



THE 8 MOST COMMON RISKS FACING CHURCHES

And How You Can Help Prevent Them



As a vital part of your community, your church hosts many people and many events.

Keeping everyone safe is priority number one.

Luckily, we've got a little experience in that area. With more than 50,000 commercial policyholders, we've seen it all — and our expertise can help you prevent some of the most common risks associated with churches, as determined by data from our claims records. Our easy-to-implement suggestions are a proactive way to help protect your church and the people who depend on it.



THE TOP 8 CAUSES OF DAMAGE AND INJURIES AT CHURCHES

1. Storms

Avoid overflowing and flooding by making sure gutters, downspouts and eaves are clear of debris. During cold spells, keep your thermostat above 55 degrees Fahrenheit to prevent frozen pipes.

2. Falls

Check floors, doorways and stairs for cracks and uneven tiles to prevent visitors from tripping and falling. Promptly remove snow and ice from entrances and parking lots to reduce the risk of slips and falls.

Slip and fall injuries are the second most common reason for church insurance claims.

3. Water Damage

Regularly inspect your facility and consider installing a leak detection system, such as Roost Smart Water Leak and Freeze Detectors that GuideOne offers to eligible customers. Keep the roof in good repair. Make sure there is adequate insulation and ventilation to avoid moisture buildup throughout the facility. Additionally, monitor the baptistry when it is filled to prevent overflow.

4. Theft and Vandalism

Lock all doors and windows when your facility is unoccupied, and keep a record of and control all building keys. Illuminate all buildings, doors and parking lots from sunset to sunrise. Develop relationships with local police and invite them to patrol the grounds at odd hours.

One in eight churches experience theft or burglary every year.

5. Accidental Fires

Have a licensed electrician inspect your electrical system to make sure it is functioning properly to prevent a costly fire. This step is critical if the building is more than 20 years old.

6. Lightning and Electrical Damage

Proper electrical grounding and surge protection devices safeguard against damage caused by power surges. The power company or an electrician can add a surge protection device to your electrical system and individual surge protectors can be connected to appropriate equipment.

7. Arson

At the end of the day, lock up ladders, tools and flammable materials, such as cleaning supplies and gasoline. Pick up trash and other combustible materials from the church grounds. Keep trees trimmed around windows and doors to eliminate potential hiding places for arsonists.

8. Sexual Misconduct

Have all job candidates and volunteers fill out an application and provide two references from organizations where they have worked in the past. Use a professional screening service or state agency to perform criminal background checks to see if there is any history of abuse or other reasons why interested candidates should not work with children. For further accountability, make sure multiple unrelated adults are present at any activity where children are present.

Conducting background screenings is one of the most effective ways to prevent sexual misconduct, especially with children.

▶ How can we help you and your organization in your mission to make a difference? Call us today to find an agent or get a free, no-pressure quote and insurance proposal. **1. 888.218.8561**

1111 Ashworth Rd / West Des Moines, IA 50265 / 1.888.218.8561 / [GuideOne.com](https://www.GuideOne.com) /    

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