
- ✓ Children have a greater chance of getting burned while in a walker, as they can reach higher. A cup of hot coffee on the table, pot handles on the stove, a radiator, fireplace, or space heater can easily be reached by babies in walkers.
- ✓ A child can fall into a pool, bathtub, or toilet while in a walker and potentially drown.
- ✓ Fingers and toes can easily be pinched, as they can get caught between the walker and furniture.

Protecting Children is Key

Children are some of the most precious members of a church's congregation and should therefore be well protected when in the nursery. Parents should not have to worry about their children's safety when they are worshipping. By following the recommended tips in this guide, your church will be better equipped to make sure babies are kept as safe as possible in the nursery.



This photo is an example of an unacceptable walker. It is not acceptable because 1) it can fit through a standard doorway; 2) it is not designed to stop at the edge of stairs; and 3) it can easily tip over. Babies using these walkers can be seriously injured or killed.

Photo courtesy of CPSC.

Daycare and Nursery Inspections

CHURCH-OPERATED NURSERIES AND TODDLER AREAS CAN BE ENRICHING FOR CHILDREN AND SERVE AS CONVENIENT PROGRAMS FOR PARENTS WHILE THEY

are attending worship services. However, churches that have nurseries and toddler areas onsite must be fully aware of the risks associated with caring for young children. A variety of steps must be taken to minimize those risks with proper safety and security measures. Ultimately, the church must assume full responsibility for the well-being of every child entrusted to the organization.

Any area in the church that is used for a nursery or toddler care should be inspected on a weekly basis to identify potential hazards. Modifications to the area also may be necessary so it provides children with the safest and most secure environment possible.

To inspect a nursery for existing hazards, the following items should be reviewed:

■ Room Set Up

- ✓ **Bottle warming.** Have procedures in place for warming bottles to protect children from burn injuries.

- ✓ **Diapering areas.** Keep diapering areas separate from children's play areas.

- ✓ **Doors.** Equip doors to closets, hallways, and other rooms with a lock.

- ✓ **Drapery and blind cords.** Keep drapery and blind cords out of reach of cribs and children, as they pose strangulation and entanglement hazard.

- ✓ **Furniture.** Any dresser, shelves, or similar equipment should be appropriately anchored to the wall to prevent them from accidentally tipping over.
 - ✓ Any lower drawers of dressers, file cabinets, or similar furniture should be equipped with appropriate latches to keep children from being able to open them.

- ✓ **First aid kit.**
 - ✓ Keep a kit in an accessible location;

 - ✓ Inventory the kit on a regular basis; and

 - ✓ Keep a log of when and who conducted the inventory.

✓ **Hot water temperature.**

- ✓ Periodically test hot water temperature to ensure that the temperature does not exceed 120 degrees Fahrenheit.
 - ✓ Keep a log of when and who tested the water.
-

✓ **Plastic bags.** Remove all plastic bags from the nursery area.

✓ **Poison hazards.** Store potentially dangerous products, including medicines and cleaning supplies, in original, labeled containers in locked cabinets.

✓ **Stairways.** Properly protect access to stairways.

■ Electrical

✓ **Carbon monoxide detector.**

- ✓ Install a properly functioning UL listed carbon monoxide detector at a minimum of one per floor.
 - ✓ Refer to the manufacturer's recommendations for installation instructions.
-

✓ **Outlets.**

- ✓ Install Ground Fault Circuit interrupter (GFCI) outlets on any outlets within three feet of a water source.
 - ✓ To help prevent electrocution, equip all electrical outlets with outlet covers.
 - ✓ Be sure the outlet covers cannot be easily removed by children; and that they are large enough so that children cannot choke on them.
-



These photos are examples of two types of outlet protectors. The photo on the top is an outlet equipped with a cover plate that also functions as an outlet cover. To plug an item into the outlet, the cover slides to the right.

The photo on the bottom is equipped with plugs that cover the outlet.

Both will protect against electrocution, but the cover on the top also eliminates a potential choking hazard. Children could remove the outlet plugs on the bottom outlet protector example; and if they are too small, the plugs could become a choking hazard.



YES



NO

In the left photo, both the television and audiovisual equipment are securely strapped down.

The photo on the right illustrates similar items that are NOT secured. Note how the equipment's cords in the photo on the right are hanging down where children could easily reach them and possibly pull the equipment off the file cabinet.

✓ **Smoke detectors.**

✓ Install a properly functioning UL listed smoke detector in each room; and test the detectors on a regular basis.

✓ Keep a log of when and who tested the smoke detectors.

✓ **Television and audiovisual equipment.** Properly secure television and audiovisual equipment on moveable carts with straps or mounting brackets.

✓ **Wires and cords.** Keep all loose hanging wires and appliance cords out of children's reach.

Toy Safety

THERE ARE THOUSANDS OF NEW TOYS MANUFACTURED EVERY YEAR, ALL WITH THE GOAL OF PROVIDING ENTERTAINMENT TO OUR CHILDREN. HOWEVER, MANY of these toys are designed solely for the intent of entertaining; and safety is not always given consideration. Safety should always be a major factor when either purchasing new toys or before accepting donated toys. Besides making sure that any new toys are safe, all existing toys should be periodically inspected to help make certain that the toys remain safe for the children attending the nursery.

