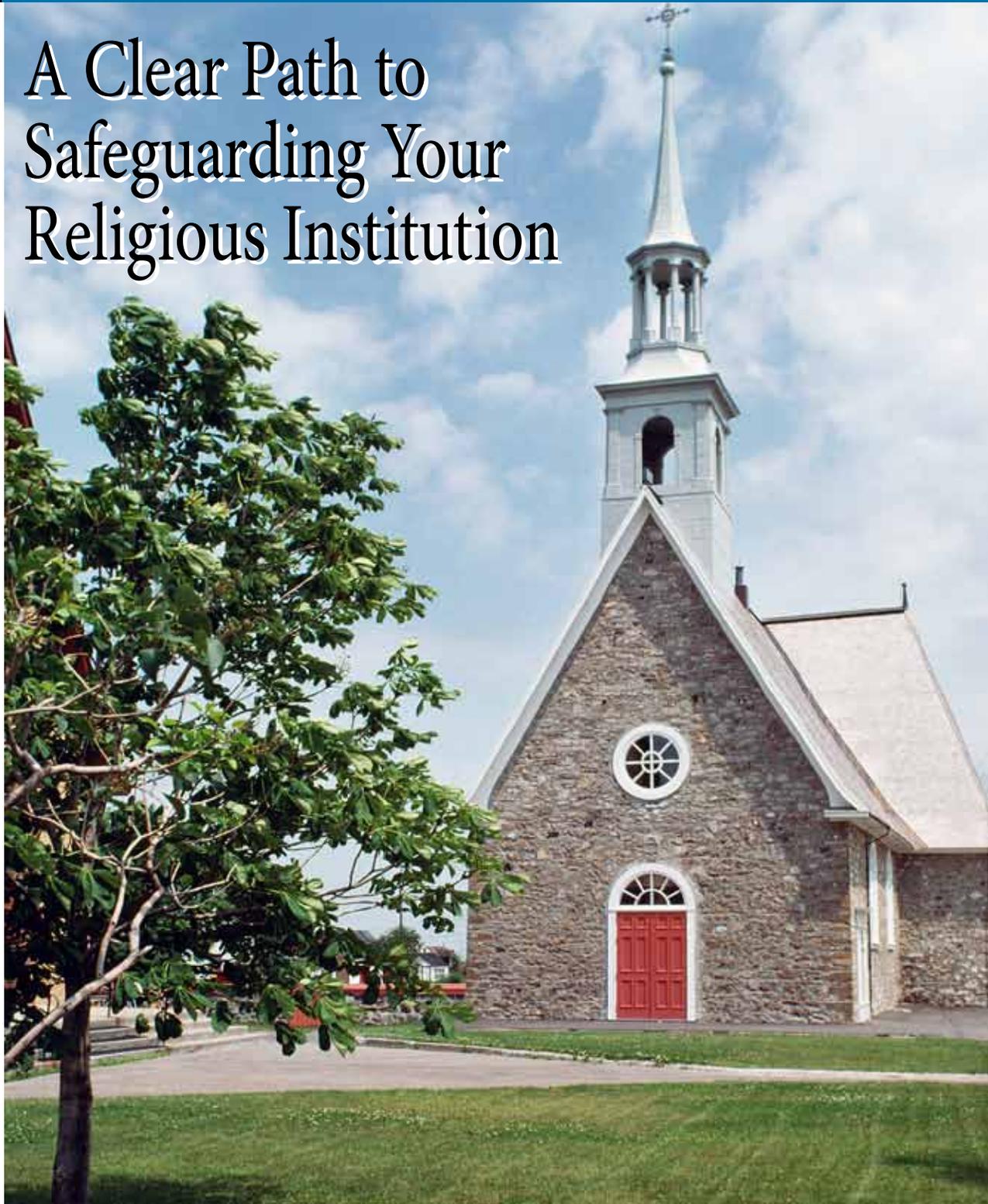




A Clear Path to Safeguarding Your Religious Institution



Making our Strength your Future

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Risk Management in Religious Organizations

Each year, religious organizations suffer significant losses from property damage, crime, automobile accidents and sexual misconduct.

Consider this information when evaluating religious organizations for crime, fire and liability exposures:

Exposures

Crime

Theft, robbery and burglary of cash and property – along with vandalism – are common crime exposures to consider when assessing a religious organization.

Fire

Fire exposures for religious organization properties vary based on the type of services, activities and facilities involved. Typically, losses incurred are substantial, often involving religious artifacts, furnishings and the structure. Fires may be incendiary, electrical, related to candles or caused by faulty heating equipment.

Liability

Liability exposures common to religious organizations include: slippery conditions, trip hazards, falling objects, defective furnishings, aging building services, using volunteers, hazardous activities, improper counseling, sexual misconduct or community use of premises.

Controls

Use these suggested controls to avoid these exposures:

Crime

- Implement a program of pre-employment screening.
- Implement procedures to limit the opportunity for theft.
- Limit the amount of cash on-hand. Deposit cash in a bank as soon as practical.
- Keep all rear and side doors locked at all times, if practical; however, this should not conflict with life safety and fire code requirements.
- Keep all cash and valuable artifacts in a safe or locked closet. Depending on the values, the safe should be burglary resistant.
- Regularly test and properly maintain the alarm. Protect safes or security closets with the burglar alarm system.
- Controlling access onto the property is the most important consideration in preventing vandalism.
- Ensure grounds and building entrances provide adequate lighting.

- Ensure exterior lighting fixtures are protected against breakage and that damaged lighting fixtures or burned-out bulbs get replaced as soon as possible.

Fire

- Make sure the facility complies with local building and fire prevention codes.
- Make sure design has means of egress in accordance with requirements of NFPA 101.
- Make sure building services meet local fire and building code requirements. The proper installation and maintenance of utilities is critical to fire prevention.
- Make sure the electrical system complies with NFPA 70, National Electrical Code.
- Make sure heating and air conditioning systems comply with NFPA 90B, Standard for the Installation of Warm Air Heating and Air Conditioning.
- Store supplies in conformance to local fire code requirements and follow good storage practices.
- Keep flammable and combustible liquids in covered containers when not in use.
- Store records in a secured area, separated by walls having a minimum of a one-hour fire resistance rating and protected in accordance with NFPA 232, Standard for the Protection of Records.
- Design, install and maintain fire alarm systems in accordance with requirements of NFPA 72, National Fire Alarm Code.
- Protect the building(s) with an automatic fire sprinkler system meeting the requirements of NFPA 13, Standard for the Installation of Sprinkler Systems. Maintain sprinkler systems in accordance with NFPA 25, Standard for the Inspection, Testing and Maintenance of Water-based Fire Protection Systems.

Liability

- Ensure premises are maintained in good repair.
- Evaluate applications for recreational or social use for activities that may be hazardous.
- Implement a written policy on the types of ministerial or counseling activities performed.
- Implement formal procedures to screen employees and volunteers before they may counsel or have unsupervised access to minors.
- Implement a comprehensive driver qualification, training and supervision program and keep in mind proper vehicle maintenance.

