



# Protecting People Protecting Property

Risk Management & Insurance  
Manual for Churches

## About Ansvar Insurance

### Our history

We commenced in Australia in 1961 under the *Ansvar* name. The company was quickly embraced by communities of faith and within a few years, had established itself as a prominent insurer within this segment.

In 1998, Ansvar was purchased by the Ecclesiastical Insurance Group (EIG), the leading insurer of religious and charitable organisations in the UK. This change of ownership has reinforced our position within our niches and provided the necessary financial backing to meet the rigorous regulatory requirements of an insurer in the new millennium.

### Our community involvement

We invest part of our profit each year into community education programs – with a special emphasis on projects to help young people develop a positive attitude to life. So your decision to insure with Ansvar Insurance helps Us provide valuable support for programs and resources for young Australians.

### Our insurance advantage

Ansvar Insurance is a specialist insurance company. We have developed a deep understanding of the issues confronting customers from our niches. Our aim is to go beyond insurance by providing you with value-added services developed through our experience in this marketplace over many years.

We are committed to continuously assisting you in improving your risk profile by providing:

- specialised insurance advice for Places of Worship;
- independent, on-site, risk management inspections and guidance on best practice solutions;
- Risk Management seminars/workshops and procedural templates which partner this book and can be used as part of your Risk Management Program. For further information about these services, please contact your nearest Ansvar Insurance office.

*Insurance you can believe in, is our promise.*

## About the author

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Ron previously wrote *OH&S Made Easy* to assist churches in producing an action plan for complying with Australian Occupational Health and Safety legislation. Ron is a member of Modbury Uniting Church, South Australia.

### Acknowledgments

This book could not have been compiled without the generous sharing of information by the following people and organisations. Their contribution is gratefully acknowledged.

Ian Young  
*Australian Christian Insurance Services*

David Berry  
*Aon Insurance Brokers and Risk Managers*

Claire Lunnay  
*South Australian Baptist Union*

Eric Martin  
*Eric Martin and Associates (Architects)*

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Persons using this book need to ensure that actions they may take in managing risks are taken having regard to all local legislation, regulations and codes of practice. Additional detailed information on many of the issues covered in this booklet is available from each state's Workcover authority or from Worksafe Australia. Contact details of all Australian WorkCover authorities are listed in *Workcover Authorities Location Register (Attachment W)*.

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*The forms and templates listed below are designed to assist you with your Risk Management program.*

*To obtain an electronic copy of these forms visit the Risk Management section of the Ansvar Insurance website [ansvar.com.au](http://ansvar.com.au) or contact your nearest Ansvar Insurance office.*

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# Risk Management Explained

## 1. Risk Management for Churches

### Risk Management – why should churches be interested in it?

This book explains the importance of risk management to the church in modern society. As you read it you will come to realise that unless we practice sound risk management we are putting at risk not only the physical property with which we have been entrusted, but the lives of our brothers and sisters in Christ.

From a biblical perspective risk management equates simply to the matter of being a good steward of the property and people God has provided us with to further His work on earth.

You will recall the parable of the talents: Two of the servants did well, to the best of their ability, to please the master, and were rewarded for their efforts. The third steward buried his talent, and incurred the wrath of the master.

Churches must not be in the category of the third steward when it comes to risk management. If we bury our head in the sand, thinking that nothing will ever happen to us, we run the risk of incurring the wrath of our insurers, and possibly of the courts also.

Churches have the ability (talent) to make sure we provide the best possible risk management techniques in the circumstances, and we need to increase our stewardship levels in these areas or suffer the potentially disastrous consequences.

### Risk Management – why is it so important?

In short, insurance is becoming much harder to obtain and risks to the church are greater than at any time in the past. It is essential to protect our property from catastrophic damage, our people from injury, and our leaders and professional employees from liability issues that may threaten their financial security and that of the Church as a whole. Without that protection the church's mission would be very difficult to achieve.

In the past much of the protection needed has been provided by insurance. However, as the cost of insurance rises it makes more sense to move from being purely insurance oriented to taking both an insurance and risk management approach.

*Good risk management minimises claims which in turn will minimise increases in insurance costs.*

### Insurance cover – why is it hard to obtain?

Many global influences have made it difficult to obtain full insurance cover at affordable premiums.

*Natural catastrophes.* Throughout the world storms, bushfires and cyclones are occurring more frequently and causing greater amounts of damage. For example the 1999 Sydney hail storms cost insurers more than \$1.7 billion.

*Terrorist attacks.* The attack on the World Trade Centre in New York, cost insurers billions of dollars and has had an inevitable effect on insurance premiums throughout the world.

*Economic cycles.* When investment returns are low, but costs continue to rise, tremendous pressure is placed on the profitability of any company, including insurers.

*The entitlement mentality.* Anyone who gets hurt or suffers a loss these days is encouraged to seek compensation. De-regulation of the legal system has contributed to this, with solicitors advertising for business on a “no win, no fee” basis. Unscrupulous claimants can have their day in court at no risk to their personal finances. This places a great financial burden on insurers who pay large amounts of money defending claims which may be fraudulent, or at best exaggerated.

*Lack of respect for churches.* Society increasingly has a lack of respect for churches which has resulted in a rise of arson, theft, malicious damage and litigation against churches.

## 2. Insurance Cost Trends

Over recent years there has been a steady increase in insurance premiums worldwide and churches have not been insulated from these increased costs.

### Insurance costs for churches – why are they increasing?

In the past churches were considered as low risk organisations by insurers but for the reasons described below this is no longer the case.

*More staff employed.* An increase in the number of paid workers means a greater likelihood of staff related claims such as claims for unfair dismissal, discrimination, sexual harassment and the like.

*More attached schools.* Schools generate a greater exposure to liability risks arising from the high number of students, extensive range of activities offered and the large amount of time that children are in the schools' custody and care.

*Increased community involvement.* As part of its mission, churches reach out into their local communities and seek the participation of people who would not normally be part of the church community. These *unchurched* people sometimes do not fully appreciate the church community or its property and may pose an increased risk to church property and resources.

*Safety awareness.* Generally the church's record on safety, both in a property and personal sense, is not a good one. Many people are being injured, and this has resulted in claims for compensation. In the past it was unusual for a church to be sued but unfortunately this is no longer the case.

*Soft targets.* Because of the church's trusting nature and our propensity to use untrained volunteers, many opportunities arise for potential claims to occur, whether by theft, personal injury or other causes. Some people are all too ready to take advantage of our trust to press a claim against the church.

#### **Insurance costs for churches – how can we control them?**

Unless steps are taken to reduce the number of claims and the cost of those claims, further premium increases can be expected in the coming years. This book has been designed to assist you in managing the risks to your property and people. By following the advice outlined herein there is the opportunity to ensure that any increases to your church's premiums can be kept to a minimum.

### *3. Management of Risks v Insuring Risks*

#### **What is Risk?**

*Risk* is the chance of something happening that will have an impact upon objectives. (AS/NZS 4360:2004)

#### **Managing risks – what does it mean?**

To *manage risks* is to put in place processes, or take actions, that will greatly reduce the likelihood of those risks causing incidents or accidents that may result in injury or damage to property or persons.

Everyone would agree it is far better to prevent incidents, accidents and injuries than deal with the consequences thereof. The benefit of managing risks is that unnecessary suffering is eliminated, money is saved and we preserve resources, physical and otherwise, which could be used towards fulfilling the *Great Commission*.

#### **Insuring risk – what does it mean?**

Regrettably, no matter how carefully risks are managed, there is always the possibility that we will not be one hundred percent successful. Because of this possibility, and because we are charged with the responsibility of being good stewards with the assets God has entrusted us with, we must try to protect that investment. One way to do this is to insure against unexpected incidents and accidents that will result in hardship to individuals or the church as a whole.

What happens when we insure is that, by the payment of a small amount of money, known as a premium, by many organisations with similar risks, the risk is spread between them. Thus in the event of a major problem at one organisation it will not be devastated but will be able to continue its work because there are enough funds available from the premiums paid to restore it to its previous state.

#### **Managing or insuring risks – which is the better option?**

Bearing in mind the time and resources that are needed to rectify the results of incidents and accidents it is clearly better that they don't occur in the first place. The preferred option should therefore be to manage risks to make every effort to ensure incidents and accidents don't happen.

Because it is impossible to anticipate every possible circumstance that may give rise to incidents and accidents, we should ensure the impact on the organisation is minimal by insuring against their occurrence.

You may think, *why should I bother to manage the risks if the incidents and accidents are going to be covered by insurance anyway?* The answer is simply that managing the risk saves time, energy, suffering and disruption to the church and its people. It not only makes sense from an economic viewpoint, it is part of our responsibility to fulfil our moral obligations as Christians to our neighbours.

A further benefit of managing risk is that even if accidents and incidents are not entirely eliminated their occurrence will be reduced. This will mean that the cost of insuring against that risk can be reduced.

# Property Protection

## 4. Property Insurance

### Our buildings – are they adequately insured?

Chances are they are not. Building costs continually rise and in some years rise faster than the rate of inflation.

### Building insurance – how can I be sure the church has full cover?

Insurance policies insure churches for the cost of re-building their property. The aim is to see that the church is placed back in exactly the same situation that it would have been in, had the loss never occurred.

The cost of re-building can lead to some major surprises. Invariably re-building is likely to cost a lot more than market value less the land value. Churches are often specialist buildings with peculiar designs and features.

### Ansvar Insurance can assist you to determine the minimum amount your buildings should be insured for.

When you have established the cost of re-building your church, see that you contact Ansvar Insurance and have them adjust your policy accordingly.

Skimping on insurance is false economy. People sometimes think, *it won't happen to me, or we will never lose the lot so why insure for the full replacement cost?* The cost of insuring your property (the premium) is calculated by your insurer in the belief that all property is being insured for its full value. This ensures the insured churches bear their equitable proportion of the cost of insuring similar properties.

*Failure to insure for the full value of your property may result in the payment due from any claim being greatly reduced.*

### Average Clauses in insurance policies – what are they?

Many insurance policies contain what is known as an

*Average Clause.* The effect of this clause is to reduce the claim settlement under the policy in proportion to the amount by which the property is under insured. This clause often attracts criticism of Insurers who are accused of trying to get out of paying what the insured believes is a fair amount in settlement of their claim. The table below shows the devastating effect that underinsuring property can have in the event of a loss.

Under insuring your property may result in severe hardship to the church in the event of an even moderately severe loss. Paying losses in full to churches that under insure would be unfair on those churches that have paid higher premiums based on an accurate assessment of the value of their property. These churches should not be penalised for the failure of other churches to do the right thing. By ensuring your church property is adequately covered you can guarantee it will not be financially disadvantaged in the event of a major loss.

### Major claim settlements – does the building have to be replaced precisely as it was before?

Strictly speaking the answer is yes. However, Insurers are usually extremely flexible. The needs of your church may have changed substantially since the original building was erected and you may, in the event of a major loss, decide substantial changes to the original design are required to meet your current needs. Provided the changes do not increase the cost to your Insurer you are unlikely to encounter any difficulties in having those changes incorporated in the new building.

Following a major loss you may decide you need a substantially different building, likely to cost considerably more than a like for like replacement. In these circumstances you will need to negotiate with your Insurer as to how you should proceed. Provided your church is prepared to pay any additional cost involved your Insurer may be prepared to co-operate and grant your request.

Property Value	Sum Insured	Loss	Policy pays
\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
\$1,000,000	\$500,000	\$1,000,000	\$250,000
\$1,000,000	\$500,000	\$500,000	\$250,000
\$1,000,000	\$500,000	\$100,000	\$50,000
\$1,000,000	\$500,000	\$20,000	\$10,000

**Contents – are they adequately insured?**

Possibly not. Contents are usually insured on a *new for old* replacement basis. As an example consider an 8 year old television that is destroyed in a fire. To replace it with another 8 year old set may cost \$150, to replace it with a new one may cost \$750. When you nominate a sum insured on your contents you should insure for the *new for old* replacement value, \$750 in the case of our example.

**Adequate contents cover – how is it achieved?**

You will need to maintain a register of your contents (*see Contents Inventory, Attachment A*) showing the likely replacement cost for items of a similar nature. The list should be updated as additional items are purchased and your estimate of the replacement costs should be revised annually. The sum insured for your contents insurance should be changed to reflect the increased values.

When items of significant value are purchased, be sure to notify your insurer immediately so your cover can be increased appropriately.

In the event of a loss resulting in an insurance claim, being able to provide a register of your contents can make the settlement of your claim simpler and faster. Provided your sum insured is based on the *replacement value* of the listed items you are likely to receive your maximum entitlement under your policy.

**Member’s property insurance – can it be arranged?**

Most policies include coverage for member’s property left on the property for which the church could be seen to have a responsibility. In a church these items are usually musical instruments and computers.

It is important to include an amount for the replacement cost of members’ property in your *Contents Inventory* and have an item for members’ property shown on your insurance policy schedule. Failure to do so could mean that your overall cover is inadequate and in the event of a substantial claim the average clause may be applied.

**5. Fire Prevention**

**What are the most common causes of fires in churches?**

Most causes of fires within churches can be attributed to arson, faulty electrics, poor heating solutions, cooking or *hot work* as part of building maintenance. This section provides some guidance on these areas and also measures.

**Arson – how can I protect church property from it?**

Arson is one of the most common causes of fires in the community. Churches are easy targets for the arsonist as they are easily accessed, frequently unoccupied and are often a little remote from other occupied buildings.

Use the checklist below to gauge the risk of arson to your church property.

**Checklist for Arson Prevention**

No	Actions to Minimise the Arson Risk	Completed Yes/No	Needs Attention Yes/No
1	Install security lighting in the building		
2	Install external security lighting		
3	Keep all valuables locked up and out of view		
4	Secure flammable liquids in locked metal cabinets		
5	Install monitored security and fire detection system		
6	Remove combustible rubbish such as timber, dry leaves and cardboard boxes from in and around the buildings		
7	Limit access by controlling keys		
8	Prevent access to the roof area by unauthorised people		
9	Institute a <i>Church Watch</i> scheme		
10	Seek advice from your local Fire Service		

### Heating – what type of heating is inappropriate?

By definition heaters are a source of heat and therefore a fire hazard. Ideally all heating should be permanently fixed and installed as part of the building. Where possible the use of portable heating should be avoided, especially radiators or heaters without thermostatic cut outs.