The following items should be considered before your church buys or accepts any toys from members:

- ✓ Are children allowed to only play with those toys recommended for their age?
Most toy manufacturers will provide recommended ages for a specific toy. These age recommendations are typically easy to locate, as they generally are displayed on the packaging of the toys.

- ✓ Avoid any toys with sharp edges or points.

- ✓ Check any small parts on toys to determine if they are securely fastened.

- ✓ Only toys specifically designed for outdoor use should be used outdoors.

- ✓ Toys made with cloth should carry the labels flame resistant, flame retardant, or nonflammable.

- ✓ All broken toys should be repaired back to new condition or thrown away.

- ✓ All moving parts should be securely attached.

- ✓ There should be no slots or holes that can pinch a child's fingers.

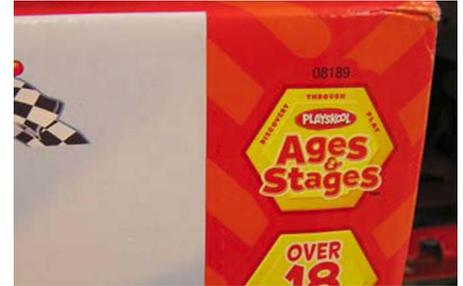
- ✓ The toy itself should be big enough that it cannot be put into a child's nose, mouth, or ears. For example, marbles and beads are too small.

- ✓ Make sure ride-on toys are well balanced to reduce the chances of them tipping over.

- ✓ Toys for older children should be stored in a separate location away from toys for younger children.

- ✓ Children should not be allowed to sleep with battery-operated toys.

- ✓ Toys should be periodically cleaned to keep them sanitary.



This photo an example of a toy's packaging showing recommended ages for the toy.



Damaged toys, such as this big wheel, need to be repaired back to their original condition or removed from the play area and thrown away.

✓ The inside of toys should not be filled with a potentially harmful substance like small pellets.

✓ Toys should not be painted with lead-based paints.

✓ Have toys and furnishings in the nursery been reviewed to see if they are subject to safety recalls?

To look for toy recalls, visit the Consumer Product Safety Commission at <https://www.cpsc.gov/Recalls> and type "Toy" in the Recall Product field.

Example Recalled Toy

The Consumer Product Safety Commission (CPSC) recalled the Curious George 12-inch plush dolls because the surface paint on the toy's plastic face and construction hat contain excessive levels of lead, which violates the federal lead paint standard.

Toys that did not meet the federal guidelines regarding lead paint levels were among the highest reasons for recall.

Photo courtesy of CPSC.



Toy Safety is Important

In an effort to protect the safety of children, it's important to inspect all toys before purchasing them or accepting donated toys from members to put in the church's play areas. Don't just look for toys that will be entertaining for children, but look for ones that do not pose any harm.

Protecting the children of your congregation should be a top priority for church leaders. You can begin your protection efforts by ensuring that the toys and equipment that are available to children is safe.

Playground Safety

A PLAYGROUND OFFERS A PLACE OF FUN AND RECREATION FOR THE CHILDREN OF YOUR CHURCH OR SYNAGOGUE. HOWEVER, IMPROPERLY INSTALLED OR

maintained playground equipment can cause serious falls and injuries to children. In fact, the Consumer Product Safety Commission estimates that more than 200,000 children were seen in the emergency room in the past year due to injuries sustained on a playground. The most common injuries were fractures (39 percent), followed by lacerations (22 percent), contusions/abrasions and strains/sprains. While not all accidents can be avoided, the following tips will help make the church playground a safer place.

■ Site Selection and Layout

When choosing a location to build a playground, consider the following items:

- ✓ Build the playground in a location that will eliminate any obstacles or hazards children could encounter when traveling to and from the playground site. For example, children should not have to cross a street or travel through a parking lot to get to the playground.

- ✓ Provide appropriate boundaries around the playground, such as fences or landscape hedges, so that children cannot leave and others cannot enter the playground area unnoticed.

- ✓ Separate areas for physical activities, such as play equipment or open fields, from areas for more passive or quiet activities, such as sandbox play.

- ✓ Make sure that playground equipment is designed for different developmental age groups. For example, equipment designed for ages two to five should be kept separate from that designed for ages five to twelve.

- ✓ Spread around heavily used pieces of equipment to avoid crowding in any one area.

- ✓ Make sure there are no visual barriers between equipment and activity areas so that those who are supervising children can keep a clear line of sight.

■ Equipment Selection

- ✓ Use only commercial grade playground equipment and have it installed according to the manufacturer's recommendations. Residential grade playground equipment will not withstand continual use and will increase the likelihood of exposure to injury.
- ✓ Consider which age groups will be using the equipment and purchase it accordingly.
- ✓ Visit <https://www.cpsc.gov/safety-education/safety-guides/playgrounds#resources> or request detailed product information from the U.S. Consumer Product Safety Commission, Washington, D.C. 20207.

