RISK MANAGEMENT REVIEW

WHY WE CARE

Your property and casualty insurance provided by GuideStone® through Brotherhood Mutual® wants to help you be proactive in protecting your ministry and those you serve.

But the reality is that accidents do happen. Injustice takes place. And disasters may strike.

And that's why we've created this *Risk Management Review* — to aid you in preparing for and responding to potential trials in your ministry.

And this year, with the help of MinistrySafe®, we are focusing on how to recognize, prevent and respond to sexual abuse — a topic that must be a priority for you as you serve children, youth and other vulnerable populations.

As experts in church insurance and ministry, we are honored to offer you more than just coverage. You can count on us to provide guidance, resources and tools to help you manage risk and to walk alongside you in the event of a loss.

GuideStone's heart for ministry is reflected in our risk management resources that safeguard you and those you serve and empower you to fulfill your mission.

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TOP 5 REASONS CHURCHES END UP IN COURT

TOP 5 REASONS
CHURCHES END UP IN COURT

We want you to be proactive in protecting your church and those you serve from any unforeseen legal and risk management issues. According to Church Law and Tax,[1] these are the top five reasons churches end up in court. Under each reason, we've provided an example and a helpful tip to help you manage these specific risks and avoid potential litigation.

1: Sexual Abuse of Minors

Example: Your children's minister receives a report of abuse involving a volunteer.

Tip: Less than 8% of allegations of child sexual abuse are false,[2] so it's important for your ministry to act quickly and appropriately when responding to a situation like this. If you don't have a program in place to help you recognize, prevent and respond to sexual abuse, consider MinistrySafe — an organization focused on helping churches and ministries understand and address the risks of sexual abuse. Visit *MinistrySafe.com* for more information.

2: Property Dispute

Example: A church splits and there is disagreement over who owns the church building and its contents.

Tip: In addition to using your trusted attorney, consider utilizing Legal Assist — Brotherhood Mutual's free in-house team of attorneys. They understand ministry legal issues because they've been addressing questions from ministries for years, and they also have personal experience based on their own ministry involvement within their communities. Visit *BrotherhoodMutual.com/LegalAssist* for more information.

3: Bodily Injuries

Example: A volunteer sustains an injury from a ministry activity taking place on the church playground.

Tip: Firstly, we suggest that you call your agent immediately to report any claims. Secondly, it's important for your ministry to know what coverages apply to volunteers when they get injured or cause an injury while doing ministry work. Consider scheduling an appointment with your GuideStone Property and Casualty agent to review what coverages apply to volunteers and learn about next steps in the unfortunate event someone is injured on your church grounds.

4: Zoning

Example: Your church passes a vote to build a larger worship center.

Tip: If you plan to expand your present facilities, be sure that proper contractual agreements are put in place. Requiring a written contract will ensure that your church's project will be completed with the desired results, within the time frame specified and within your local zoning ordinances.[3]

5: Pastor or Staff Removal

Example: An employed staff member is let go; however, the former employee feels it is a wrongful termination and sues the church.

Tip: Consult legal counsel before making employment decisions. Make sure to create and maintain an employee handbook. Update it regularly to reflect current laws and practices.

We hope these tips help you prepare for potential future conflicts.

For more resources, explore our Safety Toolkit.

[1]https://www.churchlawandtax.com/web/2019/july/top-5-reasons-churches-went-to-court.html.

[2]Everson, M., and Boat, B. (1989). False allegations of sexual abuse by children and adolescents. *Journal of the American Academy of Child and Adolescent Psychiatry*. 28, 2:230–35.

[3]Additional coverage may be needed. Please contact your agent for more information.

MANAGING THE RISKS TO YOUR MINISTRY AND THOSE YOU SERVE

TOPIC 1: CYBERSECURITY

Cybersecurity is an increasingly prominent area of concern in churches today. From storing financial information to securing wireless internet access, please use this checklist to be sure that your ministry is up-to-date with its standards for cybersecurity.[4]

		YES	NEEDS ATTENTION
1	Do you perform monthly backups of business and financial information and store it in a secure, off-site location, such as a safe deposit box or a reputable cloud-based storage service?		
2	Do you have policies in place to protect confidential information like contribution records, counseling notes and other sensitive information?		
3	Do you have policies in place to report data breaches in accordance with state law and to protect your ministry from legal action?		
4	Do you encrypt all credit card account information stored on church computers?		
5	Do you password-protect financial records?		
6	Do you change computer passwords at least once every six months and share them only on a need-to-know basis?		
7	Do you work with a qualified computer support company to secure your computer systems?		
8	Do you update your operating system for security reasons?		
9	Do you update virus and spyware protection software?		
10	Have you installed hardware and software firewalls that are designed to prevent unauthorized access to your computer network?		
11	If you offer wireless internet access to your attendees, have you created a separate, private network for the church's administrative computers?		
12	Do you protect against objectionable or illegal Wi-Fi use by blocking questionable websites, password-protecting the wireless network and asking users to agree to an Internet Usage Policy?		