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Crime Exposure Controls for Religious Organizations

A crime prevention program for a religious organization should include:

Building Security – Burglary is a crime of opportunity. Research indicates that burglars look for places that offer the best opportunity for success. In choosing targets, burglars look for locations that contain something worth stealing and that look easy to break into. Burglars appear to be strongly influenced by the look and feel of the business they are planning to burglarize. Consequently, if the exterior of the building appears to reflect attention to security, the burglar will likely look for an easier opportunity. Good locks and ironwork contribute to making a building appear secure. Keep all rear and side doors locked at all times, if practical; however, this should not conflict with life safety and fire code requirements. Robbers target valuable religious artifacts of gold or silver, or those with precious jewels. Keep these items in a safe or locked closet and strictly control access to the safe or closet. Consider a burglary-resistant safe depending on the values of the items you are storing. Establish procedures and train personnel on what to do if a robber demands that they open the safe or closet.

Burglar Alarm System – A premises burglar alarm system may deter burglars. A central station burglar alarm system that sends a silent signal to a monitoring station, which dispatches guards on receipt of the signal, is preferred. An alarm system that sounds a local bell is better than no alarm at all – at the very least, it may scare off the burglar. If you use a safe or security closet to protect property, have it linked to the alarm system. Regularly test and properly maintain the alarm system.

Controlling Property Access – Religious facilities are often targets of vandalism. Vandals may break valuable stained-glass windows, damage religious artifacts, paint graffiti on walls and desecrate burial grounds. Overturned fixtures holding burning candles may start fires during acts of vandalism.

Patterns of vandalism indicate that vandals are attracted to isolated or remote areas, where they can commit the damage unobserved. Controlling access onto the property is the most important consideration in preventing vandalism.

Pre-employment Screening – Employee theft and embezzlement can range from theft of cash, to misappropriation of funds, to collusion with suppliers/vendors. Honest employees and volunteers are the first line of defense against employee theft. Use a personnel screening program to convey to all your organization's commitment to the highest level of integrity.

Procedural Controls – Consider:

- Implement procedures that limit the opportunity for theft. Arrange assignments so that the work of one acts as a control on that of another. For example, make two or more people responsible for collecting and counting the offerings from religious services; ideally, there should be regular rotation of these persons.
- Divide responsibilities and functions so that no one person has control over all facets of a transaction. For example, the person who makes the bank deposits or pays invoices should not be responsible for reconciling bank statements.
- Establish procedures to prevent check fraud. Don't leave check books unattended, instead keep them in a locked drawer or closet and review bank statements regularly. Authorized check signers should not also reconcile the accounts.

Cash Control – Whenever there is cash on premises, the risk of robbery exists. To reduce the risk, limit the amount of cash on-hand. Deposit cash in the banks as soon as practical. Personnel making bank deposits should vary the times and routes to lessen the risk of robbery. Alternatively, if the amount of cash is very high, consider an armored car service.

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Security Action Plan for Religious Organizations

Checklist

Religious organizations, such as churches, synagogues and mosques, are often located in isolated or rural areas and left unattended for extended periods of time, making it difficult to properly secure the facility. Consider a security loss control program to help reduce the potential for arson, bombing, vandalism and burglary:

Reduce Vulnerability

- Keep plants and shrubs trimmed to provide good visibility of the building and surrounding property.
- Request assistance from law enforcement, fire personnel and area residents to help increase observation of the property.
- Have adult members of the congregation randomly check the building daily or consider the use of a guard service.
- Install a protective lighting system that automatically turns on at sundown to illuminate the exterior of buildings, grounds and interior areas visible from the outside.
- Check credentials of outside maintenance personnel.
- Control access to air intakes of heating, ventilation and air conditioning (HVAC) systems to prevent attempts to introduce contaminants into the system.
- Remove potential fire hazards from the grounds, such as trash, lawn clippings and other debris.
- Do not leave cash in the facility.

Install Security Equipment

- Install dead-bolt locks on all exterior doors and assure doors and frames are solidly constructed and installed.
- Carefully control the distribution of keys to the building.
- Protect valuable stained-glass windows with burglary/vandal-resistant glazing.
- Install a central station fire and burglar alarm system that provides for remote monitoring.

Handle Threatening Situations

- Develop a written crisis plan of action applicable when threats are received, such as a bomb threat.
- Obtain a detailed physical description and report it to law enforcement authorities if suspicious persons or vehicles are observed.
- Call law enforcement officials if a suspicious package or letter is received. Do not handle the parcel. Be alert for letters or packages that display an excessive amount of postage, contain grease stains or have unfamiliar or missing return addresses.

- If threatening correspondence is received, handle the documents as little as possible, place all materials in a clear plastic bag and contact law enforcement authorities.
- Post emergency contact information at all telephones.

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Fire Prevention Checklist for Houses of Worship

Checklist

The extent of a house of worship's fire exposure depends on its scope of operations, accessibility to the public, physical location and construction. Combustible furnishings, candle usage, and arson are the primary fire risks. Use this checklist to provide a comprehensive exposure assessment.

General

- Are the building's draperies and decorations fire retardant?
- Is the building equipped with a lightning protection system?
- Do the electrical and HVAC systems appear to be in good working condition? When was the last time they were inspected by a qualified person?
- Are accumulations of combustible materials, such as vestments, paper supplies and decorations stored in an area separated by firewalls or fire barriers?
- Is the building protected by an automatic sprinkler system? If yes, is the system under a maintenance and service contract?
- Is the fire alarm system covered by a maintenance and service contract?
- Are artifacts, works of art and other collectibles that are in storage placed in a protected enclosure?
- Are draperies, tapestries and other decorations fire retardant? If not, are they located away from ignition sources, such as votive candle racks?

Operations

- Are fuel-powered equipment, such as lawnmowers, stored in a separate building?
- Are decorations located away from ignition sources, such as votive candle racks?
- When candles are used in ceremonies, is the candle distribution controlled? Are they kept at least 4 ft. (1.22 m) from combustible materials?
- Does a designated person remain for 30 minutes after candles are extinguished to ensure that re-ignition does not occur?
- Are kitchen facilities provided with fire protection and suppression systems?
- Are fire extinguishers in kitchens listed/approved for such use and located within 10 ft. (3 m) of any cooking equipment?

Incendiarism and Arson

- Are all exterior doors, windows and other openings securely locked when the building is not in use?
- Is the property adequately illuminated at night?
- Are lighting fixtures protected against breakage and burned-out bulbs replaced on a regular basis?

- Is there a need for the perimeter of the property to be fenced?
- Are bushes, trees and shrubs trimmed and located to prevent them from serving as places of concealment?
- Is the building protected by a burglar alarm system? If yes, is the system covered by a maintenance and service contract?

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Loss Control Services Publication

Four Steps in the Emergency Planning Process

Checklist

Every year, emergencies take their toll on business and industry – in lives and dollars lost. But something can be done. Business and industry can limit injuries and damages and return more quickly to normal operations, if they plan ahead. This handout outlines the four steps recommended by the Federal Emergency Management Agency (FEMA) that should be followed in setting up a comprehensive emergency management program.