Avoid installing any hazardous types of equipment, including the following:

- ✓ Animal figure swings and/or spring loaded equipment.
- ✓ Exercise rings (as used in gymnastics) and trapeze bars.
- ✓ Glider swings that hold more than one child at a time.
- ✓ Merry-go-rounds.
- ✓ Metal slides.
- ✓ Monkey bars. People use the terms monkey bars, jungle gyms, and climbing equipment interchangeably, but actual monkey bars are a specific type of climbing equipment with interior bars from which a child may fall from a height greater than 18 inches. In the early 1980s, the Centers for Disease Control and Prevention stated that monkey bars were unsuitable for safe playgrounds.
- ✓ Seesaws and old-style teeter-totters.
- ✓ Swings with seats that are made of wood, metal, or hard plastic. Seats should be made of rubber or canvas.
- ✓ Swinging ropes that can fray, unravel, or form a noose. Any kind of rope attached to play equipment poses a strangulation hazard, so never let children tie jump ropes or pet leashes onto the equipment.
- ✓ Trampolines. These are never appropriate for safe playgrounds.



This photo shows an excellent example of commercial grade playground equipment that is being well maintained.

Note that the equipment has been provided with:

1. an adequate amount of shock absorbing material in and around the playground equipment; and
2. is located an adequate distance away from any other pieces of equipment to prevent overcrowding.

■ Playground Surfaces

Nearly 70 percent of injuries on a playground result from a fall. The surface in and around playground equipment can be a major factor in determining the injury-causing potential of a fall. A fall onto a shock absorbing surface is less likely to cause an injury than a fall onto a hard surface. Because head injuries from a fall can be life threatening, the more shock absorbing a surface can be made, the greater the likelihood of reducing severe injuries.

Avoid the following:

- ✓ Asphalt or concrete are *unsuitable* for use under and around playground equipment.

- ✓ Earth surfaces, such as soil and hard packed dirt also are *not recommended* because they have poor shock absorbing properties.

- ✓ Grass and turf are *not recommended* because wear and environmental conditions can reduce their effectiveness in absorbing shock during a fall.

Use the following:

- ✓ Make sure surfaces around playground equipment have at least 9 to 12 inches of wood chips, mulch, sand, or pea gravel.

- ✓ An alternative is mats or synthetic surfacing made of safety-tested rubber or rubber-like materials.

- ✓ Check that protective surfacing extends at least six (6) feet in all directions from the play equipment.

- ✓ For swings, be sure surfacing extends in back and front twice the height of the suspending bar.

■ Inspection and Maintenance

To help provide and maintain a safe playground, review the following checklist:

- ✓ Install and maintain all playground equipment according to manufacturer's recommendations.
- ✓ Create a maintenance schedule for the entire playground, taking into consideration the type of equipment, frequency of use, and local climate.

Inspect all equipment for the following items on a regular basis:

- ✓ Check that there are no sharp points, corners, and edges on any of the equipment's parts.
 - ✓ All metal or wood corners should be rounded.
 - ✓ Wood parts should be smooth and free of splinters.
- ✓ Protective caps should not be able to be loosened or removed without the use of a tool.
 - ✓ Replace any missing or damaged protective caps.
- ✓ Fasteners and connectors should not be able to be loosened or removed without the use of a tool.
 - ✓ All nuts and bolts should have lock washers, self-locking nuts, or other locking means to prevent them from easily becoming loosened.
 - ✓ All hardware should be made of corrosion-resistant material.
- ✓ To reduce the risk of entrapment, there should be no openings on playground equipment that measure between 3.5 and 9 inches.
 - ✓ The only exception would be where the playground equipment meets the ground.
 - ✓ Pay special attention to openings at the top of a slide, between platforms, and on limbers where the distance between rungs might be less than nine (9) inches.
- ✓ Anchor equipment securely to the ground.
 - ✓ Make sure that all anchoring devices are below ground to eliminate the potential for tripping hazards.



This photo is an example of a piece of playground equipment that has an opening larger than 3.5 inches and would pose an entrapment hazard.

✓ Protrusions or projections should not be capable of entangling children’s clothing.

✓ There should be no broken or missing components in the following:

✓ Handrails

✓ Guardrails

✓ Protective barriers

✓ Steps or rungs on ladders

✓ Paint, galvanize, or otherwise treat any metal playground equipment to prevent rust.

✓ Ensure that the paint or similar finish does not contain a harmful amount of lead.

✓ If older playground equipment is being used, test the finish to determine the amount of lead, especially if the finish is beginning to flake or peel.

✓ Make sure all S hooks are squeezed closed and in good condition, with no visible signs of corrosion or deterioration.

✓ Inspect the playground for broken glass or other dangerous debris.

✓ Conveniently locate and maintain appropriate trash receptacles on the playground.

✓ Inspect the shock absorbing surface in and around the playground equipment to determine that it has not been displaced or compacted in high traffic areas.

✓ Correct or remove any tripping hazards, such as exposed concrete footings, tree stumps, or rocks.

✓ Repair any areas that have inadequate drainage or low spots that would allow standing water.



This photo is an example of an S hook that has not been completely squeezed closed.

The chain used in this illustration could easily slip out of the S hook, allowing the swing and child to fall to the ground.

Open S hooks also can catch children’s clothing and present a strangulation hazard.

■ Supervision

Without adequate supervision, even playgrounds that are designed, installed, and maintained in accordance with safety guidelines and standards can still impose hazards to children. Supervisors can be paid employees, volunteers, or even parents. However, they should all have one thing in common: an understanding of the basics of playground safety. A trained playground supervisor can help reduce the number and severity of playground injuries.

To adequately supervise a playground, all supervisors should be trained on the following:

- ✓ The types of playground equipment provided.

- ✓ The hazards associated with the different types of playground equipment provided.