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TOPIC 2: FINANCES

The idea of an employee or volunteer committing a crime against your church is unthinkable. Even so, it is something that ministries should prepare for. Ministries with written policies and well-communicated guidelines can help employees and volunteers remain accountable, especially when it comes to church finances.[4]

		YES	NEEDS ATTENTION
1	Do you have a comprehensive written policy that outlines how all aspects of your ministry's finances are to be handled?		
2	Do you conduct comprehensive background checks on all employees and volunteers who deal with money?		
3	Do you have written position descriptions for all employees and volunteers who have access to financial documents and perform financial functions?		
4	Do you document all financial transactions clearly and immediately?		
5	Do you keep financial records (and duplicate copies) in a safe place?		
6	Do you have a well-defined program for documenting suspicious financial incidents?		
7	Do you make it easy and safe for employees or volunteers to report suspicious financial activity?		
8	Does your program for handling church finances involve multiple people who each have a specific role so that one person is not responsible for every aspect of your ministry's finances?		
9	Do you conduct annual audits by someone other than your church's financial secretary or treasurer?		

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TOPIC 3: CHURCH SECURITY

Unfortunately, violence in the church is something we must be prepared for in the event of the unthinkable. Protecting your congregation is of the utmost importance, and we hope this checklist makes your ministry staff and volunteers feel more secure and properly prepared to protect against a violent attack.[4]

		YES	NEEDS ATTENTION
1	Do you have a disaster response plan that addresses violent attacks?		
2	Do you have a Safety and Security team that can help your ministry prepare for a violent event?		
3	Has your Safety and Security team talked about worst-case scenarios and looked at what areas of your ministry are most vulnerable to a violent attack?		
4	Has your Safety and Security team talked with professionals like first responders and emergency managers about how to prepare for and respond to a violent attack?		
5	Does your Safety and Security team regularly participate in drills to review and practice what you intend to do during and after an emergency?		
6	Do you regularly communicate with your congregation about what to do in the event of a violent attack? Do they know where emergency exits are, what the procedures are for their children in Sunday school, etc.?		
7	Has your ministry invested in security equipment that would enable staff and volunteers to limit access to specific areas of the building, such as the children's wing?		
8	Does your ministry have security cameras, panic buttons, silent alarms or other types of security equipment to help ensure the safety of your attendees, volunteers and staff?		
9	Have you considered purchasing special insurance to cover possible damages caused by your Safety and Security team?		

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TOPIC 4: EMPLOYMENT PRACTICES

Regardless of the size of your ministry, it is important to be well-versed on employment practices. Please use this checklist to ensure that all those employed by your church are held responsible for upholding not only your name but also, more importantly, the Kingdom.[4]

		YES	NEEDS ATTENTION
1	Do you have up-to-date knowledge of the employment laws in your state?		
2	Do you consult with an attorney regarding employment-related issues that arise?		
3	Do you invest in thorough background checks for each of your employees?		
4	Do you store personnel information in a secure area that is separate from medical records?		
5	Do you keep up-to-date attendance records on all personnel?		
6	Do you accurately document employee performance throughout the year and maintain this documentation with the employee's records?		
7	Do you keep detailed records of annual reviews and any disciplinary actions taken for each employee?		
8	Do you keep good records of all changes in employee status (e.g., promotions, leaves of absence, pay rates, etc.)?		
9	Do you require new employees to sign a personal conduct agreement outlining behavior considered unacceptable by your church?		
10	Do you provide regular training on employees' rights and responsibilities?		
11	Do you have a sexual harassment policy that provides clear guidelines for reporting?		
12	Do you consult local counsel before terminating employees?		
13	Do you have policies in place to guide what information you can share with employees about terminations?		

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TOPIC 5: EMERGENCY MEDICAL CARE

Accidents or medical emergencies during church and other ministry-related activities are fairly common. Churches that have well-established guidelines for dealing with these incidents can help ensure quick, consistent aid for the injured and can reduce the risk of future legal problems. While these tips are meant to help you establish some guidelines for your ministry, they are not intended to take the place of expert medical care. Always call 911 (or your local emergency number) for emergency medical assistance.[4]

		YES	NEEDS ATTENTION
1	Does your ministry have an established emergency plan?		
2	Do you have a designated team of people, preferably medical professionals, who are responsible for providing first aid and calling for medical assistance in the event of an emergency?		
3	Does your Emergency Response team know to look for an emergency medical identification card on the injured or ill person to alert them to any known medical problems or allergies?		
4	Do you have a designated contact person within your ministry to handle accident reports?		
5	Have you assessed ministry facilities to determine how many first aid kits you need and where on the premises they should be placed?		
6	Is someone assigned to check first aid kits regularly to replace flashlight batteries, update first aid manuals and phone numbers, and make sure the first aid kits contain the necessary materials and that items past their expiration dates have been replaced with new supplies?		
7	Do you keep the first aid kit safely out of the reach of children but easily accessible for adults?		
8	Do you have gloves available to protect Emergency Response team members from blood and other potentially harmful bodily fluids?		
9	Do you encourage your staff and volunteers to take basic first aid and CPR classes?		
10	Do new employees and volunteers undergo first aid training if necessary for their duties?		
11	Is there a plan in place for handling medical emergencies that are beyond the scope of general first aid?		
12	Are employees and volunteers trained to complete a *Notice of Injury* form immediately after administering first aid?		