Step 1 – Establish a Planning Team

- Form the team
- Establish authority
- Issue a mission statement
- Establish a schedule and budget

Step 2 – Analyze Capabilities and Hazards

- Review internal plans and policies
- Meet with outside groups
- Identify codes and regulations
- Identify critical products, services and operations
- Identify internal resources and capabilities
- Identify external resources
- Conduct an insurance review
- List potential emergencies
- Estimate likelihood of each emergency
- Assess the potential human impact
- Assess the potential property impact
- Assess the potential business impact
- Assess internal and external resources
- Determine planning and resource priorities

Step 3 – Develop the Plan

- Outline plan components
- Identify challenges and prioritize activities
- Write the plan

- Establish a training schedule
- Assign responsibility for training
- Coordinate the plan with outside organizations
- Maintain contact with other corporate offices
- Review the plan and revise, as needed
- Seek final approval
- Distribute the plan

Step 4 - Implement the Plan

- Act on assessments and recommendations
- Integrate the plan into company operations
- Conduct training
- Evaluate and modify the plan, as needed

For more detailed information on each of the steps, see Emergency Management Guide for Business and Industry, which is available from the Federal Emergency Management Agency, 500 C Street, SW, Washington, D.C., 20472. (202) 646-2500. The complete text of the Guide is available in pdf format from the FEMA Website at <http://www.cdc.gov/niosh/topics/prepared/pdfs/bizindst.pdf>.

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Safeguarding Your Religious Organization – Sexual Misconduct

Religious organizations must address concerns about sexual misconduct. Ensure that your organization has formal procedures to screen employees and volunteers before they may perform counseling or have unsupervised access to minors. Sexual misconduct policies should include these procedures:

- screening potential employees and volunteers for incidents of past misconduct
- providing environmental controls to minimize situations where misconduct could occur
- supervising staff and worshippers
- responding to any alleged misconduct

Hiring Practices

Exercise reasonable care and include these steps when hiring employees:

- ask applicants to complete a form that authorizes the organization to perform a background check
- review the form and any collected background information
- check references
- conduct personal interviews prior to hiring
- complete a thorough screening on all paid employees or volunteers before allowing them to work with children

Pre-Employment Screening

Require all potential employees and volunteers to complete a comprehensive application form and check the background information provided. Employment applications should include questions on whether the applicant has been convicted of a crime involving the abuse of children.

In addition to completing an application, remember:

- applicants should be interviewed to assess their experience and to explore indicators of potential problem behavior
- all persons working at your facility should be checked with state registries for child abuse or other criminal histories
- persons with a past history of abuse should not be employed, even if they are licensed and certified

For deep discounts on background screening services see our LexisNexis Volunteer Screening brochure (Adv. 669 Ed. 2) titled “Background information for peace of mind” under the additional services tab.

Environmental Controls

Avoid putting religious personnel into situations that might lead to temptation or the perception of sexual misconduct. This is especially true in cases of individual assistance or counseling sessions:

- limit counseling to designated hours
- have a third person present or available during the session
- maintain visibility at all times
- provide viewing panels in doors where counseling occurs
- limit the duration, number or frequency of sessions
- record counseling sessions
- arrange furnishing to maintain proper distance and separation between parties
- provide direct and unobstructed access to the exit door

Supervision

Appropriately supervise your volunteers and staff, especially those working with children. Implement these general rules for supervising volunteers and staff:

- ensure that at least one unrelated adult is present when counsel is performed or children are being supervised
- develop a code of conduct for your staff, including:
 - policies concerning socializing and accepting gifts from persons and appropriate and inappropriate touching
 - disciplinary procedures in the event of staff misconduct

Investigation

Establish a formal policy for investigating and responding to allegations of sexual misconduct:

- investigate all complaints of inappropriate behavior promptly
- monitor all persons being investigated to prevent possible additional incidents from occurring
- ensure a timely and fair hearing of all parties involved
- discipline persons who have committed misconduct

Employee Training

Train employees on abuse prevention, including:

- ways to recognize events that may constitute abuse, neglect or mistreatment
- appropriate interventions for dealing with aggressive or catastrophic reactions of children
- how to recognize signs of burnout, frustration and stress in employees that may lead to abuse
- procedures for reporting and investigating alleged incidents of abuse
- comprehensive training during initial orientation and follow-up training at regular intervals

Isolation

Identify and correct features of the physical environment, such as secluded areas, that make abuse, neglect or mistreatment more likely to occur:

- modify the building and premises to improve sight lines
- install glass panels in walls and doors to allow staff to more easily view children
- clear outdoor areas of trees or brush to remove potential hiding spots
- lock closets with individually keys and provide keys only to authorized personnel
- consider closed circuit television (CCTV) to monitor and record outdoor playgrounds and area perimeters to control access to your facility

Access Control

Limit access to only authorized persons:

- fence off outdoor play areas to protect them from unauthorized access
- install locking devices on all doors to prevent access from the outside. Be sure these doors comply with local fire department requirements for life safety
- require all visitors, including parents, to sign in
- escort visitors while on the premises

Other Strategies

Consider these additional procedures:

- maintain a sufficient number of staff on each shift to meet the needs of the children
- supervise volunteers and staff to identify inappropriate behavior and issue discipline, as necessary
- question parents about any special needs of the child during the initial evaluation
- inform families and staff about procedures for reporting concerns, incidents and grievances

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Sample Child Protection Policy

1. Goal
2. Definition of “children”
3. Pre-employment procedures for paid and volunteer workers
4. Volunteers must be members of the organization
5. Classification of workers
6. Minimum age
7. Six-month rule
8. Volunteer applications
9. References
10. Confidential interviews
11. Criminal background check
12. Vehicle safety
13. First aid training
14. Identification of workers
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19. Two-adult rule
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22. Worker training
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24. Awareness of organization policy
25. Children’s pickup
26. Release of claims
27. Reporting policy
28. Reporting obligation
29. Reports required
30. Incident report
31. Confidentiality
32. Investigation of alleged abuse or neglect
33. Suspension of duties
34. Preservation of records
35. Ministerial care
36. Liaison with the community



Sample Child Protection Policy

General

1. Goal

It shall be the goal of _____ to provide a safe environment for the physical and emotional well being of all children participating in activities, including participants in any daily or temporary childcare programs. The organization's goal is to inform workers and enforce policies to ensure that all children are safe and well protected while attending scheduled activities.

Future revisions to this policy may be made with the authorization of both the Pastor and the Personnel Committee.

2. Definition of "children"

The term "child" or "children" shall include all persons under the age of eighteen (18) years.

Selection and Screening Process

3. Pre-employment procedures for paid and volunteer workers

It is the goal of _____ to adequately screen the applications of persons desiring to work with children participating in all programs, including participants in any daily or temporary childcare programs.

4. Volunteers must be members of the organization

All volunteers who work with children must first be members of _____. Under certain circumstances, the Pastor or the Personnel Committee may authorize an exception to this rule for a specific planned event.