- ✓ Age-appropriateness of playground equipment.

- ✓ First aid.

- ✓ Strangulation or entrapment hazards for children on the playground, including scarves, jackets, or sweatshirts with hoods or drawstrings, connected mittens or gloves, jewelry, and bicycle helmets.

- ✓ The church's procedures regarding how to handle emergencies, such as how to appropriately handle a playground injury that would require medical attention.

It is important to do whatever we can to keep our children safe. By following these tips and recommendations for playground safety, your church will be better prepared to prevent unsafe situations or injuries that could harm the youth of your congregation

Minor Participation
Authorization
and Consent to
Emergency Medical
Treatment Form

Consent Form Sample

I, the undersigned, certify that I am the parent or legal guardian of _____ (hereafter the "minor child").

I hereby give my consent to have my minor child participate in the following activity of <CHURCH NAME>: _____ (hereafter "the activity") on or about _____, 20__.

I recognize that there are risks involved in participating in this activity and hereby assume all risk of injury, harm, damage, or death to my minor child in connection with his/her participation in this activity.

To the fullest extent permitted by law, I release <CHURCH NAME>, its trustees, officers, directors, employees, agents and representatives from any injury, harm, damage or death which may occur to my minor child while participating in the activity and agree to save and hold harmless <CHURCH NAME>, its trustees, officers, directors, employees, agents and representatives from any claims arising out of my minor child's participation in the activity.

Further, being the parent or legal guardian of the minor child, I do consent to any medical, surgical, x-ray, anesthetic, or dental treatment that may be deemed necessary for my minor child. I understand that efforts will be made to contact me prior to treatment but, in the event I cannot be reached in an emergency, I give permission to the activity leader to make the decisions necessary for treatment. Should there be no activity leader available, I give permission to the attending physician to treat my minor child. As parent or legal guardian, I understand that I am responsible for the health care decisions of my minor child and agree that my insurance plan is the primary plan to pay for the medical, dental, or hospital care or treatment that is given to my minor child. Any insurance policy of the church or organization sponsoring this event will be used as the secondary coverage.

Executed this _____ day of _____, 20__.

Signature: _____

Printed Name: _____

Witness: _____

Witness: _____

Child Protection Policy Sample

General Purpose Statement

<CHURCH/TEMPLE NAME> seeks to provide a safe and secure environment for the children who participate in our programs and activities. By implementing the below practices, our goal is to protect the children of <CHURCH/TEMPLE NAME> from incidents of misconduct or inappropriate behavior while also protecting our staff and volunteers (workers) from false accusations.

Definitions

For purposes of this policy, the terms “child” or “children” include all persons under the age of eighteen (18) years. The term “worker” includes both paid and volunteer persons who work with children.

Selection of Workers

All persons who desire to work with the children participating in our programs and activities will be screened. This screening includes the following:

A) Six Month Rule – No applicant will be considered for any position involving contact with minors until she/he has been involved with <CHURCH/TEMPLE NAME> for a minimum of six (6) months. This time of interaction between our leadership and the applicant allows for better evaluation and suitability of the applicant for working with children.

B) Written Application – All persons seeking to work with children must complete and sign a written application in a form to be supplied by us. The application will request basic information from the applicant and will inquire into previous experience with children, previous <church/temple> affiliation, reference and employment information, as well as disclosure of any previous criminal convictions. The application form will be maintained in confidence on file at the <church/temple>.

C) Personal Interview – Upon completion of the application, a face-to-face interview may be scheduled with the applicant to discuss his/her suitability for the position.

D) Reference Checks – Before an applicant is permitted to work with children, at least two of the applicants’ references will be checked. These references should be of an institutional nature as opposed to personal or family references, preferably from organizations where the applicant has worked with children in the past. Documentation of the reference checks will be maintained in confidence on file at <church/temple>.

E) Criminal Background Check – A national criminal background check is required for all employees (regardless of position) and for the following categories of volunteers:

- ✓ Those who will be involved in our school/preschool/daycare center;

- ✓ Those who will be in involved in overnight activities with children;

- ✓ Those counseling children;

- ✓ Those involved in one-on-one mentorship of children; and

- ✓ Those having occasional one-on-one contact with children (such as, church/temple sponsored athletic team coaches and vehicle drivers).

Before a background check is run, prospective workers will be asked to sign an authorization form allowing the church/synagogue/meeting to run the check. If an individual declines to sign the authorization form, s/he will be unable to work with children.

What constitutes a disqualifying offense that will keep an individual from working with children will be determined by <IDENTIFY TITLE/POSITION OF RESPONSIBLE PERSON OR TEAM> on a case-by-case basis in light of all the surrounding circumstances. Generally, convictions for an offense involving children and/or for offenses involving violence, dishonesty, illegal substances, indecency and any conduct contrary to our mission will preclude someone from being permitted to work with children. Failure to disclose a criminal conviction on the application form will also be a disqualifying event.

The background check authorization form and results will be maintained in confidence on file at the <church/temple>.

Two Adult Rule

It is our goal that a minimum of two unrelated adult workers will be in attendance at all times when children are being supervised during our programs and activities. Some youth classes may have only one adult teacher in attendance during the class session; in these instances, doors to the classroom should remain open and there should be no fewer than three students with the adult teacher. We do not allow minors to be alone with one adult on our premises or in any sponsored activity unless in a counseling situation.