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TOPIC 6: MISSION TRAVEL

We have insurance solutions that can protect your ministry anywhere in the world — from traveler insurance solutions, ministry liability worldwide extensions, kidnap and ransom, and even extending your workers' compensation and hired and non-owned auto coverages. Here are some tips to help you preserve your security and peace of mind while traveling outside the United States, but we also encourage you to consult with your trusted GuideStone advisor to ensure you have the right protection before your next trip.[4]

		YES	NEEDS ATTENTION
1	Did you ask each member of your group to sign a *Risk Acknowledgement and Release Form*?		
2	Did each member of your group provide a list of emergency contacts?		
3	Did each member of your group purchase mission travel insurance?		
4	Are all of the members of your group physically capable of the demands of mission travel?		
5	Did each of your travelers leave photocopies of all of their important documents (passports, credit cards, driver's licenses, vaccination records, airline tickets and traveler's checks) with someone they trust in case they get lost or stolen?		
6	Do your travelers have all of the vaccinations required for the country to which they are traveling?		
7	Will each member of your group travel with a small first aid kit?		
8	Did your travelers use an address other than a home address on their luggage tags?		
9	Will members of your group travel with healthy snacks like power bars, apples and other handy foods in case transportation is delayed?		
10	Have members of your group been instructed to carry valuables in concealed pockets or in a sturdy bag with the strap across their chest to avoid theft?		

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TOPIC 7: WATER DAMAGE PREVENTION

Water damage can ruin carpeting, destroy computer equipment and delay worship services. To save money and avoid many of the hassles associated with water damage, perform regular inspections and have professionals perform routine plumbing maintenance. Use this checklist to help you get started.[4]

	SURFACE WATER	YES	NEEDS ATTENTION
1	Are all windows and doors securely closed each night?		
2	Are all exterior drains clean and free of debris, particularly those at the bottom of outside stairwells?		
3	Do all doors seal properly at the base?		
4	Do window wells have secure covers (no cracks or holes)?		
5	Are all wall and floor cracks sealed?		
6	Does the sump pump have a backup power supply?		
7	Does the ground slope away from the building in all areas?		

	PLUMBING	YES	NEEDS ATTENTION
8	Do you inspect pipes regularly, looking around connections and joints for signs of corrosion, rust and leaks?		
9	Does a professional regularly inspect and maintain the fire suppression systems?		
10	Do pipes in attics, basements and other places have enough insulation to keep them from freezing?		
11	Do all areas of each building stay above 55 degrees in winter?		
12	During cold snaps, do you run a small stream of water (about the thickness of a pencil lead) through faucets to keep water moving through pipes?		
13	During extreme cold spells, does someone visit church buildings daily to check for frozen or burst pipes?		
14	Are buildings equipped with alarms that alert you to water overflows?		
15	Do you check toilets regularly to ensure they flush properly, water supply valves close smoothly and water supply lines attach securely?		
16	Does a plumber inspect your water heater and flush sediment from the tank every one or two years?		

	BAPTISTRIES	YES	NEEDS ATTENTION
17	Do those who fill the baptistry regularly check its basin and pipes for leaks?		
18	Does someone always stay near the baptistry while it fills, so the faucet can be shut off at the first sign of a problem?		
19	Do you always set the portable baptistry in a location that can support its two-ton weight when full?		
20	Do you use splash guards or place indoor-outdoor carpeting beneath the baptistry to protect the floor?		

	ROOFS	YES	NEEDS ATTENTION
21	Does a qualified professional inspect your entire roof regularly to make sure that the roof surface, flashings, caulking and sealants are watertight?		
22	Are gutters, downspouts and roof drains cleaned regularly to prevent water, ice and snow from accumulating on the roof?		
23	Is the attic well-insulated and ventilated to prevent ice dams in winter?		

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WHAT TO DO WHEN YOUR CHURCH ENCOUNTERS A CLAIM

WHAT TO DO WHEN
YOUR CHURCH ENCOUNTERS A CLAIM

Whether you encounter a cybersecurity breach to your finances, experience water damage to your building or receive a report of a slip and fall in your ministry, it's important to know the next right step when you encounter a claim.