If your church has a fixed heating system always ensure that it is in good condition and serviced regularly.

Care should be taken to ensure that there are no flammable items within one metre of any heaters.

### Kitchens – what sort of fire protection is needed?

Kitchens are one of the most likely sources of fire in a building. The combination of naked flames, the multitude of electrical outlets, gas appliances, electrical appliances and the use of hot cooking oil guarantees this will be the case.

A combination of fire protection devices is essential. Firstly, if you have no other area protected by a *smoke detector* you must have one in the near vicinity of your kitchen. Placement is extremely important as whilst you want to detect the outbreak of fires you do not want to have them go off every time someone burns a piece of toast.

It is important to have an appropriate *fire extinguisher*, one that will deal with electrical, fat or oil fires. The most favoured type for these areas is dry powder. Your supplier of fire equipment will be able to advise you as to your specific needs.

One of the cheapest and most effective fire prevention appliances available for kitchens is the *Fire Blanket*. This is thrown over the source of the fire and deprives it of oxygen without which the fire cannot continue. They are ideal for throwing over small fires contained in pans, trays etc. They can be used to smother fires in deep fryers also. In the event of a person catching fire they can be used to wrap around the victim thus extinguishing the fire and protecting the rescuer at the same time.

It is extremely important that if you have people working regularly in your kitchen, preparing meals or performing other catering tasks, that they are given some training. It will be sufficient in most cases to ensure they know where the fire appliances are located, what their limitations are and how to use them.

### Church maintenance – hot work, what is it?

Hot Work is any work process which creates a heat source such as sparks or flame e.g. grinding, welding or cutting metal. Many fires have started from the spread of sparks that were generated from building or maintenance work. By asking volunteers and contract workers who are undertaking Hot Work to complete a permit such as that in *Appendix V* you can ensure that effective prevention procedures are in place.

### Fire prevention – what else can be done?

An effective form of fire prevention is to install a sprinkler system. This is an expensive measure but will go some way to reducing your insurance premium. A less expensive alternative is the installation of heat or smoke detectors which are linked back to a monitored alarm station who can call out the fire brigade.

### Evacuation plans – how can one be developed for our church?

To safely evacuate your building in the event of an emergency, you will need an Evacuation or Emergency Response Plan. The plan should be displayed on notice boards, where employees/voluntary workers and anyone else on the property can easily see it. The plan should include a diagram of the property. A simple plan would include but not be limited to the following:

- Designated routes from each location within the building.
- Where to assemble once clear of the building.
- Whom to report to once clear of the building.
- The management of escape routes (including monitoring and maintenance of escape routes).
- Advise not to waste time collecting or going back for valuables. The identification of wardens during an evacuation.
- How to recognise a fire warning signal.
- The location of fire fighting equipment.
- Names and location of emergency wardens.
- Telephone number of fire station, police and ambulance.

It is a legal requirement to have luminous or illuminated exit signs over all doorways and emergency exits. Illuminated signs must be fitted with back up batteries to ensure they remain on in the event of a power failure.

Your local fire authority can provide additional advice on how to prepare a plan that is appropriate for your building.



### Fire Drills how are they conducted?

The best way to conduct a fire or evacuation drill is to do it under conditions that reflect the normal use of the building, preferably when there is a high occupancy level. In a worship centre the best time would be immediately following a service. For realism it is good if the people participating are unaware it is to happen however this has practical problems in a worship centre. It is recommended that the congregation is made aware of the drill during the service and that it is conducted at the conclusion of the service.

The idea of the drill is to see how your emergency procedures will work. It is important that observers are assigned to make notes of what happens during the drill, particularly any problems encountered.

Below are some of the things we should be checking during a drill.

- Does the alarm work and is it audible in all areas of the building?
- Did the fire wardens or responsible persons give clear directions?
- How quickly can the building be evacuated?
- Can the disabled be easily evacuated?
- Were all exits clear and easily accessed?
- Were people aware of the evacuation scheme and was it effective?
- Was anyone left in the building?
- Was an all clear given?

Your local fire authority can give you valuable advice in this area and in the case of large complexes may be prepared to participate in any drill hence adding a touch of realism to proceedings.

### Fire equipment – what about its usage?

In the event of a fire your first responsibility is to ensure peoples safety. However there may be circumstances where you are able or may need to extinguish a fire and will need to use a fire extinguisher.

There is nothing worse than aiming an extinguisher at a small fire only to find it is not in working order. Perhaps it has been discharged as a prank then hung back on the wall. Perhaps it hasn't been used for ten years! We are not experts in this area so it makes sense to outsource the job of ensuring extinguishers, hose reels and other fire fighting equipment is kept in good working order so there are no unpleasant surprises in the event of an emergency.

Legal requirements about maintaining your fire equipment may vary from State to State.

### Local legislation – does the church comply?

Check with your local fire authority or a professional fire protection company to ensure you comply with local legislation.

A number of companies provide a maintenance service for fire equipment. Usually this entails a six monthly inspection. They will provide advice, recharge out of date or used extinguishers and provide you with evidence of compliance with the legislation to protect you from prosecution from the local authority. These companies can also provide valuable training in the use of extinguishers for church Leaders and stewards. Investing in this service is strongly recommended.

### Smoke detectors – should they be fitted?

Yes. Early warning of a fire can avert a major catastrophe. Church buildings are often unoccupied for long periods of time, which means early detection is unlikely in many cases. Cheap battery powered detectors should be avoided. Detectors should be wired into the main power source and have a good coverage of the area to be protected. Because of the fact that there will often be no one on the premises it is vital that the detectors are linked to a monitoring service. Seek professional help to ascertain precisely the best system for your church.

### Specialist advice on fire prevention – where is it available?

The best place to start is by contacting your local Fire Authority, in many cases the information and guidance they offer is free of charge. For small facilities the information you obtain may be sufficient for your needs. For larger facilities or ones with a higher than normal exposure to the risk of fire, seeking paid professional advice may be money well spent.

## 6. Electrical Safety

It has been said that electricity is a good servant but a bad master. Today it is hard to imagine a world without electricity. In a church environment we need to be aware of issues that could lead to injury due to our use or misuse of electricity. Think about the following when you are examining how safe your buildings, and people, are from electrical dangers.

### Church electrical work – who should be permitted to do it?

Only allow qualified electricians to work on your electrical systems. This is important for the safety of the property, your people and the individual working on the system. Volunteers should only be used where evidence that they are appropriately qualified and experienced has been sighted and the details recorded.

### The church's electrical wiring – should it be checked regularly?

Deteriorating electrical wiring causes many fires. How old is your church? Has your electrical wiring been checked in the past ten years? Have you placed a greater drain on your switchboard due to installing new equipment, or by increasing usage of electricity in your building in recent years? Faulty fuses on switchboards are prone to overheating and can easily ignite combustible material such as cardboard or cleaning rags that may be stored nearby.

Perhaps it is time to have your church's wiring checked by a licensed electrician. Obtain a written report on its condition and act on any safety issues uncovered. Have the wiring checked at regular agreed intervals.

### Safety switches – should they be fitted on church properties?

Yes. Safety switches (Residual Current Devices) protect your power outlets. Your church should have them fitted as they save lives. The best protection is gained by fitting such a device at the electrical distribution board.

### Surge protectors – should they be fitted to church properties?

Light projectors, computers and electrical musical instruments are extremely expensive to replace and are easily damaged in power surges. To protect your church's property and that of musicians and others who lend their equipment to your church you need to fit surge protectors. These can be obtained for specific power points but are most effective when fitted at the electrical distribution board.

### Information – how can it be protected from fire caused by electrical problems?

If your church doesn't have power points suitably protected from power surges, or even if it does, it needs to consider data protection seriously. The best way to minimise the possibility of data loss is to perform a weekly backup of all computer files. In the event of an electrical malfunction, fire or even failure of your hard disk you will retain most of your records and the work most recently completed. Probably the easiest, quickest and cheapest way to do this is to burn a copy of your data onto a rewritable CD.

### Electrical cabling – what do churches need to know about it?

All underground cables should be clearly marked in accordance with local laws. Check the plans of your church property and be sure you know where your underground cabling is buried and that it is appropriately marked.

### Temporary wiring – what are the dangers?

Use of extension cords should be kept to a minimum. If possible install additional power points. Where it becomes necessary to use an extension cord it should be securely taped to the floor for the whole length of the cord.

Overloading electrical powerpoints through the use of *Cube* and *Double* adapters is also an unsafe practice that can cause electrocution as well as a fire. Check that appropriate adapters are used for musical instruments, sound desks, in church offices and kitchens. Where adapters are repeatedly used, consider installing additional powerpoints to the fixed wiring system.

### Electrical safety – how can I monitor it?

Electrical testing and tagging procedures are one way of monitoring electrical safety. In some states there is a legal requirement to test and tag electrical equipment, especially portable electrical appliances and leads. Check with your local WorkCover authority or electrical authority regarding the requirements applicable to your state and to your church and if necessary commence a suitable testing and tagging program.

### Water and Electricity – what needs to be known?

Water and electricity don't mix, be sure the roof is in a good condition and that any external electrical fittings are weather proof. Check that in the kitchen all appliances are well clear of damp or wet areas. Take particular care of stand-alone spring water dispensers connected to power outlets. There have been a number of electrocutions arising out of the use of these appliances in recent years.

## 7. Building Security

### Perimeter Security – what is effective?

Solid gates and fencing are the best defence against malicious damage and break-ins. Unfortunately these measures may also give the church the appearance of a prison. Trying to gain a balance of openness and security is an important issue.

- Is your fencing in good condition and is a good quality lock used to secure the gate?
- Do all external doors have deadlocks fitted?
- Are all opening windows fitted with key-locks and are the keys removed when the building is unoccupied?
- Is the building in good repair? Are there any *weak* areas susceptible to break and entry?

### Locking up church buildings – who should be responsible?

Someone needs to be designated, and be prepared to accept responsibility, to check that doors and windows are locked when church buildings are not in use. Unlocked buildings are at a high risk of becoming targets for arsonists and thieves.

Initial responsibility for locking the buildings, or sections thereof, rests with the person in charge of the group using that particular building or area. If they need a key to do so and have not been provided with one it is their responsibility to ensure they inform the responsible person when they vacate the area, or make appropriate arrangements for the lock up when they are admitted to the area.

The person nominated to lock the building needs to be available and reliable. If a staff member is not available someone living nearby may be prepared to check the doors and windows each night to ensure the building is secure. This is also an opportunity to check that lights and heating appliances have been switched off as well.

There is no easy solution to the problem of ensuring security is maintained. What is appropriate for one church may not be for the next. What is important is that administrators are aware of the problem, assess the individual needs of their church and have a system in place to minimise the risk of theft or arson.

### Keys to church owned buildings – who should have them?

The number of keys issued should be kept to a minimum. Because of the continual turnover of people in congregations and ministry teams it is difficult to keep track of keys.

Keys are often not returned or are passed on to others unofficially. This means we are often unaware as to who has access to our property at what times. In this situation the risk of theft increases dramatically.

One person, possibly the church administrator or a deputy, needs to have responsibility for the issuing of keys and the monitoring of their use.

### Key registers, should the church have one?

Yes. A key register is essential to control access to the building and to reduce the risk of both fire and theft.

A senior responsible administration person in the church should maintain the register. It is recommended that a locksmith be consulted when setting up a register as their advice will be extremely valuable. In most cases recommendations would suggest that:

- a master key system be introduced,
- the master key is retained by a senior person in the church or by the caretaker,
- keys issued to individuals provide access only to areas they need access to,
- that a register be kept to ensure administration know who has access to what areas and that the register be updated whenever new keys are issued or when existing keys are returned and/or re-issued,
- that consideration be given to a refundable deposit being charged on keys issued, (The objective is to encourage the return of keys no longer in use), and
- that all locks are changed on a regular basis, say every 5 years, and keys re-allocated.

### Additional security for special equipment – is there a need?

Any high value property of a reasonably portable nature, which is readily marketable, is worthy of extra attention. In a church the items most likely to fall into this category are sound systems, musical instruments, portable electrical goods and power tools.

*Valuable portable goods, where practicable, should be kept in a special room, shed or enclosure that can only be accessed by authorised persons. Musical instruments and audio equipment should not be left in worship areas during the week, or between services.*

Repeat thefts are very common, particularly of audio and visual equipment. Discerning thieves often come back, buoyed by the knowledge of how easy it was to break in the first time and knowing your insurance policy will have provided you with new replacements.

### **Church-Watch – what is it and should the church have one?**

*Church-Watch* is a natural extension of the very popular neighbourhood watch schemes that are so successful in our communities.

If your church or associated properties are left unoccupied for significant periods of time during the week why not have a roster of people from the congregation that can keep an eye on the property. Many retired people would be happy to be of service in this way. With a little encouragement and management by the administration staff, a service that would cost a lot of money can be put in place at no cost and the risk of burglary or malicious damage may be substantially reduced.

### **Contents Inventory – should there be documented details of church contents?**

Yes. This has been discussed in the *Property Insurance* section of this booklet. Where possible you should include in a register, details such as manufacturer, make and model, date and place of purchase, purchase price and details of any distinctive identifying marks.

It is recommended that valuable property be engraved or marked with your name and postcode. This makes your property less attractive to thieves as it is harder to sell. Valuable property can also be photographed and the cost is minor if you have access to a digital camera. These measures enable the police to investigate your loss more thoroughly and identify and return stolen property.

When compiling a list of your contents it is important to include major, but often overlooked items such as floor coverings, soft furnishings, chairs, specialty lighting, sound and audio-visual equipment. To assist you in establishing the value of your contents it is recommended you utilise the *Contents Inventory* form shown as *Attachment A*.

### **Security systems – should the church install one?**

Yes. Security systems are highly desirable but it is important to obtain advice from reputable experts before making a decision on their installation. Because of the number of people requiring access to church buildings, and the often-complex layout, it can be difficult to install a system that will provide maximum protection.

The following alarm equipment is available offering different levels of protection:

*Local Alarm.* This alarm simply features a siren at the premises which sounds for a limited period should a break-in be detected. The alarm relies on its deterrent value and on the presence of people within hearing range who are

both willing and capable of dealing with a break-in. This type of alarm is often ineffective and is not recommended.