Responding to Allegations of Child Abuse

For purposes of this policy, “child abuse” is any action (or lack of action) that endangers or harms a child’s physical, psychological, or emotional health and development. Child abuse occurs in different ways and includes the following:

✓ **Physical abuse** – any physical injury to a child that is not accidental, such as beating, shaking, burns, and biting.

✓ **Emotional abuse** – emotional injury in which the child is not nurtured or provided with love and security, such as an environment of constant criticism, belittling, and persistent teasing.

✓ **Sexual abuse** – any sexual activity between a child and an adult or between a child and another child at least four years older than the victim, including activities such as fondling, exhibitionism, intercourse, incest, and pornography.

✓ **Neglect** – depriving a child of his or her essential needs, such as adequate food, water, shelter, and medical care.

Child care workers may have the opportunity to become aware of abuse or neglect of the children under our care. In the event that an individual involved in the care of children at this <church/temple> becomes aware of suspected abuse or neglect of a child under his/her care, it should be reported immediately to the <IDENTIFY TITLE OF PERSON TO WHOM ABUSE SHOULD BE REPORTED> for further action including reporting to authorities as may be mandated by state law.

In the event that an incident of abuse or neglect is alleged to have occurred at this <church/temple> or during our sponsored programs or activities, the following procedure shall be followed:

1. The parent or guardian of the child will be notified.

2. The worker alleged to be the perpetrator of the abuse or misconduct will immediately be placed on leave from working with children pending an investigation and instructed to remain away from the premises during the investigation.

3. Civil authorities will be notified, and the <church/temple> will comply with the state's requirements regarding mandatory reporting of abuse as the law then exists. The <church/temple> will fully cooperate with the investigation of the incident by civil authorities.

4. Our insurance company will be notified, and we will complete an incident report. Any documents received relating to the incident and/or allegations will immediately be forwarded to the insurance company.

5. <NAME OR TITLE OF DESIGNATED SPOKESPERSON> will be our spokesperson to the media concerning incidents of abuse or neglect, unless he or she is alleged to be involved. We will seek the advice of legal counsel before responding to media inquiries or releasing information to the congregation. All other representatives of the church should refrain from speaking to the media.

6. A pastoral visit will be arranged for those who desire it.

7. Any person who is not found innocent of the alleged abuse or misconduct will be removed from their position working with children or youth.

You May Also Want to Consider the Following Provisions Regarding Child Protection

Open Door Policy

Classroom doors should remain open unless there is a window in the door or a side window beside it. Doors should never be locked while persons are inside the room.

Teenage Workers

We recognize that there may be times when it is necessary or desirable for babysitters (paid or volunteer) – who are themselves under age 18 – to assist in caring for children during programs or activities. The following guidelines apply to teenage workers:

- ✓ Must be at least age 14.

- ✓ Must be screened as specified above.

- ✓ Must be under the supervision of an adult and must never be left alone with children.

Check-in/Check-out Procedure

For children below third grade, a security check-in/check-out procedure will be followed. The child will be signed in by a parent or guardian, who will receive a “child check” for the child similar to a claim check. The parent or guardian must present the “child check” in order to sign out the child from our care. In the event that a parent or guardian is unable to present the “child check,” <INSERT TITLE OF CHILD CARE LEADER> will be contacted. <TITLE> will be responsible for releasing the child to the care of a parent or guardian after discussing the surrounding circumstances with the parent or guardian.



You will not be able to conduct background checks on minors under 18; therefore, increase other aspects of the screening process such as checking references for babysitting or their volunteer work with children in the past.

Sick Child Policy

It is our desire to provide a healthy and safe environment for all of the children at <CHURCH/TEMPLE NAME>. Parents are encouraged to be considerate of other children when deciding whether to place a child under our care. In general, children with the following symptoms should NOT be dropped off:

- ✓ Fever, diarrhea, or vomiting within the last 48 hours

- ✓ Green or yellow runny nose

- ✓ Eye or skin infections

- ✓ Other symptoms of communicable or infectious disease

Children who are observed by our workers to be ill will be separated from other children and the parent or guardian will be contacted to request that the child be picked up for the day.

Medications Policy

It is the policy of <CHURCH/TEMPLE NAME> not to administer either prescription or non-prescription medications to the children under our care. Medications should be administered by a parent at home. Parents are reminded of our sick child policy.

Exceptions to the medications policy may be granted to parents of children with potentially life-threatening conditions (such as asthma or severe allergic reactions). Parents of such children should address their situation with <INSERT TITLE OF CHILD CARE LEADER> to develop a plan of action.

Discipline Policy

It is the policy of <CHURCH/TEMPLE NAME> not to administer corporal punishment, even if parents have suggested or given permission for it. There should be no spanking, grabbing, hitting, or other physical discipline of children. Workers should consult with <INSERT TITLE OF MINISTRY LEADER> if assistance is needed with disciplinary issues.

Restroom Guidelines

Children five years of age and younger should use a classroom bathroom if one is available. If a classroom bathroom is not available, workers should escort a group of children to the hallway bathroom. They should always go in a group, never taking a child to the bathroom alone. The workers should check the bathroom first to make sure that it is empty, and then allow the children inside. The workers should then remain outside the bathroom door and escort the children back to the classroom. If a child is taking longer than seems necessary,

the worker should open the bathroom door and call the child's name. If a child requires assistance, the workers should prop open the bathroom door, and leave the stall door open as they assist the child.