We know that you were called into ministry to serve, which is why when you have a claim, our team jumps into action.

Your support system from GuideStone and Brotherhood Mutual is comprised of dedicated church insurance professionals who will be with you every step of the way.

And because we exclusively serve churches and ministries, we have a wealth of resources to help educate your organization on risks you may be facing.

But even if you do suffer a loss, we are committed to doing everything possible to help carry that burden as you bounce back. In fact, an impressive 98% of responding policyholders say Brotherhood's claims services met or exceeded their expectations.

So, if your church encounters a claim, make sure you:

Assess the Damages/Injuries

- Quickly evaluate any damages or injuries that may have occurred. If damaged property could potentially put others in harm's way, address that immediately. If someone is injured, seek medical attention right away.

Record What Happened

- In the unfortunate event of a loss, time is your enemy. Be sure to record a description with specifics and the extent of the damage as soon as possible. Remember to include details such as the date, time, location and people/goods affected.

Start the Conversation

- Once you've recorded what happened and assessed the damage/injuries, contact your GuideStone Property and Casualty agent and/or your customer service representative at (214) 720-2868.

Tell Us About Your Loss

- One of our representatives will need to gather some information from you, including the type of claim, your name, your role in the organization and the date the loss happened. Then, Brotherhood Mutual will assign you to an adjuster, who will contact you within 24 hours to answer questions, collect information and discuss service expectations. Your adjuster will focus on keeping you informed and advising you on your next step.

Establish a Plan for the Future

- After submitting your claim, it is time for your church to take action to help prevent further damage or risk of injury. Gather your Leadership team together to discuss lessons learned and strategize what you can do better in the event of a loss in the future.

PROTECTING THE VULNERABLE IN YOUR MINISTRY

How to Recognize, Prevent and Respond to Sexual Abuse in the Church

A MESSAGE FROM GUIDESTONE

The headlines regarding abuse and lack of security in churches cause us to grieve. We believe one report is one too many. At GuideStone, we are committed to helping your ministry recognize, prevent and respond to sexual abuse, care for victims and protect those entrusted to your care.

The following pages will provide you with resources to help your church guard against sexual abuse with children, youth and other vulnerable populations. From policies that focus on prevention to proper response and concern when confronted with a report of abuse, our colleagues at MinistrySafe have outlined important recommendations that the wise church or ministry should review and implement.

In addition, our partners at the Ethics and Religious Liberty Commission of the Southern Baptist Convention have created the Caring Well curriculum and resources, which can help your church or ministry respond to victims with love, compassion and hope. We commend these resources to you and your church or ministry.

It's a tremendous responsibility to be the front line of protecting your people and keeping your sheep safe from the wolves that seek to steal, kill and destroy.

In Colossians 4:17, Paul writes and tells the church to tell Archippus,

"Take heed to the ministry which you have received in the Lord, that you may fulfill it."

May your eyes, ears and heart be opened as you review the information in this booklet and take action to ensure your church family is protected and that your church is ready to respond should a report of abuse ever arise.

Our prayer is that our churches will become a safe place where the vulnerable can flourish and where abusers have no place. To reach that high goal requires diligence, dedication and determination. You'll never regret taking these extra steps to protect your people.

SEXUAL ACTS
LIABILITY COVERAGE

You've implemented policies and procedures. You've trained your employees and volunteers. But one incident can be devastating. Make sure you have coverage to protect your ministry and those you serve if someone reports sexual misconduct or sexual harassment.

What can go wrong?

Example 1: Two female volunteers believe they've been subjected to sexual harassment by a male supervisor. After enduring weeks of harassment, the women tell the church's administrative pastor. When no action is taken, the women sue the church.

Example 2: A church completes a background check, but the background check fails to reveal that the applicant has a history of sexual impropriety. They hire the individual, who later molests a child. The child's family sues the church for medical costs and counseling fees.

Example 3: A student reports that several male students touched her inappropriately during a van ride for a youth trip. The church takes no action on the complaint. Later that evening, the male students sexually assault the student. Her parents sue the church for emotional and bodily injury.

What It Covers

Sexual Acts Liability Coverage through Brotherhood Mutual Insurance Company provides funds for the care of the victim of a misconduct or harassment claim while protecting your ministry from devastating financial consequences. It provides:

- Coverage for bodily, personal or emotional injury caused by the sexual misconduct of a ministry leader, worker or volunteer regardless of the victim's age.
- Payment for a specific amount of the cost for an outside counselor for a victim of sexual misconduct.
- Coverage for losses resulting from improper supervision or monitoring of a convicted sexual offender on your premises, attending your services or involved in your ministry's activities.

If you have questions about this coverage, contact your agent or give us a call at (214) 720-2868.

If you receive a report of sexual abuse in your ministry, contact the authorities immediately.