5. Classification of workers

In order to screen workers appropriately for their responsibilities, the ministerial staff person responsible for each division will categorize workers into two categories: primary and secondary. These terms refer to the relative levels of responsibility and risk, not to the ages of the children being served.

Primary volunteer workers: Includes all paid staff members plus those volunteers in roles with greater responsibility or risk are classified as primary workers and should meet the primary screening standards. Must be eighteen (18) years of age.

Secondary volunteer workers: Persons who occasionally interact with children and/or do so in less risky circumstances. i.e.: Religious education teachers and volunteers who see children only in a group setting, on premises, or who interact with children in the presence of an approved primary worker are classified as secondary workers. This category may also include parents of participants who help supervise activities. All volunteer workers under the age of eighteen (18) will be considered secondary workers.

6. Minimum age

All primary volunteer workers must be 18 years of age or older. Younger persons may assist adults, but may not take the place of adult workers. The organization may employ responsible teens (under the age of 18) only in positions with and under the direct supervision of an approved adult worker.

7. Six-month rule

No volunteer will be allowed to work with children in any capacity until they have been an active and participating member of the religious organization for a minimum of six (6) months. The applicant must have been a regular attendee and involved in activities for that period of time. This time of interaction between our leadership and the applicant allows for better evaluation and suitability of the applicant for working with children.

The six-month rule may be waived with the authorization of the Personnel Committee, as in the case of a new staff member. If waived, program ministers must take additional steps to screen the applicant.

8. Volunteer applications

Volunteer applicants must complete and sign an *Application for Volunteer Workers Who Will Work with Children*.

Applications will be submitted to the administration office. The person in charge of the division in which the volunteer will work will be responsible for the interview process and reference checks. If an applicant needs additional confidentiality they may choose to submit their application to the person in charge of their division or directly to the head of the organization.

The religious organization keeps all confidential information received in the applicant selection process. Such information will be stored with access afforded only to appropriate staff on a need-to-know basis.

If the organization learns of false, misleading or amended information on an application that could cause potential danger to children or liability to the organization, that person will be terminated.

9. References

The person in charge of the division in which the person will work must check and document at least three (3) references for each primary worker applicant and must conduct a reasonable inquiry into the character of secondary worker applicants. References may be checked by phone, mail or in person.

Whenever possible, the three references should include:

- a person who has known the applicant for an extended period;
- a former supervisor; and
- a member of the applicant's immediate family.

Information gained in these checks should be noted directly on the application.

10. Confidential interviews

All applicants desiring to work with children must be interviewed for suitability for the work they desire to do. The leader of the program in which the applicant will work conducts interviews. A team of interviewers may be used. The organizations policy concerning prevention and response to child abuse and neglect must be discussed during the interview.

11. Criminal background check

A criminal background check and child abuse registry check shall be required for all children's worker positions, both employee and volunteer workers. No one who has been convicted of a crime involving misconduct with children will be allowed to work with children. Completing the *Application for Volunteer Workers Who Will Work with Children* authorizes the organization to conduct these checks. Background checks will be kept confidential in a locked file with access afforded only to appropriate staff on a need-to-know basis.

The designated representative will conduct criminal background checks notifying the appropriate person if a negative report is received.

12. Vehicle safety

Persons who drive _____ owned or privately-owned vehicles for conducting business or transporting children on a regular basis must maintain a current valid state driver's license, provide proof of insurance in such amounts as may be required by the organization and comply with all other transportation policies.

13. First aid training

It will be the goal of the organization that most paid employees who work with children will maintain current certification in basic first aid and basic CPR (or the equivalent) as required by applicable licensing requirements or other local regulations. The organization will pay the cost of this training. Employees will be paid for attending training. Volunteer workers are encouraged, but not required to get training if they frequently accompany children on activities such as recreational activities, camps, retreats, mission trips or any other activity with an element of risk.

14. Identification of workers

All employees or volunteers who are engaged to work with children must be photographed with copies of those photographs kept in their personnel file.

15. Identification badges

All employees and volunteer workers, both primary and secondary, who work with children, are required to wear a photo identification name tag whenever they are supervising children. These tags will be provided by the organization and will show the worker's name and their picture.

16. Acknowledgement of organization policies

All applicants must acknowledge in writing that they understand the organization's policies pertaining to the protection of children and that they agree to abide by them. This requirement will be met by having applicants sign the Acknowledgement of Receipt form.

Supervisory Requirements

It is the policy of the organization to provide adequate supervisory control of persons working with children participating in all programs, including daily or temporary childcare programs. The following regulations shall be applicable to all primary and secondary workers having contact with children participating in all programs:

17. Safety of children

It is the responsibility of all persons having contact with children participating in programs to promote the emotional and physical safety of the participants giving regard to all factors and circumstances known to them. If in their opinion, an unsafe condition exists; such persons shall immediately take appropriate precautions under the circumstances to protect all children. Nothing contained in any other policy, procedure or instruction shall be construed to relieve persons having contact with children from this responsibility.

18. Preschool identification system

To reduce the possibility of kidnapping, the organization will have in place an identification system so that the adults who drop off a small child are the same adults who pick the child up. The person in charge shall maintain the system to identify persons authorized to pick up and take responsibility for preschool children leaving an activity. The identification system will not be necessary for children above the grade of kindergarten unless a parent specifically requests it in writing.

19. Two-adult rule

It shall be the goal of _____ that a minimum of two workers will be in attendance at all times when children are being supervised during an activity regardless of the number of participants, location or activity. At least one of these must be a primary worker. These two adults cannot be related to one another.

Some youth religious education classes may have only one adult in attendance as the teacher while the class is in session. In these instances, doors to the classrooms will be either removed or will remain open. Windows may be installed between these classrooms for full visibility. At no time should an adult ever be in a room or an enclosed area alone with a child.

20. Observation of children

Activities for children should be scheduled in areas visible from adjoining areas. Such visibility will be maintained by leaving curtains and blinds open and, wherever possible, by leaving the door to the room open. Reasonable exceptions to this rule may be made by the religious leader in charge where seclusion is necessary for rest provided two unrelated workers are present in the room at all times.

At no time will an adult meet alone with a child in any room where the door is closed or in an area where they cannot be seen. A clear glass window will be installed in the door of all rooms typically occupied by children and into the door of all offices.

21. Ratio of workers to children

It is required that a reasonable ratio of adults to children is maintained at all times involving the supervision of children. The religious staff member responsible for the division shall be primarily responsible for setting and maintaining a reasonable ratio of workers to children giving due regard to all factors present, including the number and age of the participants, the nature of the activities and the location where the activities are taking place.

22. Worker training

Each new worker will be given a copy of _____ Child Protection Policy. They must sign a statement indicating they have received and read both before they can begin working with children.

23. Ministerial and staff oversight

The ministerial staff member responsible for each division shall coordinate with the respective ministry coordinators to ensure ongoing supervision of all workers. This should include regular unannounced visits into classes and other program sites.