For children over the age of five, at least one adult male should take boys to the restroom and at least one adult female should take girls. The worker should check the bathroom first to make sure that the bathroom is empty, and then allow the children inside. The worker should then remain outside the bathroom door and escort the children back to the classroom.

For the protection of all, workers should never be alone with a child in a bathroom with the door closed and never be in a closed bathroom stall with a child. Parents are strongly encouraged to have their children visit the bathroom prior to each class.

Accidental Injuries to Children

In the event that a child or youth is injured while under our care, the following steps should be followed:

- ✓ For minor injuries, scrapes, and bruises, workers will provide first aid (Band-Aids, etc.) as appropriate and will notify the child's parent or guardian of the injury at the time the child is picked up from our care.

- ✓ For injuries requiring medical treatment beyond simple first aid, the parent and/or guardian will immediately be summoned in addition to the worker's supervisor. If warranted by circumstances, an ambulance will be called.

- ✓ Once the child has received appropriate medical attention, an incident report will be completed in the case of injuries requiring treatment by a medical professional.

Training

<CHURCH/TEMPLE NAME> will provide training on this child protection policy to all new child care workers and will strive to provide opportunities for additional training classes or events on an annual basis. All workers are strongly encouraged to attend these training events.

Preventing Sexual Misconduct

HOPEFULLY, YOUR ORGANIZATION WILL NEVER HAVE TO FACE THE FINANCIAL AND EMOTIONAL DEVASTATION OF SEXUAL MISCONDUCT. BUT INSTEAD OF

relying upon hope and trust, there are a number of proactive measures and programs that every organization can implement to help prevent sexual misconduct from occurring and minimize the risks associated with an incident.

Obviously, the effects of sexual misconduct can devastate the victim and the victim's family. But the damage does not stop there. Just one incident of sexual misconduct can destroy the trust, credibility, and reputation of an organization for years. Adding further pain to an incident of sexual misconduct are the legal costs of a lawsuit, which can ruin an organization financially.

Please continue reading below to find more information related to sexual misconduct and to learn more about effective sexual misconduct prevention procedures.

■ Sexual Misconduct Statistics

While statistical information regarding child sexual abuse varies substantially, here are a number of dramatic findings from government and other authorities:

- ✓ Approximately 770,000 incidents of child abuse are reported per year, with 10 percent of those being sexual abuse.
- ✓ It is believed that less than 10 percent of sexual abuse cases are ever reported to authorities, so the actual incidence of sexual abuse each year is much greater than reported.
- ✓ The most common abusers of children are acquaintances of their victims.
- ✓ Sexual abuse occurs among all groups of society, in rural and metro areas, and regardless of race, education, or socioeconomic status.
- ✓ Child advocates commonly claim that one in four girls and one in seven boys are sexually molested before their 18th birthday.

GuideOne Insurance claims statistics are also startling:

- ✓ There are 10 to 15 new claims of sexual misconduct per month.
- ✓ Approximately 150 sexual misconduct claims are pending at any one time.

The following loss statistics are further alarming:

- ✓ The Catholic Church of America has paid more than \$2.6 billion dollars in child abuse claims (The Washington Post).
- ✓ In a 2011 Oregon lawsuit, more than 500 victims were awarded \$166 million dollars for abuse inflicted by priests (The New York Times).

■ Sexual Misconduct Prevention Procedures

Every organization that works with the public should have an official policy in place to help prevent sexual misconduct before it occurs. The following preventive measures are general guidelines only.

1. Screen employees and volunteers.
2. Establish organizational policies and procedures.
3. Educate staff, children, and parents.
4. Develop the best program for your organization.

1. Carefully Screen Employees and Volunteers

The first step in preventing sexual misconduct is to thoroughly screen the backgrounds of employees and volunteers. Legitimate workers will not be offended, and the process often scares off unwanted individuals. To screen staff members, organizations can take the following actions:

- ✓ Complete a criminal record background check. GuideOne's preferred provider can help facilitate this important step. Visit SafeChurch.com and click the Background Checks tab to learn more. All employees and volunteers should sign an authorization form allowing criminal background checks to be completed.
- ✓ Require individuals to complete a screening application. The screening application asks about previous employment, experience with children, references, criminal record information, and other pertinent details.
- ✓ Diligently verify all information provided. Reference checks should include contacting, at a minimum, two institutional type references in which the applicant has worked or volunteered with minors in the past (for example, scouts and other churches).
- ✓ Resolve any irregularities before a candidate begins work.

2. Establish Organizational Policies and Procedures

As a second line of defense, organizations should establish written policies and procedures for its employees and volunteers. Once policies and procedures are established, they must be communicated effectively to the staff, and the rules have to be consistently enforced. Here are several examples:

- ✓ Include a procedure in which you ask if the employee or volunteer has ever been accused of, participated in, or been convicted of sexual misconduct.

- ✓ Have documented procedures in place on how to respond to a sexual misconduct allegation.

- ✓ Require six months of service before a volunteer has direct involvement with or supervises children.

- ✓ Include the proper ratio of adults to children. Require a minimum of two, non-related adults to be present with children at all times.

- ✓ Hold all activities for children in central, highly visible locations.