This coverage description is intended to help ministry leaders better understand Brotherhood Mutual's MinistryFirst® insurance program. It does not provide insurance coverage of any kind, nor does it modify the terms of any Brotherhood Mutual policy. For complete insurance coverage details, please refer to actual policy documents. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event. Some coverages may not be available in all states.

ABOUT MINISTRYSAFE

MinistrySafe was created by legal professionals who are sexual abuse experts. After decades of litigating sexual abuse cases, Gregory Love and Kimberlee Norris founded MinistrySafe to help ministries meet legal standards of care and reduce the risk of sexual abuse by creating preventive measures tailored to fit the needs of churches and ministry programs. With more than 50 years' combined experience in sexual abuse litigation, consultation and crisis management, Love & Norris understand the risk of sexual abuse and how it unfolds in children's programming.

Since MinistrySafe's inception, more than 16,000 organizations have trained more than one million staff members and volunteers on six continents in various languages.

On average, MinistrySafe trains 25,000–30,000 ministry workers each month — live and online.

The mission of MinistrySafe is to protect children and those who serve them.

Gregory Love

Gregory Love is a recognized expert in legal standards of care related to child sexual abuse, providing crisis response to ministries and churches nationwide. Litigating sexual abuse cases across the United States, Love has a unique perspective and provides valuable counsel to ministry and secular consulting clients, including the United States Olympic Committee, Awana International, Nazarene Global Ministries, Bob Jones University, Methodist conferences, and Baptist conventions and associations. A shareholder and partner in the law firm of Love & Norris, Love serves as co-founder of MinistrySafe and Abuse Prevention Systems. In addition to creating loss control resources for insurance companies, Love regularly trains underwriting and risk management professionals to assess sexual abuse risk. Love has served as guest lecturer at Texas Wesleyan School of Law, New Orleans Baptist Theological Seminary and Southwestern Baptist Theological Seminary. He serves as visiting faculty at Dallas Theological Seminary, teaching the first seminary-level course in existence limited to child sexual abuse prevention in ministry contexts.

Kimberlee Norris

Kimberlee Norris is a sexual abuse trial attorney, representing victims of abuse, serving as a consulting and testifying expert in abuse cases, and providing crisis management and allegation response counsel to ministries of all sizes. An acknowledged authority in screening practices for child-serving organizations, Norris provides live and online instruction for churches, schools, camps and nonprofits. Retained by the Christian Camp and Conference Association as the backbone of CCCA's Camper Protect initiative, Norris trains camp staff members across the United States in the prevention of child sexual abuse at camp.

Norris provides legal counsel through the law firm of Love & Norris, where she serves as shareholder and partner. Through MinistrySafe and Abuse Prevention Systems, she has trained more than 450,000 ministry staff members and volunteers since 2005. As visiting faculty at Dallas Theological Seminary, she team-teaches with her husband, Gregory Love.

10 FACTS
EVERY MINISTRY LEADER SHOULD KNOW[5]

Gregory S. Love, Esq. & Kimberlee D. Norris, Esq.

As a ministry, coming alongside victims of abuse is heartbreaking, but we are called to "weep with those who weep" (Romans 12:15). You want to ensure that steps are taken to properly care for and protect them as they journey toward healing. And while we can't change the past, these brave survivors have paved the way for stronger prevention, and it's up to each of us to take action in their honor. These 10 facts will lay a groundwork of understanding and aid your ministry in creating the most effective and productive defense against predators.

1: Every church is at risk.

The church and its children are increasingly endangered by sexual predators whose opportunity to ensnare children elsewhere is growing smaller, while the church continues to open its doors to anyone. Abusers gravitate to places where preventive measures are lower; because the church is grace-based, trusting and forgiving, abusers find easy access to children.

Churches too often have the misconception that "sexual abuse doesn't happen here," which is inaccurate. Child sexual abuse skips no spiritual paradigm. In fact, one large study indicated that the prevalence of child sexual abuse is slightly **higher** in "very religious environments."

2: The problem is growing.

Conservative studies indicate that one out of four girls and one out of six boys will be sexually abused before reaching 18 years of age, regardless of spiritual or socioeconomic demographic. Two out of three children **won't tell** until adulthood, assuming they tell at all. **The problem is growing,** even in ministry environments.

3: The cost to ministries is exponential.

Every study in the past decade indicates the same reality: The largest settlements paid in church or ministry contexts are related to child sexual abuse. This is the only area of law in which statutes of limitation — the time period within which a litigant must file a lawsuit — are getting **longer,** not shorter. In one case, for instance, a 76-year-old man sued his church related to events occurring when he was between eight and 11 years of age. Moreover, few statutes include limitation on monetary awards that stem from a child sexual abuse case. For churches, child sexual abuse is a significant, long-term risk.

4: You can't address a risk that you don't understand.