24. Awareness of organization policy

The minister responsible for each division shall periodically review the definition of child abuse and neglect as defined by law and the organizations's policy concerning these crimes. These reviews can be conducted either with the workers individually or in groups, at least once a year and following each change in or addition to such policies. Each worker shall acknowledge receipt of a written copy of the policy prior to the time they commence working with children and after each change to such policy. Each worker shall acknowledge participating in the periodic review of the organization's policies and procedures. The signed acknowledgements shall be retained in the personnel file of the worker.

25. Children's pickup

Children who are six years old or older are permitted to leave the area of the activity at the conclusion of the scheduled activity without further supervision of the workers unless otherwise instructed by the parent or guardian. If their parent or guardian does not pick up a child younger than six on time, the child will be kept by their teachers in the children's area where safe supervision can be continued until the parent or guardian is located. A child of twelve years or younger shall not be taken from or allowed to leave the organizations property, either unattended or in a group without specific parental permission.

26. Release of claims

Prior to any activity away from the organization's grounds, a Release of Claims will be necessary to be signed by the child's parent or legal guardian. Without the form signed and in the possession of the organization, the child will not be allowed to participate in the away activity.

Reporting and Responding to Alleged Child Abuse or Neglect

27. Reporting policy

It is the policy of the organization to report any incident of child abuse or neglect toward any child. This would include participants in temporary childcare programs.

- Do not treat any suspicion as frivolous.
- Notify your supervisor immediately. Commence the investigation right away.
- The staff member in charge should suspend the accused person from the performance of duties involving children until the official investigation has been completed.
- Cooperate fully with law enforcement officials.
- The religious leader or his agent will inform victim and victim's family of the steps that are being taken, and continue to keep them advised of the status of the investigation. If child abuse is confirmed, ask the victim and the victim's family what action they would like to take in the matter and fully cooperate to address their requests within the bounds of a legal and prudent response. (Legal counsel should assist in this determination.)
- In an instance where child abuse is confirmed, the organization will immediately dismiss the worker from their position. Termination will be considered appropriate in the circumstances.
- In instances where evidence is inconclusive, the organization should take action with the advise of legal counsel in consultation with law enforcement officials depending on the strength of the evidence available and after consideration of the victim and the victim's family's requests.
- The religious leader, in consultation with legal counsel, will determine the amount of information he believes is appropriate to relate to the organizations membership. Usually commenting in detail on an ongoing investigation is not wise.

28. Reporting obligation

By _____ law, anyone who has reasonable cause to believe that a child is being physically abused, sexually abused, neglected or is dependent is required to report this information. If you suspect abuse, you should call your local Child Abuse Hot line and religious leadership should also be informed immediately of any suspected child abuse.

29. Reports required

Any worker of the religious organization who has cause to believe that a child's physical or emotional health or welfare has been or may be adversely affected by abuse or neglect shall report that belief according to the following procedure:

- The worker shall report such belief to the religious leader, a member of the staff and/or leadership.
- The religious leader or staff member will immediately report to one of the following: the local Child Abuse Hotline or any local law enforcement agency.
- The religious leader or his agent will notify the parents of the child (unless the parent is the person responsible for the abuse or neglect).
- The religious leader, or his agent, in consultation with the chairperson of the Personnel Committee will notify the appropriate legal counsel.
- The religious leader, or his agent, will notify the organization's insurance agent that an abuse report has been filed with the appropriate local or state agency.

30. Incident report

The person making a report should identify:

- The name and address of the child.
- The name and address of the person responsible for the care, custody, or welfare of the child.
- Any other pertinent information concerning the alleged or suspected abuse or neglect.

31. Confidentiality

All reports of child abuse or neglect shall be held in absolute confidence. No person shall communicate any information concerning the alleged event to any person except as necessary to cooperate with any official investigation. Any breach of this confidentiality by an employee shall be cause for immediate dismissal. The pastor, in consultation with the official conducting the investigation may authorize limited additional disclosure if necessary to protect other children from harm in the near future, particularly where the person responsible for the abuse cannot be identified, but in no case shall the identity of the victim or the accused person be disclosed except as required by law.

32. Investigation of alleged abuse or neglect

No person shall attempt to conduct a detailed investigation either through examination or interrogation of the child, the accused person or a witness. It is acceptable to obtain a reasonable amount of information to have cause to believe a child has been abused or neglected. Interviews shall be conducted only by authorized officials of the agency to whom the suspected crime has been reported or, when appropriate, by legal counsel or persons representing the organization in an official capacity. All employees and volunteers shall cooperate with the official investigation as requested.

33. Suspension of duties

A person accused of child abuse or neglect will be suspended from all duties involving children. This would include all childcare, teaching, transportation or sponsorship duties. The Personnel Committee is not authorized to conduct an investigation of the incident but is allowed to monitor any such investigation and receive confidential information concerning the incident as may be necessary to determine issues concerning continuation of employment and compensation. The person accused should be suspended on 'paid leave' until the investigation is completed. This removal from duty should occur in such a way that an innocent person is not immediately deemed guilty. There are false claims made each year. If the allegation is determined to be unsubstantiated, the employee can be returned to their prior position.

34. Preservation of records

Copies of all documents relating to an event of abuse or neglect, including a list of all persons known to be present or in the vicinity shall be transferred to the religious leader or his agent. They will review them to determine if the documents are complete in accordance with the organization's policy. If any documents are missing, they shall make a written notation and transfer the documents to the business administrator who shall retain them until advised that all criminal and civil investigations and actions have been completed.

35. Ministerial care

The staff shall encourage and assist the child and the parents in securing appropriate counseling, care and support. In the event the abuse or neglect involves a member or employee of the organization, the staff shall encourage and assist the individual in securing appropriate religious care and support, including third-party counseling, being mindful of the potential for a conflict of interest.

36. Liaison with the community

The religious leader, or his appointed agent, will serve as the organization's sole access to the media. The organization should emphasize to the public its position on child abuse, its concern for the victim and the extensive steps being taken to address the safety of all children.

Material adapted with permission from *kentuckybaptistconvention.org*



Sample Background Check Authorization

CONFIDENTIAL

Religious Organization Name: _____

Religious Organization Address: _____

Full Name: _____

Any Former Name(s) and Dates Used: _____

Current Address: _____

Since: (month) _____ (year) _____

Previous Address: _____

From: (month) _____ (year) _____

Previous Address: _____

From: (month) _____ (year) _____

Social Security Number: _____

Date of Birth: _____

Telephone Number: _____

Drivers License Number/State: _____

The information contained in this application is correct to the best of my knowledge. I hereby authorize the religious institution named above and its designated agents and representatives to conduct a comprehensive review of my background causing a consumer report and/or an investigative consumer report to be generated for employment and/or volunteer purposes. I understand that the scope of the consumer report/ investigative consumer report may include, but is not limited to the following areas: verification of Social Security number; current and previous residences; employment history, education background, character references; drug testing; civil and criminal history records from any criminal justice agency in any or all federal, state, county jurisdictions; driving records; birth records and any other public records.

I further authorize any individual, company, firm, corporation, or public agency (including the Social Security Administration and law enforcement agencies) to divulge any and all information, verbal or written, pertaining to me, to the religious institution named above or its agents. I further authorize the complete release of any records or data pertaining to me which the individual, company, firm, corporation, or public agency may have, to include information or data received from other sources.