- ✓ Do not allow activities to take place in private rooms, offices or isolated parts of a building. Keep all remote areas, such as closets and unoccupied rooms, locked.

- ✓ Have a responsible supervisor randomly monitor all children's activities. Supervisors should make frequent, unannounced visits.

- ✓ Establish an action plan for suspicious behavior and to report complaints.

- ✓ Establish counseling guidelines for ministers and staff members.

- ✓ Have windows installed on doors where activities and meetings take place, or leave doors open if there are no windows present.

3. Educate Staff, Children, and Parents

An educational program offers your organization a third important line of defense against sexual misconduct. Education can be targeted toward employees, volunteers, parents and children to help everyone identify and avoid potentially dangerous situations. Effective education can include courses such as the following:

- ✓ Training courses for all staff members – All employees and volunteers should complete an initial training course on how to properly work with children and adolescents. This course should be repeated periodically.
-

✓ Document records of attendance.

✓ Have a written disciplinary policy.

✓ Research and train on your state procedures about reporting sexual abuse claims.

✓ Safety courses for children and parents – Children can be taught to understand the difference between good touching and bad touching. And parents can learn about the organization’s policies to prevent sexual misconduct.

4. Develop the Best Prevention Program for Your Organization

Through effective employee and volunteering screening, internal policies and procedures, and education, your staff can develop or further enhance its sexual misconduct risk management program to address the organization’s specific needs. As a result, the entire organization and everyone it serves will be even safer from the nightmare of sexual misconduct.

For additional details about sexual misconduct prevention:

✓ Consult with an attorney.

✓ Become familiar with state laws.

✓ Talk with a GuideOne Risk Management Specialist.

✓ Contact one of the many public agencies dedicated to stopping sexual abuse.

✓ If needed, add additional liability insurance coverage to your organization’s current policy. This can help protect an organization from legal liability, including defense costs, arising from sexual misconduct by staff members or volunteers.

Responding to an Allegation of Child Sexual Abuse

MANY CHURCHES AND RELIGIOUS ORGANIZATIONS HAVE NEVER HAD A SERIOUS CLAIM, LEGAL CONCERN OR ALLEGATION OF INAPPROPRIATE SEXUAL CONDUCT.

However, when an organization finds itself on the receiving end of either of these situations, it's helpful to know what to do. Responding correctly and in a timely manner can often reduce or eliminate the concern. Even if it does not, a proper and planned response can save the church thousands of dollars and protect the vitality of its ministries.

Should a misconduct claim or allegation take place, the following steps will assist you in responding in an appropriate way that will not only respect the victim and accused, but your organization as well.

- ✓ The parent or guardian of the child will be notified.

- ✓ The worker alleged to be the perpetrator of the abuse or misconduct will be immediately placed on leave pending an investigation and instructed to remain away from the premises during the investigation.

- ✓ Civil authorities will be notified, and the organization will comply with the state's requirements regarding mandatory reporting of abuse as the law then exists.* The organization will fully cooperate with the investigation of the incident by civil authorities.

- ✓ The insurance company will be notified, and the organization will complete an incident report. Any documents received relating to the incident and/or allegations will immediately be forwarded to the insurance company.

- ✓ The organization will designate a spokesperson to the media concerning incidents of abuse or neglect. The advice of legal counsel will be sought before responding to media inquiries or releasing information to the congregation. All other representatives of the church should refrain from speaking to the media.

- ✓ A pastoral visit will be arranged for those who desire it.

- ✓ Any person who is not found innocent of the alleged abuse or misconduct will be removed from their position working with children or youth.

By planning ahead and having the above information readily available, you may be able to limit the severity of an allegation or claim, while safeguarding the resources and people who have been entrusted to your care.

**Information on reporting abuse in each state may be found at the following web site link provided by the U.S. Department of Health and Human Services:*

www.childwelfare.gov/systemwide/laws_policies/state/

Sample Incident Report

■ Instructions

Complete this report under any of the following situations:

- ✓ A child becomes ill or receives an injury that requires first aid or medical treatment while in your care;

- ✓ A child receives a bump or blow to the head or other visible injury regardless of treatment;

- ✓ A child is transported by ambulance from your facility;

- ✓ An unusual or unexpected incident occurs that jeopardizes the safety of a child, such as a child left unattended, a vehicle accident (with or without injuries), or exposure to a threatening person or situation;

- ✓ There is an allegation or reasonable suspicion of abuse of a child. **Important: Consult your state's mandatory reporting requirements for further information on abuse reporting;** -OR- As otherwise required by any state licensing or other authority, such as childcare or daycare licensing.

Date of Incident:

Time of Incident:

Name and Approximate Age of Child Involved (One Report per Child):

Contact Information for Child Involved:

Parent/Guardian: _____

Address: _____

Telephone: _____

E-mail: _____

Nature of Injury/Incident:

Location of Incident:

Description of Incident:

Was the above information:

Reported to you by someone else? If so, by whom: _____

-OR-

Directly observed/witnessed by you?

Action(s) Taken: (Check all that apply.)