*Dialler Alarm.* This alarm extends the security offered by a local alarm by the inclusion of a dialler. This device dials a nominated telephone number (usually that of a security company) using the existing telephone line provided to the premises. This ensures the alarm will not go unnoticed.

*Security Alarm.* This alarm enhances the protection of a dialler by incorporating regular frequent pulsing from the alarm system installed at the church. Equipment within the telephone exchange controls the operation and links with your security company, who are immediately made aware of any abnormality or alarm conditions if the pulsing signal is interrupted.

A prompt response by professionally trained personnel to any alarm activation is always recommended. Most security companies are able to arrange for a security patrol attendance in the event of an alarm situation, usually with the keyholder. Police currently require assurance of legal key access within a reasonable time, usually 20 minutes, before they will attend commercial premises.

It is important to remember that an alarm system does not prevent burglary but will only notify you if a break in occurs. *If a security system is fitted it is essential it be monitored.* A lower premium may be charged when a quality monitored alarm system is fitted.

### **Lighting – can it assist in making a property secure?**

Yes. One way to discourage vandals and burglars is to install good quality external lighting. It should be robust and out of reach to ensure it is not easily damaged or extinguished. It is important not to economise when installing such equipment, as cheap easily broken lighting systems will need to be replaced constantly and any savings made on the purchase will soon disappear. To compliment good lighting the exterior of your property needs to be free from obstructions and excess foliage that can hide potential intruders.

Whilst installation of security lighting will increase the size of the electricity bill there is no doubt that it does reduce the likelihood of burglary, arson and vandalism.

### **Security cameras – do they minimise risks to property and people?**

Yes, but installation of this equipment can be expensive. Cameras can discourage theft and vandalism and can assist police in their investigations.

Whilst inexpensive cameras can be purchased they tend to be ineffective and provide false comfort only. An effective

integrated system needs to be tailored to suit the particular needs of the property to be protected. It should be installed by a professional security organisation and done in consultation with the Police and the Office of the Privacy Commissioner. Placement of cameras may sometimes lead to accusations of invasion of privacy and must therefore be sensitively handled.

Some organisations use the deterrent factor of security cameras, but minimise the cost, by installing dummy cameras. *This option should not be taken.* To be effective as few people as possible should be aware that the cameras are dummies. This means that the people whose security we are trying to guarantee, such as staff and members of the congregation, falsely believe their movements are being monitored and may take risks they might otherwise not take. There have already been cases of employees suing their employers for the results of serious assaults occurring in staff car parks by employees who believed they were in a security monitored area.

#### **Security patrols – are they of value?**

If you institute a *Church-Watch* program, it will cost you nothing. Security patrols call at sites on a regular basis, for a fee, during night-time hours or at times when the property is unattended, and check main entrances. It is quite easy for potential intruders to monitor the attendance of such patrols and avoid detection.

#### **Security systems – how should they be chosen?**

When selecting a security consultant your church should ensure you are dealing with a reputable firm who has been in business for quite some time. Check to see if they are members of an industry association.

#### **Stained glass windows – how can they be protected?**

Stained glass windows are frequently targeted by vandals but can also be accidentally broken by youth group ball games or similar activities. Hail stones can pose a threat depending on the position of the windows.

Stained Glass windows can be protected through the installation of stainless steel grills or polycarbonate sheeting. In the case of polycarbonate sheeting, care should be taken to allow sufficient ventilation to prevent the window space from overheating and the lead components melting.

The installation of these protections is a specialised matter and should only be entrusted to a glazier or builder well experienced in working on church buildings.

## **8. Storm Protection**

### **How common are thunderstorms?**

Thunderstorm activity is occurring continuously throughout the world, as many as 1,800 on any one day. Often the storm will last less than fifteen minutes. As such we don't realise what a danger they can be to our personal safety and to the safety of property generally.

### **Why should we be concerned about thunderstorms?**

Here are just a few reasons to be concerned:

- Lightning strikes cause more fires in Churches worldwide than any other cause.
- Power surges caused by thunderstorms can severely damage all types of electronic equipment such as computers, DVD's, sound desks and electronic organs.
- Accompanying wind can damage buildings, (especially roofs), vehicles and people.
- Hail can damage buildings and vehicles.
- Water leaks can lead to rot, ceiling stains and general water damage.

### **How can we prepare to minimise the risk of storm damage?**

- By ensuring all loose articles in the grounds are secured,
- By regularly clearing debris from gutters and down-pipes,
- By having surge protectors fitted to the main circuit board,
- By regularly trimming dead branches, or those that may foul electricity cables,
- By installing a lightning rod.

### **What needs to be done after the storm passes?**

- Check for damage once the storm has passed and fix anything that may cause further damage.
- Remove loose or damaged tree branches.
- Clear debris, which could pose a fire or trip hazard, away from the building.
- Look for leaks inside the building.
- Inspect the roof of the building.
- Rectify all damage identified as soon as possible.

# Managing Hazards

## 9. General Hazard Management

### Hazards – what are they?

A hazard is something that has the potential to cause injury or illness to people or damage to property.

Here are a few safety hazards to consider. If you think about your own environment you may find many more.

#### *A selection of Common Safety Hazards*

- Fire
- Poor housekeeping
- Explosion
- Working at heights
- Motor vehicles
- Tools
- Slippery surfaces
- Machinery (without guards)
- Manual handling

### Managing safety hazards – how is it done in a church environment?

Hazards are hazards whether they are in a church environment or an industrial one. Accordingly it is equally appropriate for churches to adopt the standard method of managing safety hazards. In simple terms the following process should be followed.

- Identify and list all of the hazards that exist in your church environment.
- Assess the risk arising from each particular hazard.
- Prioritise your list of hazards, placing the ones most likely to cause a problem that may have major consequences at the top and deal with those first.
- Look at ways to control the hazards you have identified.
- Put in place control measures to minimise the likely consequence of the hazard identified. Take into account the *Hierarchy of Controls*. See Attachment J.
- On a regular basis review each hazard to ensure the control measures are working effectively.

*To assist you in identifying and rectifying physical hazards utilise the Hazard Identification List, Attachment B. Your church will also find it helpful to use an Annual Hazard Review form, such as Attachment C.*

## 10. Manual Handling Hazards

### Manual handling – how do I assess the problem in a church environment?

- Make a list of tasks performed at the church involving manual handling.
- Have there been any injuries in the past caused by manual handling?
- What are the most difficult lifting tasks performed at the church?
- When looking at the risk of injury, consider the type and weight of load, the layout of the area involved, postures and movements required, the ability and fitness level of people concerned and the number of times the work has to be done.
- If, after looking at the above factors it is considered that there may be a risk of injury involved in any of the manual handling tasks performed at the church, look at how that risk may best be eliminated.

### Lifting and handling the load – how should it be done?

There are many ways to attack such problems. Here are a few points to remember.

- Weight is only one factor to be considered when thinking about manual handling.
- You may be able to find some mechanical assistance or use team lifting.
- The workplace may be capable of redesign, such as higher benches to eliminate bending, or storing materials at more appropriate heights.
- The character of the items being lifted may be changed and be made easier to handle by adding handles, providing grips, putting things in smaller packages or other modifications to the items to be lifted or moved.
- Consider obtaining some information on lifting techniques from your local WorkCover authority.

### Posture – is it important when performing lifting tasks?

Awkward postures can lead to people using greater effort than necessary to complete a task. This happens when we hold our back, neck, arms etc. in unnatural positions for long periods of time. Muscle fatigue is the result. Be sure there is plenty of room in which to perform the lifting tasks and where people sit at workstations see that they are well designed, with often used items kept close to the body.

### Storage methods – are they an issue in manual handling?

Yes. Consider these points:

- Make sure your storage areas are well designed to minimize the amount of lifting and shifting necessary.
- Use vertical space to maximize storage area.
- Shelving is the most effective way of using space.
- Hooks and pegs may be used for small items.
- Consider how often items are used as it may determine where you store them.
- Frequently used items should be stored between chest and hip level.
- Light and rarely used objects can be stored at about shoulder height.
- Adjustable shelves are helpful.
- Keep small loose items in containers.
- Reduce the need for storage by purchasing items in small quantities where possible.
- Pay attention to house keeping and do not store items on the floor or in walkways.

### Repetitive manual handling – does it increase the risk of injury?

Yes, it rarely happens in a church environment, but it can happen. If there is a need to perform tasks such as stacking chairs or other repetitive lifting tasks it is recommended that those tasks be performed by a number of people. Where that is not possible, breaks should be taken every so often.

Manual handling information and a *Manual Handling Code of Practice* is available from the WorkCover authority in your state.

## 11. Working at Heights

There are special requirements for working at heights

If this task represents a problem for your church check the legislation applicable in your state including the Occupational Health and Safety Regulations, which will give precise guidelines in relation to the use of working platforms, work harnesses and other devices. Your local WorkCover authority is a good place to source this type of information.

Here are a few tips that need to be considered in relation to working at heights.

### Roofs – who should work on them?

Working on roofs can be extremely dangerous. Roofs are sometimes made of fragile material, such as asbestos cement, which may require special signage to warn of the dangers involved. There have been cases where working on church roofs has resulted in serious falls causing death or paraplegia.

*Churches should not let inexperienced persons or volunteers access their roofs.*

### Ladders – what must be considered when using them?

There are many instances of persons working at heights in a church environment, including tasks such as changing light bulbs and cleaning gutters. These tasks usually require use of a ladder or other work platform. When using a ladder consider the following.

- Choose the appropriate type of ladder for the task.
- Check that the ladder is in a sound condition.
- Store, transport and erect the ladder carefully.
- Ensure the ladder is in a safe working position and on a firm footing.
- Adopt correct working procedures on the ladder.
- Ensure metal ladders or wooden ladders with wire reinforcement are not used where there is a risk of them coming into contact with live electrical parts. These ladders should be permanently marked *do not use where an electrical hazard exists*.
- Select a ladder of sufficient length.
- Do not use ladders in access areas or within the area of swinging doors.
- Work involving restricted vision or hot work (such as welding or oxy-cutting) *should not* be performed from a ladder.
- Ladders *should not* be set up on scaffolding or elevated work platforms to gain extra height.
- Small light loads and tools or materials easily manageable by one person only, may be raised or lowered with a handline.

### Ladder and trestle inspections – what is important?

It is important to ensure that ladders or trestles are in good order when working at heights. The checklist table below is a useful guide to ensuring equipment is safe.

## 12. Health Hazard Management

### Health hazards – what are they?

A health hazard is a hazard that has the potential to cause illness or non-traumatic injury to people. It can be divided into three main categories, Physical, Biological and Chemical. Here are a few examples to consider. If you think about your own environment you may find many more.

#### A selection of Common Health Hazards

##### Physical

- Ergonomics
- Temperature variations
- Vibration
- Noise
- Poor lighting
- Dust

##### Chemicals, solids, liquids and gases

- Solvents and other chemicals
- Pesticides
- Paint
- Gas
- Resins
- Acids and caustics

##### Biological

- Bacteria
- Insect bite
- Poor sanitation
- Infectious diseases

##### Other

- Radiation
- Computer Usage

### Managing health hazards – how do we do it in a church environment?

The simple six step approach discussed under the previous heading section 9. *General Hazard Management* can be used to manage health hazards. To assist you in identifying and rectifying health hazards utilise *Hazard Identification List, Attachment B*. Your church will also find it useful to use an *Annual Hazard Review form, Attachment C*.

### Inspection Checklist – Ladders and Trestles

Extension Ladders	Checked	Need repair
Loose, broken or missing extension locks		
Defective locks not seating properly when ladder extended		
Rusted or corroded metal parts		
Worn, broken or badly deteriorated cords		
Trestles	Checked	Need repair
Loose hinges		
Wobbly		
Loose or bent hinge spreaders		
Stop on hinge spreader broken		
Centre section for extension out of alignment		
Defective locks for extension		



### What health hazards can be found on church properties?

Health hazards include those listed on the previous page. Some of the more common ones likely to exist on church properties are *manual handling, working at heights, ergonomics, computer use, bacteria, noise and chemicals (hazardous substances)*.

## 13. Ergonomics and Computer Use

It is important that people using personal computers in an office environment adopt safe work practices. If not they run the risk of suffering from neck, back and wrist pain due to poor posture or the repetitive nature of the work. Eyes can also suffer if the environment is unsuitable.

### Ergonomics – what is it?

Ergonomics is essentially *fitting work to people*. It's the process of designing or arranging workplaces, equipment, products and systems so that they fit the people who use them. Ergonomics can be successfully applied to any workplace at any time. Simple changes to work methods, equipment or layout can provide positive outcomes for both management and employees in the prevention of workplace injury and ill health. It can raise productivity and increase worker comfort and morale.

The most common problem developed by people who are forced to work in situations where poor ergonomics exist is that of repetitive strain injury. The most common areas affected are wrists, elbows and shoulders.

Properly applied, the ergonomic approach not only considers furniture and equipment but also job design, lighting, noise, air quality, office landscaping and personal space. An example of how ergonomics can be used appears below. It looks at workstation set up and planning work of a repetitive nature.

### Setting up the workstation – how is it done?

We can minimise fatigue and discomfort for people working in computer/clerical roles by taking a close look at their workstations and taking the following steps.

- Adjusting the backrest of the chair to ensure it supports the natural curve of the lower back. A chair with a good lumbar support is highly desirable.
- Adjust the height of the seat. Thighs should be parallel with the floor and feet kept in contact with the floor.
- Check the relationship between the height of the seat and that of the desk and keyboard. Elbows should be at or about the level of the home row on the keyboard.

If it is necessary to adjust the height of the chair to do this, a footrest may be required to ensure the feet are stable.

- Make sure the monitor is at the right height, angle and distance to enable viewing of the screen in comfort and ensure there is no back or neck pain. Australian and New Zealand Standards say a viewing distance of between 350 – 750mm is best and that the monitor should be a maximum of 400mm from the work surface to the centre of the screen. The situation may vary for people with graded spectacles.
- Ensure the documents are positioned at a suitable height. A document holder may be required. There are many types available at low cost.