I hereby release the religious organization named above, the Social Security Administration, and its agents, officials, representative, or assigned agencies, including officers, employees, or related personnel both individually and collectively, from any and all liability for damages of whatever kind, which may, at any time, result to me, my heirs, family, or associates because of compliance with this authorization and request to release.

Signature: _____ Date: _____

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Acknowledgement of Receipt of the Child Protection Policy Statement

I have read and understand Child Protection Policy Statement. I understand that my service as an employee of _____ or as a volunteer worker who works with children at _____ is dependent on my strict adherence to these policies.

Name (please print): _____

Signature: _____

Witness: _____

Date: _____

Material adapted with permission from *kentuckybaptistconvention.org*



Release of Claims Form

NAME OF PARENT OR GUARDIAN (please print): _____

ADDRESS: _____

CHILD'S NAME: _____

ACTIVITY: _____

DATE(S) OF ACTIVITY: _____

I hereby affirm that my child shall be participating in the above named activity and certify that I am cognizant of the inherent dangers associated with participation in the Activity and with the fact that participating in the Activity may take place outside of, or off of, the religious organization's premises.

I understand and agree that neither _____, not its trustees, representatives, instructors or agents may be held liable in any way for any occurrence in connection with my child's participating in the Activity which may result in injury, harm or other damages to me or my family.

As a part of the consideration for being allowed to enroll and participate in the Activity, I hereby personally assume all risks in connection with my child's participation in the Activity. I further release _____, its trustees, instructors, agents and representatives for any injury or damage which may befall my child while my child is enrolled in or participating in the Activity. I further agree to save and hold harmless _____, its trustees, instructors, agents and representatives from any claim by me or my family, estate, heirs or assigns arising out of my child's enrollment and participation in the Activity. I also authorize _____ to render or obtain such emergency medical care or treatment as may be necessary should any injury, harm or accident occur to my child while participating in the Activity.

I further state that I am of lawful age and legally competent to sign this affirmation and release; that I understand the terms herein are contractual and not a mere recital; and that I signed this document of my own free act and volition. I further state and acknowledge that I have fully informed myself of the contents of this affirmation and release by reading it before I have signed it.

I have executed this affirmation and release on the ___ day of _____ 20___

Signature _____

Material adapted with permission from *kentuckybaptistconvention.org*



Applicant Statement

I hereby certify that I have read and completed the above application. My answers are true and correct to the best of my knowledge.

I give permission for the organization to maintain my photograph on file and to conduct a criminal-court background check on me now and at regular intervals. If allowed to work with children I agree to be bound by the bylaws and policies of

_____.

I hereby authorize all persons, schools, organizations and law enforcement agencies to supply _____ with any information concerning my character or background in connection with working with children and I hereby release them from liability or damages which may occur as a result of their response to this request.

I authorize _____ to supply my service record, in whole or part, to any prospective or future organization or agency with a legal and proper interest in them. I understand that if allowed to serve, that any misrepresentation made by me in this application shall be considered sufficient cause for my dismissal without advance notice. I have been appraised of and support the organization's position regarding the problem of child abuse and neglect.

Signature: _____ Date: _____

Material adapted with permission from *kentuckybaptistconvention.org*



Application for Volunteer Workers who will Work with Children

This application is to be completed by all applicants for positions involving the supervising or custody of children. It will assist the organization in providing a safe and secure environment for all preschoolers, children and youth.

The term "child" or "children" includes all persons under the age of eighteen (18) years.

Date: _____

Full Name: _____

Address _____ City _____ State _____ Zip _____

Home Phone _____ Cell Phone _____ Business Phone _____

Driver's License # _____ State _____ Expiration Date _____

Date of Birth _____ Social Security # _____

Position applying for: _____

Date you would be available _____

Days of the week available _____

Are you a member of this organization? Yes ____ No ____

Please list the names and locations of other religious organizations that you have attended regularly within the last 10 years.

Please list the names of three other members of the organization who know you:

1) _____

2) _____

3) _____

List the names and addresses and phone numbers of three personal references

1) _____

2) _____

3) _____

Because we care for our children and desire to protect them, we ask you to please answer the following questions. We understand they are personal and we will protect your privacy.

Have you ever been known by another name?

Yes ____ No ____ . If yes, please explain: _____

During your lifetime, have you ever been arrested for molesting or abusing a child, accused of physical assault or a sexual offense of any nature?

Yes ____ No ____ . If yes, please explain: _____

Have you ever been prosecuted for child abuse or molestation?

Yes ____ No ____ . If yes, please explain: _____

Are you willing to be photographed for the confidential personnel records?

Yes ____ No ____

Are you willing to wear a photo identification nametag whenever you are supervising children?

Yes ____ No ____

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A Fleet Safety Program for Religious Organizations

Fleet safety programs work to keep drivers – as well as those with whom they share the road – safe. They also work to change driver attitudes, improve behavior and increase driver skills toward a “be safe” culture. By instructing your drivers in basic safe driving practices and rewarding safety-conscious behavior, you can help your drivers and their families avoid tragedy.

Use the information in this publication to implement a fleet safety program in your religious organization.

Operations

Safety policy – Use a safety policy, or similar tool, to instruct drivers that the safe operation of vehicles is extremely important. Discuss your safety policy with volunteer drivers as well.

Employee and volunteer drivers – Control the operation of your vehicles to minimize the likelihood of crashes. Even when employees and volunteers use their own vehicles to perform tasks, such as picking up supplies or going to the post office, you should be concerned about their driving skills. Your organization may be held liable for damages should the driver become involved in an accident. Make sure to review the safety policy and accident procedures of your religious organization prior to their taking on driving responsibilities.

Driving – Make sure all drivers and passengers are in a proper seating position and secured in a seatbelt whenever any vehicle is in motion. Drivers taking medication should be aware of side effects and decline to drive a vehicle if they have any concerns about adverse reactions to the medication. Also consider driver fatigue before assigning driving tasks, especially when providing transportation services at unusual hours and during adverse weather conditions. Prohibit the use of cellular telephones, two-way radios and other communication devices when the vehicle is in motion.

Substance abuse – Prohibit the use of controlled substances by drivers and prohibit drivers from consuming alcohol for four hours before driving and anytime during working hours.

Vehicles – Give special consideration to the types of vehicles your religious organization owns and operates. The operation of passenger-carrying vehicles, such as vans or buses, greatly increases your exposure. And, older vehicles, especially school buses manufactured prior to 1977, may not have the safety equipment required on newer vehicles.

Loaned vehicles – Religious organizations will sometimes loan vehicles to other organizations or groups. When this occurs, it is best to loan the vehicle with a driver unless driver fatigue is an issue. If you do not provide a driver, make sure the borrower has controls in place to qualify its own driver and verify the organization’s insurance coverage.

Personal use of vehicles – If you allow employees or volunteers to use their vehicles for personal activities, make sure to instate specific rules on who is allowed to operate the vehicle and the acceptable radius of operation.