What is the single most important step a church can take? **Train your people to understand the problem.** You cannot address a risk that your staff members and volunteers do not understand. When staff members have an awareness of the characteristics and grooming process of the sexual abuser, they are better equipped to recognize and prevent sexual abuse.

5: The offender's grooming process is the key.

The grooming process of the sexual offender is known, validated and understandable. Offenders groom a child for abuse: gaining access to children within the offender's **age and gender of preference,** selecting a specific child,

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introducing nudity and sexual touch, and then keeping the child silent. This process is recognizable, and church staff members should be familiar with the process and how it might play out in ministry contexts.

6: Policies are what you do, not what you say you do.

When an allegation of sexual abuse results in civil litigation, both defense counsel and plaintiff's counsel will immediately request the church's policies. Policies demonstrate a church's **reasonable efforts** to address the risk of child sexual abuse, but they're only effective if applied. Often, church staff members and volunteers need to understand the **why** of preventive protocols in order to adopt the **what,** and that boils down to **training.**

7: Criminal background checks are not enough.

Criminal background checks are no silver bullet, because less than 10% of sexual abusers will encounter the criminal justice system, **ever.** Background checks **alone** cannot eliminate risk but can provide useful information when used effectively. For each staff member or volunteer, the depth of a criminal background check should be determined by the extent of direct contact with children.

8: Matching tags do not solve the problem.

Matching tags rely on the concept of "stranger danger" — not an effective preventive protocol, because **90% of children are victimized by someone they know and trust — not a stranger.** The child check-in system was simply not designed to address the risk of child sexual abuse.

9: Sexual offenders are looking for trusted time alone.

That means churches should have a two-adult rule in place and, at minimum, a mandate that prohibits one-to-one, unsupervised, unstructured interaction between an adult and a child in ministry programs.

10: Prevention requires a system of protection.

There is no stand-alone safety protocol. An effective Safety System includes:

- **Sexual Abuse Awareness Training** that equips staff members and volunteers with a better understanding of the characteristics, grooming process and common grooming behaviors of sexual offenders.
- **Skillful Screening** that utilizes screening forms and processes **meant to elicit a high-risk response,** thereby **keeping the wolf out of the sheep pen.** Skillful screening requires training of intake coordinators and interviewers, providing them with information and tools to recognize high-risk responses on applications and reference forms or during an interview.
- **Appropriate Criminal Background Checks** **alone** cannot eliminate risk but can be a helpful tool when used effectively. For each staff member or volunteer, the depth of a criminal background check should be determined by the extent of direct contact with children.
- **Tailored Policies and Procedures** that illustrate a ministry's **reasonable efforts** to address the risk of child sexual abuse. Policies should be succinct, understandable and tailored to ministry programs. Remember, **policies are what you do, not what you say you do.**
- **Monitoring and Oversight** that requires periodically reviewing Safety System elements, evaluating new programs and addressing the ongoing need for policy updates.

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QUESTIONS
YOUR MINISTRY SHOULD ASK[5]

Gregory S. Love, Esq. & Kimberlee D. Norris, Esq.

How well does your ministry protect children from sexual abuse? The first step in evaluating and improving child protection efforts is determining where your ministry currently stands.

		YES	NEEDS ATTENTION
1	Does your ministry have a plan for responding to reports of abuse?		
2	Does your ministry train staff members and volunteers to understand reporting requirements mandated by state law?		
3	Are staff members and volunteers trained to recognize common grooming behaviors and the grooming process of the sexual offender?		
4	Do your hiring and screening personnel utilize questions meant to elicit high-risk responses? Would they recognize a high-risk response from an applicant?		
5	Do new volunteers and staff members undergo an intentional screening process before interacting with children or youth, including an application, criminal background check, reference checks and interview?		
6	Do staff members and volunteers in high trust or less easily supervised positions undergo a more comprehensive criminal background check?		

COMPLETED BY: _____ **DATE:** _____

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UNDERSTANDING
THE REALITY OF SEXUAL ABUSE[5]

Gregory S. Love, Esq. & Kimberlee D. Norris, Esq.

We live in a fallen world riddled with sin, and our society is facing a heartbreaking reality as the darkness of sexual abuse continues to come to light. These facts, although devastating, give perspective on the frequency and secrecy of sexual abuse today — because this is a bigger issue than many want to believe.

1 IN 4 FEMALES and **1 IN 6 MALES**

have been sexually abused before reaching 18 years.

Check-in and matching tag systems prove ineffective at protecting children from sexual abuse, because **90% OF VICTIMS** are abused by someone they know and trust.

LESS THAN 8% OF OUTCRIES or allegations of child sexual abuse are false.

2 OUT OF 3 CHILDREN don't tell about abuse until adulthood — if ever.

In one large study, the number of victims for the average convicted male abuser:

Who molests girls = average of **52 VICTIMS**

Who molests boys = average of **150 VICTIMS**

To gain access to children, abusers groom the gatekeepers — trusted adults in a ministry program — by appearing helpful, trustworthy and responsible.

