

RISK INSIGHTS



NONPROFIT

Liability Risks for Faith-Based Organizations

Faith-based organizations face several exposures because doors to their facilities often remain open for long periods of time, and people are constantly entering and exiting the premises. To make hazard assessment more complicated, people representing these organizations often congregate in locations other than their main facility.

This document will look specifically at risks associated with faith-based organizations when their facility is full of participants, members, employees, volunteers and visitors. It will help you understand the steps you should take to make sure everyone inside your facility stays safe, both on a day-to-day basis and in emergency situations.

At many faith-based organizations, there are several days during the week, especially at certain times of the year, where the facility is filled to capacity. It is during these times that you need to be especially aware of the potential for hazards.

Your risk lies in the fact that many people are gathered in a single, confined space with limited exits and little or no information on how to handle an emergency. Make sure your emergency action plan is comprehensive and addresses all aspects of this risk.

Natural Disasters

While natural disasters present concerns for any business, faith-based organizations must have a detailed plan for keeping all visitors and staff safe because many in the facility might not be aware of your emergency action plan. Make sure your leader, or better yet, an organized safety response team, has a plan of action for any possible type of situation, including fire, earthquakes, tornadoes, etc. You should devise ways to keep people calm, give clear instructions and direct everyone to a safe area as quickly as possible. Also, make sure it is clear who has the keys to shut down utilities in emergency situations. Know when this is a necessary step in the process and who should take care of it.

When the facility is filled to capacity, you need to be especially aware of potential hazards.

Medical Emergency

With the volume of people constantly entering and leaving a faith-based organization's facility, it is impossible to know every person's health condition. Therefore, medical emergencies are a real hazard to your organization. As with natural disasters, make sure your safety response team or a leader within the organization has a definite plan of action. The group or leader

should pre-determine who to call, what actions to take to keep the person safe and how to ensure the organization will not take on any additional liabilities by treating or assisting the injured/ill person.

Violence

It may be unpleasant to consider the possibility, but for religious organizations that regularly keep doors open, there is a great risk of

violence. To mitigate this risk, try having a staff member or volunteer sit near the door and greet each visitor. While it may not deter all acts of violence, an intruder will be less tempted to enter the facility if he or she is aware of being observed. Encourage everyone in the facility, especially regular staff, to report suspicious activity or individuals.

If you are confronted with violence, whether it is a bomb threat or an armed intruder, be prepared with an action plan. Make sure it includes plans for barricading rooms, allowing people to exit the building, calling law enforcement and otherwise shielding people from harm.

Smaller Liability Concerns

In addition to preparing for large-scale disasters, there are other, day-to-day steps you can take to reduce your organization's risk. Slips, trips and falls may seem like a small issue, but they can also cause severe injuries. Be sure to hide or smoothly cover all cords and wires on the floor. Also, take the proper steps to protect visitors and staff from falls on stairs and ramps, whether inside or outside the facility. In winter, properly shovel and salt parking lots and walkways, and emphasize the use of handrails.

Child safety is another concern for faith-based organizations. If you have a daycare or other designated area for youth, take extra precautions to ensure this facility is prepared to handle young people, and does not contain hazards such as power outlets or sharp objects. Liability for sexual misconduct and abuse is also important in this situation.

Another area that should receive particular attention is any kitchen or food preparation area. It is recommended that you devise a policy that only allows access to authorized members of the organization. Kitchen fires are a common threat to the safety of faith-based organizations' facilities, so be stern about your regulation of these areas and never allow anyone to leave cooking items unattended.

Risk Analysis

To uncover other smaller liability concerns, conduct a risk analysis for your organization. This document only scratches the surface on the types of risks you face every day that could potentially cost you thousands of dollars or more. You may find that in addition to hazards inside the facility itself, there are other risks associated with events you host off-site, using personal cars or vans to transport staff and using volunteer help. Analyze all activities you administer to avoid expensive claims and time-consuming lawsuits.

For additional assistance in mitigating your risk, we offer loss control services. Contact Frost Insurance today to learn more about our program.