Security – Prevent theft of vehicles by locking all vehicles when unoccupied, activating alarm systems, securing keys in a safe location and using other crime prevention precautions, such as adequate lighting.

Driver Qualification, Training and Supervision

Establishing policy – Establishing a meaningful and realistic driver selection and qualification program is vitally important. Screen all individuals, including volunteers, who will be driving vehicles on behalf of your organization. Make sure that they are qualified and have safe driving records. Do not assume that anyone who drives is suitable to drive for your organization.

Driver history – Make sure your employment application requires information on driving history and a copy of the driver’s Motor Vehicle Record (MVR) when an applicant is likely to operate a vehicle for your organization. Obtain an MVR from each state where a driver holds a license to ascertain that the applicant has a valid license and to review the driver’s past record. A driver may be licensed in multiple states to spread violations and give the appearance that he/she has an acceptable driving record. A history of accidents and moving traffic violations could indicate a major problem with the applicant. Update MVRs periodically to identify any problems that might have developed.

Reference checks – Check references with previous employers. Request specific information on the ability and experience of the potential employee in the operation of vehicles, length of employment, job performed (types of vehicles and frequency of operation), accident record and if the previous employer would rehire the individual.

Volunteer drivers – Verify that volunteer drivers are properly licensed. Keep a copy of his or her driver's license on file. If volunteers operate their own vehicles, verify that their vehicles are properly insured.

Driver testing – Have a qualified driver take a test drive with the employee, applicant or volunteer to determine any deficiencies in driving skills. Evaluate defensive driving techniques. Defensive driving is driving to prevent accidents in spite of the incorrect actions of others or adverse driving conditions (such as weather, traffic, lighting, vehicle or road conditions, or the driver's physical or mental state). Any bad driving habits should be corrected prior to a driver's first trip.

Driver training – Demonstrate the proper way to operate different vehicles, including where controls are located, and keep driver training documentation in the employee's personnel file. Give special consideration when providing transportation for organization members. When 15-passenger vans are employed, their unique handling characteristics and their greater risk of having a rollover crash, requires drivers to be specially trained in their operation.

Emergency procedures – Establish emergency procedures to deal with problems encountered while en route. In case of mechanical problems, the driver should know what to do with the disabled vehicle and who to contact. Establish proper procedures to follow in case of an accident.

Driver issues – Consider fatigue and driver physical fitness when assigning driving tasks. Recordkeeping – Include in the employee's personnel file a copy of the driver's license and current MVR, and information on reference checks, road testing and training.

Vehicle Maintenance and Inspection

Recordkeeping – Keep records of all preventive maintenance and repair work performed on your organization's vehicles. The maintenance record can provide clues to help determine the source of problems that might have been overlooked in routine maintenance, or to identify a vehicle that is not being operated correctly by a driver. Useful maintenance records clearly identify the vehicle, are kept current, only record meaningful data and get reviewed on a periodic basis.

Pre-trip inspection – Make sure drivers inspect vehicles at the start of each trip to ensure that everything is functioning properly, especially equipment related to safe operation, like tires, lights and windshield wipers. Any concern regarding the vehicle should be brought to a superior's attention.

Accident Reporting, Recording and Analysis

Preparedness – Establish a system of reporting, recording and analyzing the facts surrounding accidents. Review the procedures often to ensure that all those involved know their role, and that the procedures provide for a thorough analysis of the events that led up to the accident. Carry in your organization-owned vehicles an information packet containing instructions and forms for use in case of an accident. If a volunteer is involved in an accident while operating his or her vehicle on behalf of the organization, the volunteer must report the accident to the religious organization, as well as to his or her own insurance company. For additional information, please see Auto Claim Report under Fleet Exposure, LC-121 (12/07) Ed. 2. If you would like to order additional brochures, please contact your local independent insurance agent.

Accident investigation – Make sure all accidents are investigated. To avoid problems in the future, you'll want to know the specific act that was involved as well as the conditions responsible. Find out if your driver could have prevented the accident.

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Safe Operation of 15-Passenger Vans

Research conducted by the National Highway Traffic Safety Administration (NHTSA) indicates that the risk of a rollover crash greatly increase when 10 or more people ride in a 15-passenger van. This increased risk occurs because the passengers' combined weight raises the vehicle's center of gravity, shifting it rearward. As a result, the van has less resistance to rollover and handles differently from other commonly driven passenger vehicles, making it more difficult to control the vehicle in emergency situations. Placing a load on the roof also raises the center of gravity and increases the likelihood of a rollover.

In studies of single-vehicle crashes, NHTSA found that more than 90 percent of rollovers occur after a driver has lost control of the vehicle and has run off the road. Three major situations can lead to a rollover in a 15-passenger van:

- The van goes off a road and strikes a ditch, embankment or object, or runs onto soft soil;
- The driver is fatigued or driving too fast for conditions;
- The driver overcorrects the steering in a panicked reaction to an emergency or to a wheel dropping off the pavement.

What can organizations do to protect passengers?

Organizations that operate 15-passenger vans should have a written seat-belt-use policy, and drivers should be responsible for enforcing the policy. Passengers can reduce their risk of being killed or seriously injured almost 75 percent by simply using their seat belts.

Significant differences in the design and handling characteristics of 15-passenger vans make them drive differently from other passenger vehicles. Therefore, an organization that operates 15-passenger vans should select experienced drivers to drive the van on a regular basis. These drivers will then gain valuable experience in handling the van. This experience will help make each trip a safe one.

Because most rollover crashes do not involve other vehicles, they are often preventable. The following are some tips that can help drivers minimize the risk of a rollover crash and serious injury:

- Avoid conditions that lead to a loss of control. Never drive while under the influence of alcohol or other drugs. Make sure you are well rested and attentive, and always slow down if the roads are wet or icy.
- Drive cautiously on rural roads. Be particularly cautious on curved rural roads and maintain a safe speed to avoid running off the road.
- If your wheels drop off the roadway or pavement, gradually reduce speed and steer back onto the roadway when it is safe to do so.
- Make sure the tires are properly inflated and the treads are not worn.
- Have passengers sit in seats that are in front of the rear axle, when the van is not full.

- Do not allow more than 15 people to ride in the van.

Remember, 15-passenger vans are substantially longer and wider than cars. They require more space and additional reliance on the side-view mirrors for changing lanes. They do not respond as well to abrupt steering maneuvers and require additional braking distance.

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The Cincinnati Insurance Company

Auto Claim Report

Why complete this form?

Complete this report form for your records so you can quickly give accident details to your agent or claims representative. They'll use the details to start work sooner, and you'll avoid the trip to pick up the police report. Using our report form can also help you record an incident when the police don't respond, during weather emergencies or after accidents on private property, for example.