There is no visual profile of an abuser. Abusers come from all segments of society. They are often "religious", married, educated and attractive and have families.

LESS THAN 10% of child sexual abusers will encounter the criminal justice system — ever.

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CREATING
AN EFFECTIVE SAFETY SYSTEM[5]

Gregory S. Love, Esq. & Kimberlee D. Norris, Esq.

Now that you have a better understanding of the risks you are facing and the reality of the abuse epidemic, it's time to take action.

MinistrySafe offers a comprehensive program utilizing a 5-Part Safety System that creates overlapping layers of protection to ensure no situation is overlooked, including:

- Awareness Training
- Skillful Screening
- Policies and Procedures
- Monitoring and Oversight
- Background Checks

Follow this step-by-step guide to implement the MinistrySafe 5-Part Safety System in your church or ministry.

STEP 1: Become a MinistrySafe Member

Sign up for a MinistrySafe membership online to gain access to the Online Control Panel, where your ministry administrators can implement the 5-Part Safety System entirely online. The Control Panel will track all elements of the Safety System and allows an administrator to monitor and track all training, screening elements and criminal background checks. It can also be set up with multiple access points to ensure a smooth transition should an administrator leave the ministry.

STEP 2: Send MinistrySafe Institute Training to Ministry Leadership

Certification from MinistrySafe Institute™ indicates that your ministry is committed to the highest standard of preventive protocols and training available to ministry leaders today. This 15-hour seminary-level course was developed in partnership with Dallas Theological Seminary for vocational ministry professionals desiring educational resources at a deeper, more comprehensive level.

At MinistrySafe Institute, ministry leaders receive effective counsel and instruction to navigate the myriad of issues related to child sexual abuse arising in ministry contexts. MinistrySafe Institute Certification™ demonstrates that trainees have received instruction encompassing these topics:

- Understanding sexual abuse in ministry contexts
- Sexual Abuse Awareness Training
- Peer-to-peer sexual abuse
- Creating an effective Safety System
- Building a Safety Committee
- Skillful screening processes and training
- Abuse reporting requirements
- Preparation and response plan for allegations of sexual abuse
- Legislation related to sexual abuse
- Changes in the law

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STEP 3: Create a Child Safety Committee

The purpose of the Child Safety Committee is to evaluate **where you are** and make recommendations concerning **where you need to be.** This committee is dedicated to addressing child protection issues in an ongoing manner, ensuring that policies and practices are implemented consistently. Before evaluating existing programming, each member of the Child Safety Committee should receive MinistrySafe Institute Certification.

STEP 4: Evaluate Existing Policies and Procedures

Child Safety Committee members should compare existing policies to MinistrySafe sample policies (available to MinistrySafe members) for all programs serving minors. If ministry leaders choose to continue use of existing policy documents, use MinistrySafe sample forms to ensure that existing policies address all safety elements included in the sample forms. Otherwise, use MinistrySafe sample forms as a template, customizing to your program's needs by following instructions and color-coded prompts.

STEP 5: Evaluate Your Existing Screening System

All personnel participating in this evaluation should complete MinistrySafe Institute Certification or Skillful Screening Training. The Child Safety Committee should gather all application, reference and interview forms used in the hiring/screening process for employees and volunteers. If the screening process for volunteers differs from that for employees, make note of the differences. Compare your ministry's existing screening forms to MinistrySafe sample forms (available to MinistrySafe members). If ministry leaders elect to use existing screening forms, use MinistrySafe samples to ensure that existing screening forms include questions designed to elicit high-risk responses from applicants.* Finalize forms to be used.

*State laws vary concerning what an employer can ask a prospective employee; seek legal counsel to ensure that final documents comply with state law in your region.

STEP 6: Develop a Protocol for Criminal Background Checks

Create a plan for criminal background checks that includes a check on employees and volunteers and is refreshed every two or three years at a minimum. The depth of a criminal background check should be determined by the extent of direct contact with children and degree of authority within a ministry activity or program. For higher level employees or volunteers with extensive contact with minors, a more comprehensive criminal background check may be advisable.

STEP 7: Submit a Plan to Ministry Leaders

The Child Safety Committee should propose a church Safety System to ministry leaders for approval. The Safety System should include proposed policies and procedures for each program, a proposed screening process (including forms), a proposed criminal background check protocol and a recommendation for ongoing training of ministry staff members and volunteers.

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STEP 8: Implement the Safety System

Change is seldom easy — even the introduction of a system designed to protect children. The effectiveness of the Safety System depends on ministry leaders who endorse and embrace the system. Handouts, pulpit announcements and other marketing efforts are valuable.

STEP 9: Train Staff Members

Send Sexual Abuse Awareness Training to all paid staff members with instruction to complete the training within a certain number of days, with the best practice standard being 30 days. New employees should complete training **BEFORE** having access to children or youth.