### Planning work – how is it best achieved?

- Try and vary the type of tasks undertaken. This will mean using different muscle groups.
- Take frequent short breaks and move away from the desk.
- Pace the work.
- Place printer, files and other work equipment so that they are within easy reach, or so that you have to leave your chair to access them. The aim is to avoid over-reaching problems.
- Look away from the screen frequently, preferably at something more distant, this will help rest the eyes and reduce the chance of eyestrain.

### Where can more help be obtained on ergonomics?

Ergonomics is of growing concern, especially in office type environments. Specialist publications can be obtained from the WorkCover authorities in your state should your church have a problem in this area.

## 14. Noise

*Psalm 98 v 6* says, *Make a joyful noise before the King, the Lord.* It may well be that what was a joyful noise, from a volume perspective, when this Psalm was written and what is a joyful noise now has changed somewhat.

### Noise – what is it?

Noise can be defined as *any disturbing sound*, whereas sound has been defined as something which is pleasant to the ear. Of course what sounds disturbing to one person may not seem disturbing to another. Noise is not the problem, excessive noise is. It can permanently damage people's hearing. What is excessive noise when dealing with legislative requirements depends on many factors such as the frequency and length of time persons are exposed.

### Noise – is it a problem for the church?

Noise has not been a problem for the church in the past. This is changing rapidly as churches endeavour to share the Word and worship the Lord in a manner that attracts young people. There are three groups of people to be considered when we think about noise in our churches; neighbours, employees and the congregation.

A local council recently prosecuted a church in Victoria, Australia for excessive noise. The church was found guilty and the subsequent fine and legal costs were in the vicinity of \$15,000.

### Noise – does it affect our neighbours?

It may. We must be sensitive to the needs of our neighbours. Many churches and worship centres are in built up areas. The law requires that we must use our property in such a manner that we do not interfere with the enjoyment our neighbours are entitled to expect when living on their property. In the case mentioned above the church was prosecuted under local government bylaws. Apart from the church receiving a hefty fine it could be argued that they failed to demonstrate a love for their neighbours, as the scriptures require us to do.

Occupational Health and Safety Regulations impose obligations on us in relation to noise. Some local councils also impose noise regulations under their local Health By-Laws. (Excessive noise causing a nuisance to neighbours) There is the potential to be prosecuted should we breach these regulations. If, after checking the regulations applicable in your state, you believe you have a noise problem seek professional advice and act upon it.

### Noise – does it affect our employees?

Yes. Employers have a responsibility under the Occupational Health and Safety and Worker's Compensation legislation to ensure their employees do not sustain an injury in the course of their employment.

Hearing loss is defined in these Acts as an *injury*. Long-term exposure to noise can cause a noise induced hearing loss. Such hearing losses are not uncommon in the manufacturing industry and in recent years have become commonplace in the entertainment/hospitality industry, especially where there is exposure to highly amplified rock bands.

Be pro-active, check the noise levels your church operates at, be a good employer and corporate citizen. Whilst the noise levels in churches are likely to be highest during worship services, fortunately the noise is not likely to be sustained over an eight hour period, which should mean it is unlikely church employees will sustain permanent hearing damage.

### Noise – does it affect the congregation?

Congregations are made up of all age groups with differing tastes in music, worship styles, and pain thresholds when it comes to noise levels. Usually young people enjoy loud music. It is important we cater for these young people who are the hope for the future of our world and who will be trusted with the task of evangelising to future generations.

The not so young may have difficulty in coping with the noise levels they may experience at some services. If they find the problem unbearable they will go to another church deemed more sensitive to their needs. Worse still they may leave the church altogether.

### Noise – how should a church manage it?

Churches have choices when it comes to dealing sensitively with this problem. Asking the not so young to wear earplugs in the worship section of services is not a sensitive way to deal with the issue. One option is to modify volume so that all generations can enjoy the service. Another is to seek the indulgence, for special outreach services, of those in your congregation who have difficulty with high noise levels. If your church is of the opinion that, to appeal to the younger members of the congregation, noise levels must be extremely loud the third option is to designate services specifically as *Family* or *Youth* services and set noise levels accordingly.

If at all possible, endeavour to use people who are trained in sound engineering techniques, or have long experience, to manage the sound in your church. It is a fact that many younger people mixing sound in churches today do not yet

have the maturity to understand the requirements needed to balance the needs of the whole “audience” they serve. (Nor do they necessarily have the skills to deal with the many demands of the musicians). With technology able to provide high levels of volume, a “loud” service may not be too high in volume (loud) at all, but be the result of poor mixing of the available sound input, creating noise rather than a pleasant sound.

Remember, the church needs to balance the needs of the whole community of which it is a part when looking at the issue of noise levels in its services

## 15. Occupational Health Controls

### Does my church have responsibilities to protect people from hygiene health exposures?

Yes. Where people may be put at risk due to health exposures at the church property, appropriate controls must be put in place. Some such exposures could be noise, dust, asbestos, radiation, and Legionella. Probably the only problems likely in a church property environment are asbestos and Legionella.

### Asbestos – can it be dangerous?

Yes. Exposure to asbestos fibres in the atmosphere may lead to a terminal illness which may not be manifested until 10 to 20 years after the exposure takes place. Most forms of asbestos found in building materials are not hazardous unless their surface has been damaged. Asbestos may be found in many places including insulation, wall and floor tiles, electrical switchboards, lagging on pipes, roofs and fences. It is most unlikely that there would be any asbestos located in any buildings erected after 1983.

*If your church buildings were constructed before 1983 you will have obligations under OH&S legislation.*

To ensure the asbestos is not a risk to the health of people visiting the property you may be required to take action including the:

- Establishment of an Asbestos Register,
- Establishment of an ongoing inspection program,
- Installation of appropriate signage,
- Removal of unstable asbestos,
- Warning to maintenance workers of the presence of asbestos so they can take the appropriate precautions.

**If you need help to establish the existence of asbestos or otherwise on your church property, contact your insurance provider or WorkCover Authority.**

### Legionella – what is it?

Legionella is a type of bacteria that can be spread through poorly maintained cooling towers in evaporative type air conditioning systems. The resultant disease caused by the inhalation of this bacterium is known as *Legionnaires Disease*. It is a pneumonia like disease, which often results in death. There have been many outbreaks of this disease around the world, including Australia, in recent years. A number of people died as a result of an outbreak at the Melbourne Aquarium in 2001.

### Legionella – does the Church have a problem?

There is some potential for risk at larger churches with commercial type air-conditioning systems. All churches that have evaporative type air conditioning systems incorporating cooling towers need to ensure their system is properly maintained. This is a job for the experts.

Do not attempt to perform maintenance by utilising internal skills. To protect the church and the congregation the following approach should be adopted:

- Institute a maintenance contract with a qualified and accredited air conditioning service company.
- Seek their written confirmation that they will service your equipment in line with the applicable legislation in your state.
- Promptly institute any necessary remedial work that may be recommended as a result of the regular inspections carried out by the contractor.
- Maintain a file of the service dockets supplied by the contractor. These need to be available for inspection by local authorities as required by local legislation.

### Food poisoning – is the church at risk?

Catering is often undertaken by church members to raise funds and support the work of the church in various ministries. A very real risk exists of food poisoning occurring unless stringent hygiene measures are in place. There was an instance in Melbourne where three hundred people were ill as a result of a meal served at a religious festival.

Remember, food poisoning can occur whenever appropriate precautions are not taken in the preparation, heating and serving of food. This problem is dealt with in more detail in Section 31 (Food Safety).

## 16. Chemicals

### Chemicals – are they a problem for the church?

Most churches do not house a lot of chemicals or hazardous substances; however you may be surprised to learn that common everyday items can be classed as hazardous substances. Such substances can be found in many areas. Church kitchens may contain cleaning products such as detergents and oven cleaners that can be harmful if ingested or inhaled. Offices contain items such as glues, liquid paper, solvents, photocopier toners and the like. Store sheds house petrol, poisons and other gardening chemicals or heavy duty cleaning products.

### How can a church manage its hazardous substances?

Exposure to some hazardous substances can cause many problems even death if, for instance, a child ingests weed-killer. Mere exposure to fumes may cause skin irritation, and/or breathing problems. Good ventilation will minimise many of the dangers. To effectively control hazardous substances your church will need to look at the requirements of your state's legislation. Most states have a code of practice that provides guidelines for complying with the legislation. Copies are available from the WorkCover authority in your state.

The main issues involved in managing hazardous substances are:

- All substances on the premises need to be identified and a list of them maintained. This should list the name of the substance; indicate if it is hazardous or non-hazardous, that a *Material Substances Data Sheet* has been obtained and that the users of the hazardous substance can easily access it.
- For all hazardous substances identified a Material Safety Data Sheet (MSDS) is to be obtained from the manufacturer.
- Copies of the MSDSs are to be provided at the point of use and a copy should be filed centrally.
- People likely to use the substances are to be made aware of any dangers and know how to access the MSDSs.
- All hazardous substances must be securely stored. It is important that garden sheds and other areas where toxic substances are kept are locked. All hazardous substances must be kept out of the reach of children.

## 17. Personal Hazards

### Personal Hazards – what are they?

Personal hazards include the stresses listed in the table below.

#### Stresses

- Work pressures
- Boredom
- Lack of recognition
- Discrimination
- Harassment
- Threats of violence

### What personal hazards are likely to be found in a church environment?

Personal hazards usually affect office staff and ministry team members. Failure to address these hazards can result in stress, anxiety and depression for those involved. These conditions may ultimately result in the lodgement of a worker's compensation or liability claim against the church.

Whilst we all have stress in our lives, (often it is of a positive nature) different people handle stresses in different ways. What may seem exciting, inspiring and challenging can, if it becomes too demanding, too intense and excessively time consuming, be converted to a negative experience. This may result in physical symptoms loosely termed as *stress*.

### Stress symptoms – what are they?

Managers and Pastors need to be able to identify the indicators of stress in their office staff and ministry team. Some of the indicators are:

- Frequent absences from work.
- Frequent complaints of headaches and abdominal pain.
- Apparent mood swings.
- Unusual or irrational behavior.

### How should the church handle personal hazards, which have the potential to result in stress situations?

Suggestions on how to handle some of the more common personal hazards or stresses likely to be a problem in a church environment, *Work Pressure, Discrimination and Harassment* are covered in the next three sections.

## 18. Work Pressures

### Work pressures – are they a church problem?

Dedicated Christians, people who are anxious to help and do what is expected of them, usually staff church offices. Sometimes these people are unintentionally exposed to work pressures beyond those that can reasonably be expected to be endured. Such pressures can effect the health of the individuals concerned causing them anxiety, depression and even physical symptoms.

### Work pressures – how can the church manage them?

There are many issues that need to be considered by pastors, managers and people in authority when dealing with office or ministry staff if they are to avoid problems arising from workplace pressures.

Some of the issues that should be considered are:

- The need to make staff feel they are part of *the team* as opposed to a purely clerical resource or *not so important* support team.
- People need to know exactly what their job is and the responsibilities it entails. All staff and ministry members should have written position descriptions so they are clear as to what is expected of them.
- Staff need to be provided with the degree of autonomy that is appropriate to their position or to the role they are required to fulfil. This will increase their self-esteem.
- Consultation with team members is necessary to show them that their opinions are valued.
- Providing people, wherever possible, with a variety of tasks.
- Providing appropriate training in new technologies. People cannot be expected to utilise new technology unless they are provided with adequate instruction and training.
- The need for feedback to those with whom you work. People need to be provided with positive feedback when they perform well. They also need to be made aware when they are not performing as required and given assistance, in the form of counselling or other appropriate measures, to achieve the desired performance level.
- Workplaces need to be places of social interaction as well as places of work.
- Too little or too much work can create a difficult environment in which to work.

## 19. Discrimination

### Discrimination – what is it?

Discrimination can be defined as the act of treating people differently, negatively or less advantageously than others because of some real or perceived difference in their physical or mental make-up, or because they belong to a minority group.

All states have anti discrimination legislation, which makes it unlawful to discriminate against people for what they may do or how they may behave in their public life. Discrimination may be on the basis of a physical or intellectual impairment, religion, race, marital status, sexuality, pregnancy, or for some specific beliefs they may hold.

### Discrimination – what are the likely consequences?

There are many possible outcomes of discriminating against people, especially employees. Discrimination can lead to legal action being taken against individuals and the church. The action may be under OH&S, Industrial Relations or Equal Opportunity legislation. Another possible consequence is the lodgement of a claim for worker's compensation or perhaps for unfair dismissal.

### Discrimination – what can be done about it?

- Be aware of what the church needs to do to see that discrimination does not take place.
- All pastors, management personnel, employees and those involved in ministry work need to understand that they must under no circumstances act in a manner that may be seen as discriminatory. One way to do this is to document a simple anti-discrimination policy to be provided to all staff.
- There is a need to explain to our people that if they believe they are about to take any action, which could be considered by some to be discriminatory, that they seek advice from their department leader before proceeding with that course of action.
- Where senior pastors or church management become aware of a complaint about discrimination it must be taken seriously and fully investigated. It may be necessary to seek legal advice before carrying out the investigation.
- Any investigation must be carried out in a timely manner.
- Matters that are reported as having potential to be seen as discriminatory must be reported to Ansva Insurance who will be able to provide you with appropriate advice.

## 20. Harassment

### Harassment – what is it?

Harassment can be described as any unreasonable provocative action taken to deliberately annoy or provoke a hostile response from another person or put undue pressure or stress on them. Another term often used to describe harassment is bullying.

### Harassment – is it a problem for the church?

It is a possibility in any organization and in the church it is most likely to arise from the church's role as an employer. No matter who is causing the harassment or doing the bullying it is an employer's responsibility to stop it and to provide an environment for its employees where harassment is seen as unacceptable.

Some people are afraid to report harassment or bullying – bullies rely on their target's silence to give them the opportunity to continue with the harassment. Whilst there appears to be few examples of this issue being a problem in the church the potential does exist. We must therefore be aware of the potential and be vigilant.

### Harassment – what can be the effect?

- Employees who feel pressured or harassed make more mistakes.
- A negative work environment may be created.
- Workers Compensation claims may be submitted.
- Valued workers may resign and leave their jobs.
- Teamwork can suffer because there is less cooperation and less communication.
- A reduction in respect for the church, when nothing is done to stop this behavior.