- Provided first aid What/when: _____
- Call placed to 911 By whom: _____
- Taken to hospital By whom: _____
- Notified parent/guardian Who/when: _____
- Notified church official Who/when: _____
- Notified authorities Who/when: _____
- Other _____

Witnesses to Incident:

Name: _____
Address: _____
Telephone: _____
E-mail: _____

Name: _____
Address: _____
Telephone: _____
E-mail: _____

Printed Name of Person Completing This Report: _____
Position at the Organization: _____
Address: _____
Telephone: _____
E-mail: _____

Signature: _____
Date: _____

Signature of Church Official: _____
Date: _____

Witnesses Report

Name: _____

Address: _____

Telephone Numbers:

Home: _____

Work: _____

Cell: _____

E-mail: _____

Date/Time of Incident: _____

Fully describe what you observed:

Anyone else you know who may have witnessed the incident?

Name: _____

Address: _____

Telephone: _____

E-mail: _____

Printed Name of Witness: _____

Signature: _____

Date Signed: _____

How to Perform a Background Check and Use the Results

ANYTIME A CHILD IS VIOLATED, SHOCK, HORROR, AND BLAME FOLLOW. WHEN SUCH AN INCIDENT HAPPENS WHILE THAT CHILD IS IN THE CARE OF A CHURCH

or religious organization, the impact to both the victim and the organization can be emotionally, financially, and legally devastating.

Due to the emotion surrounding such crimes and the unfavorable publicity for religious organizations, it is recommended, and in many cases required, that every organization have a written and followed plan that calls for background checks. These checks should be conducted on every employee and volunteer who works with, or has contact with children or youth. The purpose of background checks is to protect children and youth who are entrusted to your care and to preserve the mission and ministry of the organization.

■ **Process for Conducting Background Checks**

Prior to conducting a background check, written permission must be obtained from the prospective employee or volunteer. Then, local and national organizations that conduct background checks should be contacted.

Once the background check is completed and reviewed on a prospective employee or volunteer, your organization must decide if it is going to hire the applicant or allow him or her to volunteer. If the person has offenses on his or her record, it is up to the organization to decide whether the individual should be hired. When making this decision, the following offenses listed on the following page should be taken into consideration.

- ✓ Failure to disclose criminal history. This includes convictions and deferred adjudication (sentencing).

- ✓ Probation. Consider if the person is currently, or has been, on probation for a crime.

- ✓ Pending charges. Even if the court has not heard the charge, this should be disclosed.

- ✓ Adjudicated cases. Take into consideration if the person has been convicted or sentenced for any of the following offenses (examples of disqualifying offenses from PA statute):

- ✓ Criminal homicide

- ✓ Aggravated assault or assault with a deadly weapon

- ✓ Rape or sexual assault, including statutory rape or assault

- ✓ Kidnapping or unlawful restraint

- ✓ Other crimes of violence

- ✓ Harassment or stalking

- ✓ Indecent assault

- ✓ Indecent exposure

- ✓ Endangering or injuring the welfare of a child

- ✓ Involuntary deviate intercourse

- ✓ Felonies related to prostitution, obscene, and other sexual material or performances

- ✓ Offenses involving corruption of minors, including child prostitution and child pornography

- ✓ Sexual abuse of a child

- ✓ Non-remote convictions involving theft or alcohol or drug offenses

- ✓ Crimes going against the mission of the organization

In making your decision, it may be helpful to check with the local school district and/or other organizations serving children and youth in your area to see what offenses disqualify an individual from working with youth in their organization.



■ Maintain Confidentiality

Again, the hiring of an individual is done at the discretion of the organization, but should not be completed until all of the facts are known about the person. Any information collected should be kept confidential except to the person or committee making the selection. And, all background checks, records, and follow-ups should be kept confidential in the applicant's personal file.

Although there is more work involved in conducting background checks, the minor inconvenience and cost of these checks is worthwhile if it means you can play a role in maintaining a child's innocence and protecting your workers, leaders, and church from negative publicity or civil and criminal litigation.

Documentation of Reference Check

Youth/Children Worker or Volunteer

Applicant Name: _____

Reference Name: _____

Date of Contact: _____

Method of contact and contact information:

Telephone: _____

E-mail: _____

Other: _____

Reference check type (check one):

Former Employer

Personal

Former Volunteer

Other Organization (please specify): _____

How long have you know the applicant? Under which circumstances?

What is your knowledge of this person's work with children/youth?

How would you describe this person's manner of interacting with children/youth?

Based on your observation, is this person reliable and dependable?

Would you feel comfortable with this person being alone with a small group of children/youth for a period of time? Why or why not?

Do you have any concerns we should know about regarding this person's ability to work with children/youth?

Were you ever made aware of circumstances in which this person's care of children/youth was called into question or criticized? If yes, please describe the circumstances.

Were you ever made aware of any criminal or civil investigations or actions taken against this person? If yes, please describe the circumstances.

Do you recommend this person to work with children/youth? Why or why not?

Is this person eligible to work with your organization's children again in the future? If no, why not?

Additional notes or comments:

Signed (person checking reference): _____

Printed Name: _____ Date: _____

About This Guide

“CHILD SAFETY FOR NURSERIES, DAYCARES AND PLAYGROUNDS” WAS DEVELOPED BY THE GUIDEONE CENTER FOR RISK MANAGEMENT®, A WHOLLY OWNED SUBDIVISION OF GUIDEONE INSURANCE.

In 1999, The GuideOne Center for Risk Management® was established to help safeguard churches, faith-based schools & colleges and senior living communities by providing them with the industry’s broadest variety of risk management resources.

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