STEP 10: Train Screeners in the Skillful Screening Process

Once all staff members have completed Sexual Abuse Awareness Training, send Skillful Screening Training to managerial personnel and paid staff members who participate in screening and onboarding new employees or volunteers. Meet and discuss the approved screening process and each staff member's responsibility in it.

STEP 11: Train Volunteers

Send Sexual Abuse Awareness Training to all volunteers with instruction to complete the training within a certain number of days, with the best practice standard being 30 days. Volunteer trainees may be limited to those involved in programs serving minors. New volunteers should complete training **BEFORE** gaining access to children or youth.

STEP 12: Monitor the Child Safety System

From a liability standpoint, the only scenario worse than no protective measures in place is protective measures that are not utilized. Periodically, ministry leaders should review Safety System elements, including policies and procedures, to ensure relevance and compliance. If policies are no longer relevant to the needs of the program, they should be updated. When new programs are added, policies must be modified to address possible new risk in these programs.

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CARING WELL CHALLENGE

CARING WELL
CHALLENGE

The Caring Well Challenge is a unified call to action on the sexual abuse crisis in the Southern Baptist Convention. It provides churches with a simple, adaptable and attainable pathway to immediately enhance their efforts to prevent abuse and care for abuse survivors.

Each church that takes the Caring Well Challenge would commit to these eight steps:

1: Commit

2: Build

3: Launch

4: Train

5: Care

6: Prepare

7: Share

8: Reflect

FIND OUT MORE AT *CARINGWELL.COM*.

A unified call to action for churches to confront the abuse crisis.
Caring Well is an initiative of the Ethics & Religious Liberty Commission and the Sexual Abuse Advisory Group.

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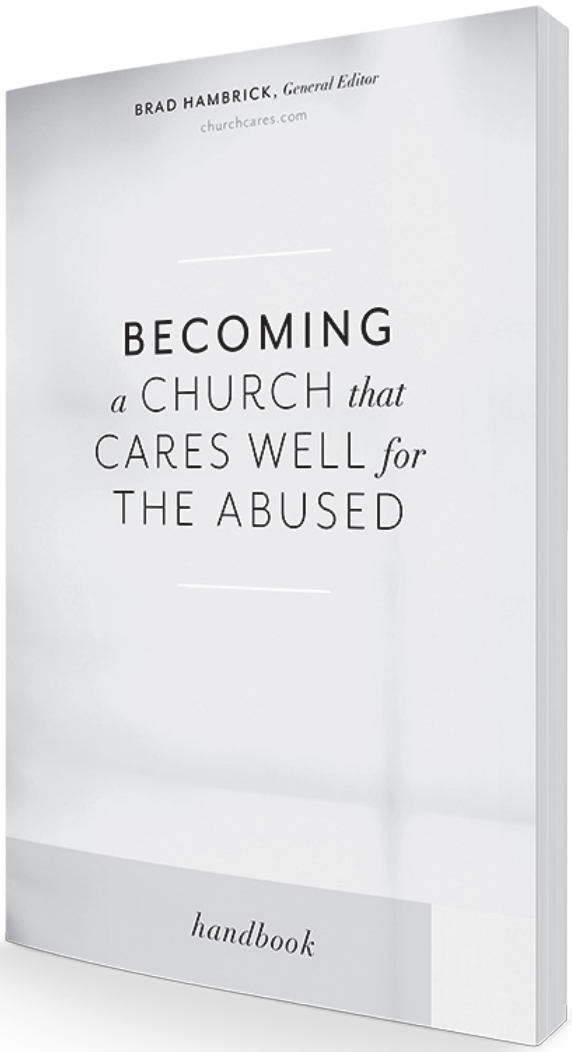
CARING WELL
FOR THE ABUSED



Are you a church that cares well for the abused?

We believe every church must be equipped to respond well in the initial stages of learning about instances of sexual, physical or emotional abuse. That is why Church Cares created *Becoming a Church that Cares Well for the Abused*. This training curriculum brings together top experts from various fields to help leaders understand and implement the best practices for handling the variety of abuse scenarios at church, school or ministries.

TO LEARN MORE VISIT ***CHURCHCARES.COM***.

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[5]Materials are direct excerpts from MinistrySafe's training resources.

Gregory Love and Kimberlee Norris are partners in the Fort Worth, Texas, law firm of Love & Norris, providing child sexual abuse expertise to ministries worldwide.

Love and Norris are founders and directors of MinistrySafe, providing cutting-edge training and tools to protect the Church and its children from the devastating impact of child sexual abuse.

After decades of representing victims of child sexual abuse, Love and Norris saw recurring, predictable patterns in predatory behavior. MinistrySafe grew out of their desire to use their experience and expertise to help churches and ministries protect children in their care.

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