### Harassment – how can the incidence be reduced?

- Clearly state the church's intolerance of workplace bullying.
- Establish procedures to deal with any complaints of harassment or bullying.
- Listen carefully to what is occurring in the work environment.
- Investigate all complaints promptly.
- Act immediately and firmly.
- Keep records of any incidents of harassment.
- Monitor the workplace for indications of workplace bullying and identify the reasons for bullying.
- If the church is aware of any alleged incident of harassment it must be reported to Ansvar Insurance who will provide appropriate advice.

# People Protection

## 21. Understanding Public Liability

### Congregations and other members of the general public – who is responsible for their safety?

The law imposes a duty of care on individuals and organisations, including churches, that they conduct their affairs in such a manner that they do not injure other people or interfere with their rights or property. This duty is magnified where the people are on our property, or under our direction, care or control. We must not, through our negligence, place these people at risk. If we cause these people injury or financial loss we will be liable in accordance with the law. In addition to any legal obligations the church has a moral responsibility to look after these people.

### Damage caused to other people's property – is it the church's problem?

If the loss is due to negligence on behalf of the church it is the church's problem. Public Liability insurance is designed to cover that legal liability.

### Injury to people on our property – is it the church's problem?

If the injury has been caused by the church's negligence the church can be held legally responsible. (In some states paid employees are excluded from Public Liability cover).

Liability for injuries sustained to employees is covered under compulsory Worker's Compensation insurance. Voluntary workers are generally covered under a separate 'Voluntary Worker's Personal Accident' policy for limited sums. (There is no need to establish negligence against the church for a claim to be paid under these insurances).

### Public Liability Insurance – what is it?

Public Liability insurance is, *Insurance to protect the insured organisation or individual against any claim for damages arising from a loss, caused by any action or omission on the part of the insured, to a third party, by the proven negligence of the insured.*

### Negligence – what is it?

Negligence can be defined as, *The failure to take that degree of care which the law requires for the protection of the interests of other people.* This is sometimes expressed as the degree of care that the reasonable person could be expected to exercise in a given set of circumstances. Remember you have a responsibility to your people under this test commonly known as the *Reasonable Person Test*.

## 22. Handling Public Liability Claim

### Potential Public Liability claims – how can they be recognised?

Any written message suggesting that the church may be responsible for injury or damage to any other person or organisation is a potential Public Liability claim. Any verbal approach along similar lines is also a potential claim and should be committed to writing by the person receiving it.

### Common causes of Public Liability claims – what are they?

Here are a few common causes of Public Liability claims.

#### Property:

- Stairs, steps and uneven surfaces,
- Hot water urns, unstable chairs and tables,
- Wet floors and damaged floor coverings,
- Obstructions, electrical cords and children's toys.

#### Personal:

- Voluntary workers,
- Inadequate supervision of children's activities,
- Youth group activities,
- Prayer lines (especially at rallies),
- Alleged abuse or harassment.

### Incidents that could develop into Public Liability claims – how should they be handled?

Documentation of information is extremely important. All incidents resulting in injury or property damage should be carefully documented in the church's accident report book. If you use accident investigation forms these should be completed as soon as possible after the event. *See sample Accident/Hazard Report Form, Attachment D.*

### Public Liability claims received – what action should be taken?

- *Do not admit liability.*
- Acknowledge receipt of the claim and explain that it has been forwarded to your insurer for their attention.
- Immediately notify your insurer Ansva Insurance and provide them with copies of any documents you may have relating to the incident including any completed internal report or investigation forms .
- As other information, letters or accounts are received they must be promptly forwarded to your insurer, Ansva Insurance for their attention.
-

N.B. Don't wait until proceedings land on your desk before you let Ansvar Insurance know that the incident has occurred. *Failure to advise Ansvar Insurance may cause major difficulties for you and your insurer, which could lead to an escalation in claim costs and subsequently much higher insurance premiums.*

### **Should offers be made to pay for costs that form part of a claim?**

Whilst early action, and offers to reimburse costs, may result in minimising the final cost of any claim it may also lead to greater expectations on the part of the claimant and imply an admission of liability. It is important to be helpful and empathetic but no settlement offers or admission of liability must be made on behalf of the church to any potential claimant without the agreement of your insurer, Ansvar Insurance.

## **23. Ministry Team**

### **Can we insure against liability caused by the negligence of our Ministry staff?**

Yes. The church and the ministry team can be protected by *Professional Indemnity* insurance.

### **Professional Indemnity insurance – what is it?**

A Professional Indemnity policy covers your church against any alleged act, error, omission or misconduct. In addition the policy pays the cost of any legal expenses incurred in relation to a potential claim provided they are incurred with the prior written consent of the insurer.

To establish a claim under the policy it is necessary for it to be shown that the ministry team or a member of it has behaved in a *negligent* manner, which has in turn resulted in a loss to the person or organisation seeking to claim against the church.

### **Professional Indemnity insurance – what does it cover?**

Professional Indemnity insurance can include coverage of the following:

- Breach of Duty – paid employees or volunteers.
- Wrongful advice – counselling, Pastoral care and teaching.
- Defamation.
- Infringement of copyright, designs and trademarks
- The cost of coronial inquiries and investigations by disciplinary bodies.

*Any incident that may give rise to a claim under this policy should be reported immediately to your insurer, Ansvar Insurance.*

### **Specific risks to your ministry team – what are they?**

In the current environment, where people are encouraged to take legal action for all manner of reasons, there are many times when ministry teams and churches are at risk of being sued. Following are some of the more common areas that may be considered a risk and some thoughts on how to minimise those risks.

### **Leadership Behavior**

Leadership behavior, or people's perception of that behavior, can present a risk to the church. It is important that the following issues are considered when looking at this area.

- a. Responsibility for the appointment of all leaders rests with the relevant ministry team leader. No one else can appoint a leader.
- b. Each ministry must have a profile of the personal qualities, spiritual qualities and other capabilities required for leaders in that ministry to ensure they are suitable for the role they are to fill.
- c. Guidelines explaining what is appropriate behavior or not for leaders in each ministry need to be established. These should be issued and explained to all leaders and a record should be kept of those actions.
- d. It is important to remember that leaders are role models and that they must set a good example at all times, not only when performing their work for the ministry team.
- e. Setting a good example for others may often mean being willing to give up rights we have at law. Demonstrating Christian behavior, ethics and compliance with the church's moral code are extremely important if we are not to provide conflicting messages to those in our care. Leaders need to be seen to be doing the right thing.
- f. Dress codes should be modest. This does not mean however that dress needs to be dull and boring.
- g. Boundaries in the relationships with those to whom the church ministers are important. Understand the difference between a *leader to follower* or *friend to friend* relationship. Make sure you're not fulfilling your own inter-relational needs with those to whom you minister.

### **Pastoral Care Activities**

When administering Pastoral care to the congregation it is important that those involved in this work follow the simple rules set out below.



- a. Stay in the open, in view of others. Being alone with a person places the leader at risk of accusations of misconduct which could be difficult to rebutt.
- b. Share information with the ministry team leader. Inform the ministry team leader of what is being done, how long it will take, where the worker is going, with whom, and the purpose. Sharing this information will give added protection should some unforeseen problem arise whilst the worker is carrying out the assigned task.
- c. Have a third person present where possible. This is especially important when ministering to a member of the opposite gender.
- d. Avoid touching. Always ask permission to lay hands on someone.
- e. When arranging follow up visits try to ensure they are gender specific where possible.
- f. Respect confidentiality, but avoid getting trapped into keeping a destructive secret. If asked to promise not to reveal anything you are about to be told explain that you will endeavour to do so. Also explain that there is a duty owed to others and that should you become aware of some potential harm being caused to them, appropriate action must be taken such as reporting criminal activity to the authorities.
- g. Inequality of power is something all leaders need to be aware of. Leaders have the power to influence people and their behavior. That power must not be abused.
- f. They should remain accountable to someone independent of the group they lead. This person should be free to ask leaders personal and intimate questions. Being accountable will help leaders preserve their personal integrity.
- g. Leaders should ensure that their need for intimacy is met through right personal relationships.
- h. Their personal conduct should be beyond reproach (level of physical touch, appropriate level of self disclosure). They should develop their own code of personal conduct and stick to it.
- i. Inequality of power is something all leaders need to be aware of. Leaders have the power to influence people and their behavior. That power must not be abused.

#### Platform Behavior

When leaders are addressing the congregation from the platform they are perceived to be speaking with authority. This projects an image of power and influence. As leaders it is important to understand this, realise it is a privilege and be sure it is not abused. Platform leaders are there to present the word of God and must take care not to use the opportunity to their own ends.

If you intend speaking about other people, before using them as examples, even if their name is not to be used, always ask their permission to use the experience, explaining to them fully what you intend to say. Only proceed if you are certain those involved understand your request fully, and when permission has been granted.

#### Group leadership

Leaders of *Small Groups* need to be aware of some of the dangers, problems, moral dilemmas and temptations they may be exposed to and how they can be best dealt with. Here are some important points to bring to the attention of these leaders.

- a. Small Group Leaders are part of a team. Be sure they know their place in the team, their responsibilities and to whom they should speak should they experience difficulties.
- b. Appropriate boundaries are important. Be sure they know when they need to act as a leader as opposed to a friend.
- c. They should be aware of sexual feelings they may experience towards those to whom they minister. In those circumstances they must act in accordance with strict moral principals.
- d. They should not respond to or initiate flirting with those they lead.
- e. They need to take care of their own physical, mental and spiritual well-being. People are more vulnerable when they fail to look after their own health.

#### Counselling Others

The following issues should be carefully considered when conducting counselling sessions.

- a. Respect confidentiality but avoid promising complete confidentiality. A situation may arise where you need to report a situation to the Police or the Child, Youth and Family Service. Understand that there are levels of confidentiality.
- b. Do not counsel beyond your level of expertise. If in doubt refer the matter to your leader who will be able to advise you how best to handle the situation and if necessary redirect the person requiring counselling to an area where appropriate help is available.
- c. Do not counsel people in places where they may consider the occasion as being a social interaction or a date.
- d. Keep a written record of the session for future reference, and as protection, should litigation arise in the future.
- e. For the protection of the counsellor and the person being counselled consider involving a third person by mutual agreement.

- f. Don't commit to intensive personal or long term involvement. This can result in a dependence upon the counsellor which can lead to difficulties for both parties.
- g. Be cautious about the level of self disclosure. Whilst it is important to demonstrate empathy, a high level of professionalism must be shown by the counsellor.
- h. Where possible remain in view of others when conducting counselling sessions.
- i. Avoid touch. Ask permission to lay hands on someone. Appropriate touch is on the shoulder, the head, or the top of the back.
- j. Avoid going to the home of a member of the opposite sex if they are going to be home alone. Obtain the permission of the person to be counselled to bring another person to the session.

### Prayer Lines

Prayer lines can be one of the most hazardous places to be in a church service. Many people have fallen backwards in prayer lines and suffered horrendous injuries.

To minimise the problem of prayer line injuries the following procedures should be followed:

- a. Ask people who respond to an altar call to kneel or sit on the front row of seats rather than stand. This is especially relevant if there are many people responding who could be standing for a considerable time.
- b. Always have another person standing behind to act as *catcher* when anyone is standing for prayer in case they fall. The catcher should stay with the person they are 'catching' until that person has left the prayer area.
- c. Use *like for like* catchers. i.e. if the person being prayed for is a large adult use another large adult to act as catcher, not a small elderly lady! There have been occasions where the catcher is the one injured, not those being prayed for.
- d. Pray for people in an orderly manner, not rushing from one end of the prayer line to the other. Make sure that those acting as catchers are in place before you commence praying.
- e. Ask people to sit or kneel again once they have been prayed for. Some people become very emotional and physically disoriented after prayer, and we must do all in our power to make sure they are safe.

## 24. Management Team

### Can we insure against any liability our directors or management staff may incur in performing their duties?

Yes. The church can purchase an insurance policy covering the liability of directors and officers where there has been a loss incurred by a third party due to the *wrongful act* of one of the church's officers or directors in performing their duties. This cover is provided under a *Directors and Officers Liability Policy*.

### Directors and Officers Liability insurance – what is it?

It is insurance coverage designed to indemnify the directors or officers of the church for a loss, including legal costs, where they have committed a *wrongful act* in their capacity as a director or officer of the insured (the church).

To establish a claim under the policy it is necessary for it to be shown that the church director(s) or officer(s) have committed a *wrongful act* which in turn has resulted in a loss to the person seeking to claim against the church.

### What does Directors and Officers Liability insurance cover?

Directors and Officers Liability insurance coverage can include the following:

- The personal liability of board members, the church council and church elders.
- Past present and future board members.
- Any financial mismanagement.
- Denial of natural justice.
- Breaches of;
- Alleged unfair dismissal claims.

### Examples of the type of claims made under these policies – what are they?

Claims made under this policy include situations where a pastor has sued a church council chairman for wrongful dismissal.

### What should we do if we become aware of an incident that may give rise to a claim under this policy?

Report all claims, or potential claims, *immediately* to your insurer, *Ansvar Insurance*.

## 25. Voluntary Workers

### Voluntary workers – who are they?

Voluntary workers are people who perform services or functions for the church for no financial reward. There are thousands of these people who perform a wide range of tasks. Without them a church could not function effectively. They are a precious resource worthy of our help, protection and guidance. Risk management can be used to assist in guaranteeing the health and safety of our volunteers and the safety of our congregation.

### Voluntary workers – what do they do?

Voluntary workers are involved in many tasks in a church. Their duties can best be divided into four categories, physical, spiritual, event organisation and the provision of social services. Often the work will be a combination of all four. Here are some examples.

*Physical.* Working Bee activities, office administration, maintenance, cleaning and set up of facilities.

*Spiritual.* Prayer team, conducting worship services, visiting the sick, counselling and supporting the emotional needs of the congregation.

*Event organisation.* Running youth groups, outreach events, fundraising and related activities.

*Social Services.* Assisting the community in welfare matters, e.g. assisting people with financial problems, providing food packages, carrying out job searches and providing clothing and furniture.

### Working Bees – what is the responsibility of the management team?

Working bees are commonplace at most churches. It is important that a supervisor is appointed to control the working bee and allocate tasks to be undertaken. His/her duties will include ensuring the following.

