

Summary of Recommendations to Set up Your Ministry's Risk & Safety Program and Procedures

1. Engage your insurance company and your insurance agent.
 - A. Expect your insurance company and your agent to develop your ministry's specific safety and risk management plan.
 - B. If your insurance company has a "punitive" policy regarding risk and safety management (i.e., "find the insured's 'infractions' and punish with higher premiums") — rather than viewing risk and safety management as a positive, proactive process that is beneficial to both the insurer and the insured — find another insurance company.
 - C. WELCOME professional, formal insurance company risk management reviews and inspections; however, please read 1.B. above. Remind your insurance company that you are in charge of your ministry's risk management and safety reviews and that, because you are pro-actively managing your risk and safety, you will seek a "good management credit" for being *proactive* (being on top of risk and safety management) rather than *reactive* (waiting for a claim that might result from poor management).
 - D. Do not reinvent the wheel.
 - i. There is no need for you to write your own customized plan. Your insurance company should have a base plan (a template, at the very least) and simple checklists and forms that you can use (and that they should help customize for your particular ministry).
 - ii. If your insurance company provides your plan, you will more than likely be in compliance with your insurance company's expectations.
2. Keep it simple. Use common sense checklists that enable you to perform a review averaging: thirty minutes or less per building (or per major section of a building) and another approximately thirty minutes for non-facilities procedures review.
3. Don't be afraid to be comprehensive: child safety, buildings, stairs, walkways, lighting, money handling, travel, bookkeeping, counseling, use of autos (ministry-owned and non-owned), child and youth protection from abuse, missions, fire safety equipment, roofs, security — put it all on the table. You will be surprised how fast things move once you have embraced all aspects of risk and safety management.
4. New construction/major renovation: Submit plans to your insurance company and ask for their input before construction begins.
5. Make it a priority. Post periodic formal risk and safety reviews on your calendar and post those dates to your agenda for board meetings, staff meetings, etc.