What to do after an accident:

- When conditions and/or regulations permit, move onto shoulder or side of roadway to prevent further damage/hazards. Place warning signals promptly.
- Contact the police, or ask someone else to do this if you cannot.
- Summon medical assistance if anyone is injured. Repeat call after five minutes if no help arrives.
- Keep calm. Be courteous. Don't argue. Make no statement concerning the accident to anyone **except** a police officer. Get the officer's name, department and badge number.
- **Do not accept responsibility or apologize for anything.**
- Complete this report on the scene. Fill in all information.
- Obtain the names, phone numbers and addresses of witnesses.
- Obtain the names and addresses of all persons injured regardless of how minor the injury.
- Do not administer first aid, unless you are qualified to do so.
- If an employee, report as soon as possible to your supervisor.
- Before leaving the accident scene, check to see that you have all the facts.
- **For prompt claims help, call your agent.**

Our Insured Driver

Name _____

Address _____

City _____ State _____ ZIP _____

Home Tel. No. _____

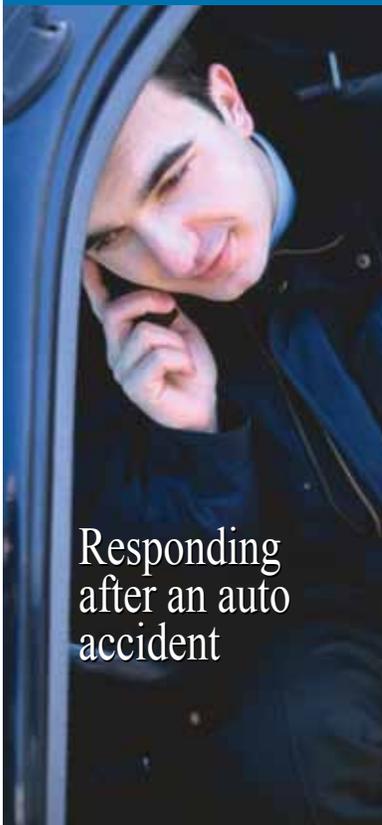
Work Phone No. _____

Our Insured Vehicle

Vehicle License No. _____

Make _____ Type _____ Year _____

Vehicle No. _____



Responding after an auto accident

Passengers in Other Vehicle

Name _____
Address _____
City _____ State _____ Zip _____
Tel. No. _____

Name _____
Address _____
City _____ State _____ Zip _____
Tel. No. _____

Name _____
Address _____
City _____ State _____ ZIP _____
Tel. No. _____

Name _____
Address _____
City _____ State _____ ZIP _____
Tel. No. _____

Name _____
Address _____
City _____ State _____ ZIP _____
Tel. No. _____

Witnesses

Name _____
Address _____
City _____ State _____ ZIP _____
Home Tel. No. _____
Work Phone No. _____

Name _____
Address _____
City _____ State _____ ZIP _____
Home Tel. No. _____
Work Phone No. _____

Name _____
Address _____
City _____ State _____ ZIP _____
Home Tel. No. _____
Work Phone No. _____

Background information for peace of mind



LexisNexis® Volunteer Screening

The Cincinnati Insurance Company

LexisNexis® Screening Solutions

LexisNexis Screening Solutions offers low-cost volunteer background screening to nonprofit organizations. Since 2002, LexisNexis has screened more than 3.7 million potential employees or volunteers, identifying over 189,000 individuals with criminal convictions – including more than 2,700 registered sex offenders.

To learn more about LexisNexis and how it serves nonprofits, please visit www.risk.lexisnexis.com/nonprofit.

What are the benefits of using LexisNexis?

Cincinnati Insurance partners with LexisNexis to offer our religious institution policyholders access to its premier nonprofit background screening services at deep discounts.

By signing up for background screening services with LexisNexis, not only are you taking effective steps to protect those that you serve, but you also are getting those services at rates up to 80 percent off the base rate.

What services are available and how much do they cost?

You can find detailed search descriptions at www.volunteersselectplus.com.

Setup Fees

Onetime Setup Fee	WAIVED
All fees are waived for Cincinnati Insurance policyholders. You pay no monthly or annual renewal fees.	

Nationwide Searches*

National Criminal File Check PLUS	\$6.50
National Criminal File Check	\$5.00

Courthouse Searches**

Single County Courthouse Search	\$11.20
Federal Courthouse Search	\$11.20
Statewide Criminal Bureau Search (where available)	\$11.20

Credential Verification

Education Verification	\$8.40
Professional License Verification	

Miscellaneous Records**

Motor Vehicle Record	\$3.50
Sex Offender Registry Search	\$6.30
Social Security Number Search	\$2.10
Credit Report	\$6.30

Interview Services

Employment Verification	\$9.10
Reference (Developed for Regulated Industries only)	\$7.70

Notes:

* Nationwide searches include searches of the sex offender registries in 49 states. Sex offender searches in Nevada are subject to an additional fee.

** Pricing does not include additional out-of-pocket expenses such as reference fees, 900 number charges, court fees, transcript fees, state registry fees and central repository fees. Pricing is subject to change.

How do I sign up?

1. Visit www.volunteersselectplus.com.
2. Choose "Sign Up Now" in the left navigation of the Home page.
3. Complete the Subscriber Application and Service Agreement page.

Promotional Codes

Please enter these three Promotional Codes on your application:

- **CI** – This provides your special pricing and waives your set-up fee.
- **CAMA** – This provides access to California and Massachusetts Sex Offender Data. (Access is limited to religious institutions and volunteer organizations who work with vulnerable populations.)
- **SN162** – This allows LexisNexis sales representatives to track your accounts and provide reporting.

Promotional Code

If you received one or more promotional codes for registering with VolunteerSelectPlus, please enter them in the boxes provided (one per box).

Promotional Codes:

Describing Your Business

When you describe your business, please identify yourself as a Cincinnati Insurance policyholder and a religious institution that needs to screen volunteers.

Please describe the nature of your business. (Maximum of 250 characters)

4. Complete your application by clicking "Process My Application."
5. Complete the **VolunteerSelect Plus Signup Form**. This form contains two sections:
 - A. Reference Release**

Please provide the names of business vendors for your organization. LexisNexis may contact one or more of these vendors to obtain a reference on your organization. It is not typical that LexisNexis calls this reference, but they gather it in case it is needed in the future.
 - B. Subscriber FCRA Permissible Purpose Certification**

This form asks you to certify how you intend to use the data (employment or volunteer screening).
6. Fax your completed form to the LexisNexis Account Verification team at the number printed on the form. LexisNexis reviews these forms and begins the set-up process.

Your setup may take five to seven business days. After your account is credentialed, you will receive a username and password to start ordering your background checks.

How do I get help?

For help signing up, understanding what to order or with any questions at all, please call LexisNexis at 1-866-399-6647.

- Option 1 reaches a customer service team member who can offer assistance with all aspects of the service.
- Option 2 reaches a sales team who can guide you through the sign-up process.

Our loss control service is advisory only. We assume no responsibility for management or control of customer loss control activities or for implementation of recommended corrective measures. These materials were gathered from trade services and public information. We have not tried to identify all exposures. We do not warrant that this information is consistent with Cincinnati underwriting guidelines or with any federal, state or local law, regulation or ordinance.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. "The Cincinnati Insurance Companies" and "Cincinnati" refer to one or more companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income coverages and annuities through □ The Cincinnati Life Insurance Company. Not all subsidiaries operate in all states. 6200 South Gilmore Road, Fairfield, Ohio 45014-5141.



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