- a. That the physical nature of the work to be performed is matched to the physical capabilities of the volunteers.
- b. That the skill levels of volunteers are considered when work is allocated.
- c. That equipment used is in a safe condition.
- d. That personal protective equipment is supplied and used.

### Specialist services – can volunteers provide them safely?

Sometimes yes and sometimes no. If we have any doubts as to whether tasks can be performed safely we should not allow volunteers to perform them.

There are no boundaries as to what voluntary workers can become involved in. However, people in leadership positions must realise that the church may be liable for the manner in which the voluntary workers perform their duties and the damage they do to individuals or property in carrying out their work. In other words, the church has a duty of care to its voluntary workers and, where they interact with the general public, to the people those volunteer workers are assisting.

The best way to protect your voluntary workers is to be certain they are capable of safely carrying out the work you are asking them to perform.

- Be certain that anyone who volunteers to perform plumbing or electrical tasks has an appropriate trade background and qualification.
- Make sure the volunteer is physically fit for the task they are being asked to perform.
- Make sure the volunteer has the appropriate tools or safety equipment for the task they are to perform. It is the church's duty to see they are provided with the equipment needed.
- Provide any training they may need. If you cannot provide it do not let them perform the work.
- If you have any doubt about their ability to complete a task safely *do not let them proceed*.

### Responsibility for the safety of voluntary workers – whose is it?

Because voluntary workers are usually inexperienced they are owed an even greater duty of care than that owed to paid employees who are usually chosen for their ability to do specific tasks. The church has both a moral and legal obligation to look after the health and safety of its volunteers. Occupational Health and Safety legislation exists in all states that outlines the responsibilities of organisations to people including voluntary workers and the general public.

### Can we protect volunteers with insurance?

Yes, Personal Accident insurance can be purchased. This provides limited protection for volunteers should they be injured whilst performing voluntary work. For further details contact your insurer, Ansvr Insurance.

### **Liability for voluntary workers – is the Church protected?**

Public Liability insurance can protect the church and the volunteer from litigation where they have been negligent in the manner in which they carried out their duties.

*Should you believe there is any likelihood of someone pursuing a claim against the church report the matter immediately to your insurer, Ansvar Insurance.*

Failure to do so may result in major costs having to be met by the church.

## **26. Child & Youth Leadership**

### **Duty of care – is there a special one owed to the young?**

Yes. Leaders with responsibility for youths and children owe them a special duty of care because of their total reliance on the leaders, due to their age and possible lack of maturity. In most states there is legislation requiring a person wishing to work with children to be registered and undertake a screening process.

### **Medical conditions – what do leaders need to know?**

- Ask group members, or their parents, about any medical conditions those in your charge may have.
- Ask how to manage any medical conditions identified.
- Record any instructions, or information provided, for your future reference and for the benefit of other leaders.
- Keep health instructions or medical information in an easily accessed area.
- Take note of any special precautions that may need to be taken when playing sport or organising events that may involve the risk of physical injury.
- Where practicable ensure you have access to a first aid kit and have contact details of the nearest hospital or clinic.
- Allergies to things such as bee stings and nuts can be life threatening. Asthma is also a common problem leaders need to be aware of. Youths and children will often have medication with them. Leaders need to be aware of the potential problems and know what to do in the event of an emergency.

### **Transport of those in our care – what do leaders need to know?**

All leaders who may wish to act as drivers should be registered with the church using the sample *Volunteers Driver's Application and Registration document, Attachment F* or similar. The following guidelines should be strictly adhered to:

- All drivers are expected to drive responsibly and carefully.
- All traffic laws, especially speeding laws, must be obeyed.
- Vehicles must carry only the number of passengers for which seat belts are fitted.
- Drivers must ensure all passengers are wearing seat belts.
- Vehicles must be registered.
- Drivers carrying passengers must be on their full licence. Learner's or Restricted licences are not acceptable.
- A copy of the licence of all leaders authorised to drive should be kept on file and their sighting should be recorded annually.
- Passengers must be driven directly to and from venues unless the prior permission of parents to deviate has been obtained.
- Drivers must not take a load of passengers entirely of the opposite sex.

### **Functions – who needs to know what?**

Special functions and events are a major part of church life and an important evangelistic tool. When running such events it is important to ensure:

- They run to the agreed and advertised timetable. Where a change is unavoidable parents should be notified if possible.
- Any advertising material or brochures provide adequate details of timing and the physical nature of activities involved to ensure parents can make informed decisions on the involvement of their children.
- Consent forms are signed by parents where necessary.

### **Moral welfare – what do leaders need to know about their duty to their charges?**

All leaders must set the highest moral standards and ensure that those under their control are not exposed to material of an unsuitable nature. They must:

- Use a high standard of language at all times.
- Use appropriate television shows, DVD's and music for the age group being entertained.
- Ensure the activities undertaken are appropriate for the age of those being led.

### Disciplining children and youth – how should it be done?

Discipline is an important tool for a leader to ensure the group is able to function properly and enjoy their participation in the activities being provided. Discipline of children and youths is largely the province of parents. We must not use inappropriate discipline on those in our care.

- Do not physically discipline those in your care with, or without, parental permission.
- Verbal correction that is age appropriate is the first option to be used.
- If taking disciplinary action inform the relevant department leader of your actions and seek advice as to what other action you should take if the problem persists.
- Time out may be a second option for disciplining children.
- Reporting bad behavior to children's parents is a further option.
- Always seek help from your leader where a problem persists.

### Crèche care – what do leaders need to know?

In a creche where care is being provided for young children it is imperative that leaders are thoroughly checked for their suitability. See *Section 23 (Ministry Team) and recommended Volunteer Worker's Application and Registration document, Attachment E and Volunteer Child/Youth Leaders Application and Registration document, Attachment G.*

In addition it is important that when operating a crèche the following points be considered:

- The type of activities to be provided are decided upon and that parents of children under the crèche's care are fully aware of those activities.
- There be at least two crèche helpers supervising at all times.
- Children are signed into and out of the crèche by the same person. Parents be asked to take their child to the toilet before entering the crèche.
- If it is necessary to take a child to the toilet a disabled access toilet should be used where one is available. Inform another helper and take more than one child at a time.

### Child abuse – what do leaders need to know?

Leaders working with children and youth must agree to give details of any police record or other relevant information. See *Section 28 (Child Molestation) and recommended Volunteer Child/Youth Leader's Application and Registration document, Attachment G.*

Consider the following issues:

- Anyone convicted of abuse must never be allowed to work in any way with children or youth.
- Abuse can be physical, sexual, emotional or involve neglect.
- There may be an obligation to report suspected child abuse to police or other authorities.
- Be informed about the limits of your authority and the nature and importance of boundaries. Ignorance is not an excuse.
- Be aware of power issues, as mentioned in *Section 23 (Ministry Team).*
- Be self aware. Be honest about our personal vulnerabilities. If you consider yourself to be a risk to yourself, or others, immediately remove yourself from the role in which you perceive you may have a problem.

## 27. Safe Playgrounds

Many Churches now install playgrounds for use by children attending the worship complex. It is important to realise that the Church may be responsible for any injuries sustained to children using these facilities if the equipment is not in a sound condition, or the children are not adequately supervised. Hundreds of serious injuries occur in playgrounds every year.

### What are the main things to look when checking the safety of a playground?

- Check playgrounds regularly to see that equipment and surfaces are in good condition.
- Carefully supervise children on playgrounds to make sure they're safe.
- Surfaces around playground equipment should have wood chips, sand or similar low impact products around them to a depth of at least 30cm. Mats made of commercially available rubberlike materials designed specifically for the purpose are now available.
- Check that protective surfacing extends at least 6 feet in all directions from play equipment. For swings, be sure surfacing extends, in back and front, twice the height of the suspending bar.
- Make sure play structures more than a metre high are spaced at least three metres apart.

- Look out for protruding bolt ends or 'S' hooks.
- Look out for sharp edges or points in equipment.
- Check the play area for tripping hazards, like broken or exposed concrete edges and kerbs, tree stumps, and rocks.
- Elevated platforms and ramp, must have guardrails to prevent falls

#### **What is important when selecting playground equipment?**

- Where it is to be located.
- Does it meet any relevant Australian/New Zealand Standards?
- What will be the age range of children using the equipment?
- Obtain as much safety information as possible from the supplier.
- Ask your local council if they have any by-laws or guidelines in relation to playgrounds.

#### **Is playground maintenance important?**

- Yes. Daily inspections should be carried out to ensure the equipment is in good condition.
- Children using the equipment should be encouraged to report any hazards they see.
- See damaged equipment is removed or rendered unusable.
- See damaged equipment is repaired or replaced as soon as practicable.
- Repairs should be documented and carried out by appropriately qualified tradesmen.

#### **Is supervision of the playground important?**

- Yes. Lack of supervision is probably the main contributor to playground accidents.
- Children must be given constant supervision.
- Where possible persons supervising the children should be qualified in first aid.
- Prepare a list of safety rules, make children aware of them and see they are followed.

#### **Are there other points to consider?**

- A fence should separate the playground from surrounding streets or other dangers.
- Is there signage about dangers, emergency numbers or special rules?
- Are there rubbish bins provided adjacent to but not in the playground area?
- Is there shade available?

- Is there seating available nearby?
- Are there drinking facilities available?

## **28. Youth Group Activities**

Many youth outreach programs include activities designed to show youth that being a Christian is not boring and that Christians know how to have a good time. Some of the activities and outreach events that are used to attract youth to the church are extremely physical and can put their personal safety at risk. Accidents do happen and churches need to realise that if they are not careful people could be injured. The church may be liable at law for the injuries that have occurred if they have been negligent in the manner in which they have run the outreach event.

#### **Injuries excluded from the church's liability insurance coverage – what are they?**

Most injuries arising from outreach or special events are covered by Public Liability insurance. However, the following activities are specifically excluded from the church's Public Liability insurance cover:

- Injuries received whilst playing sport in an organised sporting competition. (The sporting organisation should have personal accident insurance for all participants).
- Injury caused through an accident with a registered motor vehicle.
- Injury caused through a work related injury.

Your policy may be extended to cover injuries resulting from the activities below, provided you have express agreement from your insurer, Ansvr Insurance before you conduct these activities.

- Roller blading/skating, skate boarding
- *Extreme Games*, such as but not limited to, outdoor rock climbing, caving, white water rafting, or canyoning, high rope courses, bungy rope activities (vertical or horizontal), inflatable sumo suit wrestling, gladiator games and paintball/skirmish.
- Flying foxes, horse riding.

#### **Minimising the church's liability for personal injury – how can it be done?**

Many of the above activities are dangerous and participants can be hurt through no fault of the church, but in today's litigious society it may still be held liable. It is strongly recommended that all persons involved in such activities on church property or under the direction of church youth leaders should have a release form signed by their parent or guardian. See *Liability Release Form (Youth Activities) (Attachment K)*.

## 29. Child Molestation

### Child molestation – can it occur in our church?

Unfortunately it can happen in our churches. Churches are extremely vulnerable to potential sexual abuse of children. Many of the people involved in children's ministries are volunteers and usually the church gratefully accepts their help with minimal enquiries being made into their suitability for the position they are being asked to fill. Churches organise camps, conferences, trips and adventure evenings, to encourage children and to develop their faith, both on church property and elsewhere. Every effort must be made to ensure that these children are not placed at risk and that volunteers and staff are not open to false accusations.

### Child Molestation – what should our policy be?

A policy statement will demonstrate the seriousness with which you view the prevention of abuse and allows you to draft a framework to guide your actions in the future. It will provide you with a document you can present to all paid and unpaid Leaders and will ensure the issue is always on the agenda. Your policy statement should address areas such as screening ministry leaders, providing a supervised environment, having reporting processes in place and having an appropriate response plan.

In addition a Code of Practice for Leaders should be developed which describes the behavior expected of Leaders and also behavior which is considered unacceptable. This may include statements such as:

1. Leaders are not to be on their own with a child.
2. No one is permitted to visit a child alone. Visits can only occur in two's with the visitation partner not being related, i.e. brother, wife, mother etc.
3. Any counselling of children is always to be performed in public view with two leaders.
4. It is not permitted to show affection to a child using inappropriate body touches, i.e. kissing, children sitting on lap, hugging etc. (side-on hugs are permitted).
5. Children are escorted to the toilet by two leaders who check the toilets for strangers and then wait in the outside doorway.

### Child molestation – what steps should we take to minimise the likelihood of it happening?

The are four key areas we need to address:

#### *Screening children's ministry leaders*

There must be a process in place whereby all persons working with children, including volunteers are screened.

All persons involved in the Children's Ministry must fill out application forms, which include authority to complete Police and Community Services checks. In some states there are specific legislative requirements in relation to the checks that must be carried out. Check with the relevant state government department to ensure you are complying with the law in your state or territory. It is strongly recommended that the following precautions be taken:

- Obtain references and check them carefully.
- Interview every applicant using experienced people.
- Volunteers in any supervisory role must be partners/ members of the church and have attended your church for at least 6 months *after their acceptance as partners or members*.
- Always conduct a Police check.
- Under no circumstances allow a person with a previous record of molestation or similar offences to be involved in Children's Ministry.

#### *Provide a supervised environment.*

- It is important to avoid situations of one-on-one type counselling.
- Always have two adults present when supervising children of any age.
- Physical disciplinary action is not permitted.
- *Great care should be taken with any physical contact or display of affection.*

#### *Have reporting procedures.*

- Staff should be provided with training to enable them to recognise signs of abuse and know who to report it.
- Mandatory reporting of any abuse should form part of your procedures.

#### *Plan your response.*

A documented response plan is needed to address any allegations of sexual abuse or misconduct. All allegations must be taken seriously and not trivialised. A response plan should detail the church's response to:

- Allegations of current and ongoing abuse.
- Allegations of past or previous abuse.
- Awareness of a member's criminal convictions or previous acts of abuse.

Any incident that may give rise to a claim should be reported immediately to your insurer, Ansvar Insurance.

## 30. Worker's Compensation

### What is Worker's Compensation Insurance?

Worker's compensation insurance is a legislative requirement in every state and territory in Australia. It provides insurance cover, for all employees, for injuries sustained at work. Worker's Compensation legislation is state based but the coverage is quite similar in all states. To find out more about the local legislation and the rights and responsibilities of the church as an employer, and those of employees, contact the WorkCover authority in your state or its equivalent. Often valuable information can be obtained by visiting the authority's website.

### Who is an employee?

The definition of an employee may differ from state to state but generally it is anyone who performs work for the benefit of an employer and receives payment for that work. This may include but will not be limited to pastors, office staff and any other employee paid for providing services to the church. Contractors are generally excluded.

### What cover is provided?

Once again this may vary from state to state but usually the cover is for loss of weekly income and payment of a capital benefit in relation to any permanent disablement sustained to some part of the body, or to the body as a whole. Prescribed medical and hospital expenses are also covered, together with a range of other benefits including rehabilitation expenses. In some states an injured employee may have the right to sue an employer at Common Law for injuries caused by the employer's negligence.

### Workers Compensation premiums – how are they set?

Your local WorkCover authority or claims agent will be able to assist you in this area. Premium costs are generally calculated based on a percentage of the annual remuneration paid to all employees by the employer. The church will be required to submit an annual wages declaration to the WorkCover authority/claims agent, which typically asks for the number of employees, the type of work they undertake and the amount of remuneration paid for each class of person employed.

### What is remuneration?

The definition of remuneration differs from state to state but generally includes wages paid to employees, any fringe benefits and amounts used as part of any salary sacrifice scheme. It may also include the market cost of free accommodation supplied to pastors other employees. It is important that all remuneration is declared (although in

some states Exempt Fringe Benefits are not included) as the WorkCover authority are able to audit wage declarations and failure to declare the correct amounts can result in hefty fines.

### How does the church lodge a claim when an employee is injured?

Immediately a church becomes aware of an injury to an employee, likely to give rise to a Worker's Compensation claim, it should ask the employee to complete the statutory claim form applicable to that state. It should then forward it to WorkCover or the claims agent together with any supporting medical certificates, medical accounts or related information.

Procedures will vary from state to state so if in doubt contact the WorkCover authority or claims agent by telephone prior to completing the documentation.

### Who pays the injured employee?

Payment responsibilities and procedures vary from state to state. As a general rule the employer (the church) is required to make payments of weekly income maintenance direct to the injured employee and seek reimbursement from the WorkCover authority/claims agent later. The WorkCover authority or claims agent usually settles medical accounts direct.

In some states an 'excess' will be applicable to the policy. This means that the employer may have to pay a portion of the claim e.g. the first \$500, or the first week of income maintenance.

Churches need to ascertain how they are reimbursed for payments they make, in relation to Worker's Compensation claims, to ensure they recover any monies to which they are entitled. In the event of a claim it is essential liability is not admitted or payments made without the consent of the WorkCover authority or claims agent.

### Are employees covered for injuries sustained whilst travelling to and from work?

In some states *journey injuries* as they are known are covered by statutory insurance, in others they are not. If there is no statutory cover in your state the church may wish to consider the possibility of obtaining some form of personal accident insurance to cover this risk.



## 31. Food Safety

### Food safety – is it an issue for churches?

Yes. Most churches are fitted with kitchens and they are utilised to prepare food not only for the congregation but also for functions that may be attended by the general public. Often the food is sold to raise funds for other church activities. Many churches have a catering arm, which will provide the food for weddings, birthdays and other functions.

Whilst these activities have been carried out for many years with few problems there is a great potential for problems to arise. The risk of food poisoning is a very real one if proper hygiene procedures are not followed in the preparation of food. Recently all states have established new laws relating to the preparation of food. Prepared largely for commercial operators it does however have some application to community groups that sell food.

### Sale of food – how is it defined?

Sale of food includes food sold at special functions, at stalls as well as food produced for occasions where meals are served for a fee, as part of the function cost or for a donation. Procedures that are developed should be followed on all occasions that food is prepared. How much food is being prepared or how simple or complex the preparation is does not matter. The risk remains the same. The same rigorous standards must be applied at all times.

### Food preparation – what is needed and is the local council interested?

If your church has a kitchen and prepares food for sale you will be required to have:

- Hot and cold running water.
- Fridges and freezers, hand-washing facilities.
- A large sink capable of cleaning all of your cooking equipment.
- Easy to clean bench-tops and surfaces.
- Rubbish bins.
- Exhaust fans.
- Somewhere to store food that is safe from insects and mice.

You should check with your local council to see if your church should have a Food Safety Programme.

### Is personal hygiene important?

Yes. People involved in preparing or cooking food must:

- Remove all jewellery.
- Not eat, drink or smoke whilst preparing or serving food.
- Wash their hands before commencing work with food.
- Tie back or cover long hair with a net or cap.
- Wear suitable protective clothing.
- Cover any lacerations or wounds with a brightly coloured bandage, tape or plaster.

### Is temperature important in food storage?

Yes. Foods are at risk of developing increased bacteria growth when their temperature is between 5 and 60 degrees centigrade. All high risk foods such as dairy products, meat, fish and poultry must be kept out of this temperature danger zone to remain safe for consumption.

It is important that food is taken from the refrigerator, as needed, not all at the one time. Hot food must be kept at more than 60 degrees and cold food at less than 5 degrees centigrade.

### How should food be displayed?

When displaying food:

- Keep hot food hot and cold food cold.
- Do not re-heat food in pie warmers or similar equipment.
- Wrap or cover food.
- Label trays, not the food.
- Do not overload the display equipment.

### What other issues need to be considered when preparing food for sale?

Is the food to be prepared away from your permanent kitchen? If so your council may have special requirements you need to comply with.

Selling food from a vehicle will probably require a special council permit and require you to comply with other regulations.

When running a large event an Event Coordinator may be required whose job it is to make sure workers understand their role in food safety and to keep records of persons supplying food at the event. They may also need to obtain a special permit.

### **Where can I find help in establishing the responsibilities of the church in relation to food preparation?**

Your local council will be able to assist you in establishing the requirements in your state. The information contained in this section is based on *The Victorian Food Act 1984*. The legislation will vary from state to state so it is important enquiries are made at a local level.

## **32. Bus Transport for Groups**

### **Church buses – what is important?**

Large churches sometimes have a bus to provide transport to take members of the congregation, often the young or the elderly, to and from functions. Any church that has a bus used for these purposes needs to be aware of any rules that may apply in their state.

### **How can a church be aware of its responsibilities in relation to a church bus?**

Contact the Transport Authority, or similar legislative body, in your state to ascertain what responsibilities you may have as the owner of such a vehicle and ensure you comply with all legislative and regulatory requirements.

### **Major issues (legislative or otherwise) – what are they?**

- Vehicles need to be inspected, serviced, and well maintained. Records of inspections and servicing should be kept to prove compliance with the legislative requirements.
- A check should be made by the driver prior to operating the vehicle to ensure the warning device, indicators, brakes and any other safety equipment is working effectively.
- Any load carried in the passenger compartment should be firmly secured to ensure it does not become airborne in the event of an accident and cause injury to the occupants of the vehicle.
- Driver compliance can be an issue, especially if your volunteer driver is employed as a professional driver. If any long distance trips are undertaken there may be a need for the driver to maintain a log book.
- All volunteer drivers need to be licensed for the category of vehicle the church provides and licence details should be obtained and recorded by the church. The details should be updated at least annually.

- Volunteer drivers should be healthy and not have any obvious disabilities that may affect their ability to drive safely.
- The bus must be marked with the owner's details, Name, Address, State and any other local requirements set out in the legislation or regulations.
- Emergency equipment must be in place and work effectively.

## **33. Privacy**

### **Does the Privacy Act 2000 have a relevance to churches?**

This recent legislation applies to all businesses around Australia. There are however many exemptions including ones for organisations with a turnover of less than \$3,000,000. Morally however it is important that churches should endeavour to comply, and guarantee the security of our congregation's personal information.

### **What should a church do to comply with the spirit of the legislation?**

- Establish a privacy policy, based on the ten *National Privacy Principles* outlined in this section.
- Appoint a person to be the *Privacy Contact Person* to whom members of the congregation can speak regarding the privacy policy or any concerns they may have about privacy issues generally.
- Explain the church's privacy policy to congregation members.

### **Attendance Record Cards – are they a privacy issue?**

Yes. Many churches collect information on cards completed by congregation members at weekly services. Usually this information is provided to a member of the Pastoral Care Team and church leaders. The purpose of this exercise is to give congregation members the opportunity to provide feedback to the ministry team who may make contact with them regarding issues raised. Members of the congregation completing these cards are free not to complete any part of the card; however, by doing so the ability of the ministry team to care for members of the congregation may be diminished. Congregation members should be advised they will be allowed to access any personal information held about themselves by contacting the church's *Privacy Contact Person*.

### What information do churches collect that may be subject to the provisions of the *Privacy Act 2000*?

All personal information collected may be subject to the provisions of the Act including, names, addresses, telephone and fax numbers, medical information, family information, account information and credit card details. Information obtained in the course of counseling sessions or training courses, or from registration forms and enrolment forms can also be covered by the Act.

### What are the ten National Privacy Principles churches need to consider?

1. Collection of information must be fair, lawful, and unobtrusive. The church must disclose its name, the purpose of information being collected and how it can be accessed.
2. Use or Disclosure of information will be only for the purpose for which it was collected, unless the person from whom it was collected has consented to another use, or the secondary usage is related to the first.
3. Data Quality should be accurate, complete and up to date.
4. Data Security. The church must endeavour to protect personal information from misuse, loss and unauthorised access.
5. Openness should be demonstrated by making available a document outlining the church's information handling practices to anyone who asks for it.
6. Access and Correction. Individuals have the right to access any personal information the *Church* may hold about them.
7. Identifiers such as Tax File numbers, Medicare numbers and the like cannot be used or disclosed by the church.
8. Anonymity. The church should give people the option to interact anonymously whenever it is lawful and practicable to do so.
9. Transborder Dataflow. The church must only transfer personal information to a recipient in a foreign country in circumstances where the information will have appropriate protection.
10. Sensitive Information must not be collected unless the individual has consented, it is required to do so by law, or unless necessary in relation to a threat to any individual.

### What privacy issues should the church consider first?

- Ensuring that private information is only collected if necessary to the church's mission and ministry.
- Ensuring that at the time of collecting personal information, they advise the individuals concerned of its intended use.
- Ensuring personal information collected is stored securely and not divulged to others without the consent of the individual involved.
- Ensuring that any personal information the church is holding which is no longer required, out of date or incorrect is either destroyed or amended to ensure its accuracy.

### Where can the church obtain more information about the National Privacy Principles or the *Privacy Act 2000*?

More information is available from the Australian Privacy Commissioner's website located at [privacy.gov.au](http://privacy.gov.au).

## Miscellaneous Issues

### *34. Handling the Offering*

From time to time Churches discover their offerings have disappeared before being banked. The best way to reduce this risk is to reduce the amount of cash the church actually receives and holds. Encouraging members to give by cheque or by electronic transfers from their bank account to the church's, are two commonly used solutions.

It would be unusual for a church not to receive any cash though and the advice given below should be considered.

#### **The offering – what should we do with it after collection?**

The offering should be removed from the worship area immediately it is collected. This should be done by at least two physically fit individuals. If the offering is to go through a foyer, or other common area, persons in those areas should be alerted and secure the area. In some cases this may mean there is a need to lock external doors during the transit of the collection to the counting area.

#### **Counting the offering – who should do it?**

It is recommended that the offering should be counted by at least two people, three people in large churches. There should never be less than two people in the area where the counting is taking place. The counters should be highly reputable members of the church who are well known to the leadership team.

Background security checks should be made on people involved in counting. The authority for such a check should be sought from those involved. Most people will understand the need for the check. Should authority not be granted the person should not be allowed to carry out the work.

#### **Counting the offering – where should it be done?**

The offering should be counted in a locked room. Only people cleared to perform counting duties should be allowed in the room. External windows should have security grilles in place. There should always be at least two people in the room.

#### **Cash left on church premises – is this acceptable?**

Generally no. Cash should only be left on church premises if it is secured in a locked safe. It is preferable that cash is not left on the premises. Wherever possible, night safe facilities at a local bank should be used on the day the money is counted. If no night safe is available, have a proper safe installed at the church. A filing cabinet is not a safe.

#### **Safes – is there a need for one and if so of what type?**

A safe is only necessary if cash or valuables are to be left on the premises. If this is to be the case then consideration should be given to purchasing one. Safes can be concealed in walls, under floors or in other inconspicuous places. Seek the advice of a security professional as outlined above, to ensure you purchase one suitable to your needs.

#### **Banking the offering – when should it take place?**

Banking should take place at the earliest opportunity. If your bank has a night safe facility this should be used when necessary. Do not accumulate offerings over a number of weeks before banking, no matter how small the amount.

#### **Transporting the offering to the bank – how should it be conducted?**

Larger churches may employ a security firm to transport cash to the bank. Smaller churches should take the following precautions when moving money:

- Always carry the money in a securely locked bag.
- Travel by vehicle rather than on foot.
- Travel in pairs.
- Minimise walking at both ends of the journey.
- Vary the time and route taken to the bank.
- Always proceed directly to the bank and never leave money in an unattended vehicle.

#### **Confronted by thieves – what actions should be taken?**

Security of the individuals involved is paramount. Obey the instructions of your assailants and hand over the money. Under no circumstances argue or use any force. If possible take note of the appearance of the thieves and their clothing. If a vehicle is involved note its make, model, colour and registration number.

## 35. Hiring Church Property

Often churches hire their facilities to outside groups, either to assist the group or to obtain additional income to assist the church in achieving its goals, or to meet the expenses they incur in maintaining the property.

### What should a church do before hiring out its property?

- Ensure any property or equipment to be hired is well maintained and free of known defects (e.g. flooring in good condition, power-points, cables and electrical equipment in good repair).
- Establish a contract or hire agreement to be signed by all hirers. A sample form can be found at the rear of this book as *Property Hire Agreement, Attachment H*. It is recommended that this document only be used for simple hiring situations and that long-term complex situations be referred to the church's solicitors to ensure a suitable agreement is put in place.
- Provide a written document to the hirer explaining their responsibilities for issues such as cleaning, behavior and any damage they may cause.
- Ask for written evidence of Public Liability insurance and keep a copy of it on file. (The best evidence is a certificate of currency from the hirer's insurer.) It is recommended that the cover be for a minimum of \$10,000,000.
- Make it clear to the hirer (in writing) that they are responsible for any of their own property they may bring on to your property.
- Make sure you understand the purpose for which the property is being hired. Do not hire the property to groups that do not meet your church's standards or which could increase the risk of damage to the property. Hiring the property for a purpose that could substantially increase the risk of damage to the property, or result in injury to other people accessing the building, without the prior agreement of the insurer could void the church's insurance cover.
- Where possible a church employee or member should be responsible for opening and closing the area hired. If it is necessary to provide a key to the hirer only provide one that gives access to the area being hired.
- If the agreement is a long term one and involves the running of a business from the church property your insurer, Ansvor Insurance should be advised prior to a contract being entered into to ensure the church's insurance coverage will remain valid.

- Notify the church's insurer of any claim submitted or potential claims, which arise from the hiring of the property.

### What should the church require of the person/organisation hiring the facility?

The church requires the hirer to comply with the issues outlined above. In short they are required to:

- Sign the church's hire agreement.
- Provide written evidence of insurance for Public Liability, and any other insurance the church requires.
- Comply with written instructions in relation to the manner in which they use the property.
- Take good care of the property in accordance with the guidelines they have been provided with.
- Vacate the property at the agreed time and leave it in the same condition, as it was when they entered.

## 36. Building Access

The requirement to provide safe building access and egress is covered by the Building Act 2004 and the Building Code. These requirements are usually addressed when a building is being designed. The situation needs to be reviewed when there are changes to legislation or there are intended alterations to the structure of the property.

The area of most concern regarding access for existing buildings, and most likely to be overlooked when designing new buildings and making alterations to existing ones, is the need to avoid discriminating against persons with disabilities in relation to building access. This requirement will be the main focus of this section.

### Why do churches need to ensure they provide access to all parties likely to use their buildings?

The Building Code of Australia and the OH&S regulations impose a responsibility on churches, and all other building owners, to provide suitable access. In addition the Disability Discrimination Act (1992) outlines certain requirements that must be complied with. The need to provide access is especially important in public buildings (including churches).

### The Disability Discrimination Act (DDA) 1992 – what is it?

The DDA is a piece of Commonwealth legislation which requires that people with disabilities are given equal opportunity to participate in and contribute to the full range of social, political and cultural activities. It promotes equality of access – physical, informational and attitudinal. Our

focus here is on physical access to church buildings. In summary Section 23 of the Disability Discrimination Act makes it unlawful to discriminate on the basis of a disability. Where buildings are concerned the only exception to catering for people with disabilities as an integral part of any design of new or existing buildings is if the implementation of the access provisions can be shown to constitute unjustifiable hardship. Hardship is not about difficulty or cost if there is a reasonable solution.

#### **Non-compliance with DDA access provisions – what are the implications?**

Should a person institute legal action for failure to make access available to a disabled person the court can require the building owners to make the building accessible. Apart from the cost of changes needed to the building, the cost of being involved in such litigation may be considerable and the publicity would show a less than compassionate approach on the part of the church involved.

#### **Managing the risk of failing to provide building access to the disabled – how can it be done?**

- Check that the building is access barrier free. This is good building design practice, as good access for the disabled is good design for all. Consider the following:
  - No steps for trolleys or pushers
  - Easy to open wide doors
  - Clear and visible signage
  - Reduced hazards, or if hazards exist they are highlighted
  - Facilities are easily used by children and short people.
- Having identified any access problems that exist establish a simple action plan addressing the issues in the following order:
  - Those that represent a safety problem to most people
  - Those required for easy access around the building or area generally
  - Less critical non-conformances identified.
- Consider control measures which may not require building alterations. For instance all areas may not need to be made accessible. For instance, if you have a number of meeting rooms at least one should be accessible to the disabled and that room used where the church is aware that a disabled person will be attending a specific meeting. Office areas may not need to be accessible to all. If however a disabled person is to be employed in that area appropriate changes would need to be made when that situation arose.

#### **Help for churches in this area – where is it available?**

Inclusive design is a specialist field. There are architects with specialist knowledge in this area who are available to help on a consulting basis. It is especially important to seek help in the design phase of any new facility as fixing a problem could cost much more.

## *37. Health and Safety in Employment Act*

#### **How does this legislation affect your local church?**

Primarily this legislation has been set up to ensure business enterprises do not injure their employees in the course of their working duties? Some people think OH&S legislation applies only to the relationship that exists between employers and paid employees. This is not the case. Employers and occupiers of premises (including churches) have a duty of care to employees and other members of the community to make sure they do nothing to adversely affect their health and safety. This is the prime focus of OH&S legislation.

Your church is may not be a large employer of paid staff. Despite this, the legislation applies equally to all employers, churches and church organisations included.

- If you have only one paid employee, that person is covered by the provisions of the legislation.
- Volunteers are the forgotten workforce. Their contribution to church life is invaluable. The provisions of the legislation apply equally to these people. Indeed because of their lack of expertise in areas they may be working in, they are owed, an even greater duty of care than a paid employee.
- Contractors who are called in to perform maintenance work are covered by the legislation to the extent that the church must not do anything to place them at risk of injury. Contractors are, however, responsible for their own health and safety in relation to things within their own control and knowledge.
- Invitees (Any person who enters the church property for any reason at the invitation of the church), are owed a duty of care under OH&S legislation. Such a person must not be exposed to a risk of injury that the church is aware of, or ought to be aware of. If you think it unreasonable that the church should have to comply with OH&S legislation consider this:
  - A voluntary worker for a local Lions Club died as a result of injuries received whilst performing work for the club.
  - A volunteer worker assisting his local church became a quadriplegic as a result of injuries sustained when he fell through the roof of the church building.

- There was the potential for many deaths and major injuries to occur when the roof of a local church building collapsed. Fortunately no one was in the building at the time.

We need to comply with OH&S legislation because it is the law and more importantly because we have a moral obligation to all of our people. Remember.

Churches are mindful of the fact that our OH&S needs are nowhere near as great as those of major industrial employers, but they must not be ignored. This section will assist churches in complying with the legislation in the simplest way.

### What is the Church's duty of care under the HSE Act?

In broad terms, our obligations are the same as any employer. They include:

- Providing a safe physical environment for employees and others e.g. ensuring the building is kept in good repair.
- Providing safe systems of work e.g. providing sack trucks for the transportation of heavy items.
- Providing safe plant and equipment e.g. ensuring electrical appliances are kept in a safe condition.
- Providing adequate facilities such as first aid facilities, adequate lighting, sufficient workspace etc.
- Providing suitable and adequate information instruction and training for tasks to be performed.
- Providing safe handling and storage of hazardous substances includes the safe storage of hazardous substances and having Material Safety Data Sheets available.
- Providing personal protective equipment (PPE) where necessary e.g. gloves for gardeners.

### What responsibilities have the church's employees, paid and voluntary regarding OH&S?

Employees whether paid or voluntary have a responsibility to:

- Comply with lawful instructions,
- Not to behave in a wilful and reckless manner,
- Use any protective equipment provided,
- Follow all OH&S Policies and Procedures,
- Report all hazards to the OH&S Co-ordinator.

N.B. OH&S Legislation is state specific and it is recommended each church obtain a copy of the local OH&S Act and Regulations which can be obtained from the local WorkCover Authority for reference purposes.

### How do we get started?

It is suggested that an OH&S Coordinator be appointed. Endeavour to find a church member willing to fill the position with some knowledge of OH&S requirements in your state.

This section alone cannot cover all of the provisions of OH&S legislation. It does however; provide you with a structured approach to comply with the main provisions of the legislation. To make the task less onerous, we have broken it down into various elements as listed in the table shown below.

*To set up an OH&S programme for your church you should read this section thoroughly and then proceed by completing the Action Plan/Audit Tool (Attachment L).*

This same document can be used to audit your OH&S programme and should be completed annually to ensure your church continues to comply with the legislation.

1. OH&S Policy
2. Safety Rules
3. Housekeeping
4. Consultation and Participation
5. Training
6. Hazard Management
7. First Aid
8. Emergency Response Planning
9. Incident Reporting
10. Purchasing
11. Manual Handling
12. Occupational Health Controls
13. Control of Hazardous Substances
14. Contractors
15. Electrical Installations
16. Working at Heights
17. Notification
18. Rehabilitation
19. Documentation
20. Penalties

### 1. OH&S policy

#### *Does my church need a Health and Safety Policy?*

Yes. All churches should have an OH&S Policy outlining their commitment to safety.

- The Health and Safety Policy (Attachment M) may be used as a basis for complying with the legislation.

- It should be adjusted to suit the needs of your individual church
- It should be issued to all church leaders and displayed on your notice board.
- It needs to be signed by the relevant people, reviewed, re-signed and reissued annually.

## 2. Health and Safety rules

### *Does my church need a set of safety rules?*

Yes. There should be written safety rules issued on the same basis as the OH&S Policy.

- The rules need to be relevant to your church and individual needs will vary due to the physical nature of the church property and congregation. See Health and Safety Rules (Attachment N) for an example.

## 3. Housekeeping

### *Is a formalised form of housekeeping necessary in my church?*

Yes. Keeping the church property neat and tidy will make it safer for all people using the property.

- Regular documented inspections should identify OH&S risks such as trip hazards, potential causes of fire and blocked exits.
- Compile a checklist similar to the Housekeeping Checklist (Attachment O).
- The checklist should be completed whilst inspecting the property on a regular basis.
- Completed copies should be signed and dated by the person carrying out the inspection.
- All problems identified should be rectified as soon as possible.
- It is recommended inspections be carried out by the OH&S Coordinator who should be accompanied by a different church leader or employee on each occasion. Fresh eyes may notice hazards that familiarity may cause someone inspecting on a regular basis to overlook.

## 4. Consultation and participation

### *Does my church have to have a Health and Safety Committee?*

No, but legislation requires employers to consult with employees on all matters relating to OH&S. This is often achieved through the formation of Safety Committees. In view of the small numbers of paid employees at most churches it is felt that this is not necessary however if your

church has more than 20 (this number may vary from state to state) employees on one site they may like to form a safety committee. In the absence of a Safety Committee it is recommended that:

- Consultation takes place in the form of information sessions at leaders' meetings and/or members' meetings on a regular basis.
- Attendees should be asked to offer suggestions and ask questions on OH&S issues.

## 5. Training

### *What health and safety training should my church provide?*

- Your OH&S Co-ordinator should be made aware of their legal responsibilities under the OH&S legislation and any other training they may need to implement the OH&S program.
- Basic OH&S awareness training should be provided to leaders by the OH&S Co-ordinator who in turn may need to train others depending on the needs of the particular church.
- An induction package consisting of the relevant documents in the Attachments should be provided to volunteer workers. A copy of the completed induction checklist should be kept on file for all volunteer workers and leaders. See Induction Checklist (Attachment P).

## 6. Hazard management

### *How should my church address the issue of hazard management?*

- By regular completion of the Housekeeping Checklist (Attachment O) and an Annual Hazard Review (Attachment C).
- Hazards identified as a result of the Annual Hazard Review should be ranked in order of their potential to cause injury or damage. The highest ranked hazard should be addressed first and the list compiled and dealt with in order or until all hazards have been rectified.
- All Employees, Leaders and Voluntary Workers should be encouraged to report any perceived hazards to the OH&S Coordinator and recorded on a Hazard Report Form (Attachment D). Hazards identified should be dealt with in accordance with the Hierarchy of Controls (Attachment J). The most desirable control measure is listed first, down to the least preferred control measure last.



## 7. First aid

### *Has my church a responsibility to provide trained first aiders?*

Whilst there is no requirement to have trained first aiders in most church environments, it makes sense to do so where possible especially when there are many people on the property at the one time. It is recommended that:

- If possible, trained first aiders are available during services and major functions.
- An appropriate first aid kit is accessible at all times. See First Aid Guidance (Attachment Q).

## 8. Emergency response planning

### **Does my church need an emergency response plan?**

Yes. There needs to be a simple emergency response procedure in place. Information about what should be included in such a plan is included under Section 5 of this manual, Fire Prevention (sub section headed *Evacuation Planning*). Section 5 also includes information about the appropriate fire fighting equipment required. See also Extinguisher Identification and Use (Attachment R).

## 9. Accident reporting and investigation

### *Does my church need to keep a record of any injuries occurring on the site?*

Yes. All incidents that cause injury, or illness, or have the potential to do so, should have an Incident Report form completed by the OH&S Coordinator in cooperation with the person injured or persons reporting the incident. (See Attachment D) A record should also be kept of incidents which cause or could cause damage to property.

The purpose of this process is to:

- Prevent a recurrence of a similar incident,
- Provide information to insurers if requested,
- Identify and record corrective action.

## 10. Purchasing

### *What responsibilities does my church have when looking to purchase plant or equipment?*

When purchasing major items of plant and equipment there are many matters to be considered such as price, suitability for the job and how the item will look. By legislation we are also obliged to consider the effects the item being purchased may have on the health and safety of people using the plant and equipment.

It is unlikely that a church will be purchasing items that are extremely hazardous. The best way of ensuring major

purchases are unlikely to harm anyone is to see that they comply with the relevant Australian Standard. Non-Australian products should comply with an International Standard. Look for the Australian Standard stamp or identification plate. If you can't find one, ask the manufacturer to provide proof that the product complies with the appropriate standards.

## 11. Manual handling

### *How should manual handling be dealt with in a church environment?*

Information on how to deal with manual handling problems is set out in section 10 of this manual. If you believe your people could be exposed to risk of injury arising from heavy or repetitive lifting tasks, you will need to comply with the Manual Handling Code of Practice which explains in detail how to identify, assess and control manual handling risks.

If your church needs additional help in this area, contact your state WorkCover Authority or Insurance provider for information on how to obtain a copy of the Manual Handling Code of Practice, and Risk Assessment Forms.

## 12. Occupational health controls

### *Does my church have responsibilities to protect people from hygiene health exposures?*

Yes. Where people may be put at risk due to hygiene health exposures at the church property, appropriate controls must be put in place. Some such exposures could be noise, dust, asbestos, radiation, and Legionella. Probably the only problems likely in a church property environment are asbestos and Legionella. To establish how this can be best dealt with refer to section 15 of this manual.

## 13. Control of hazardous substances

### *What controls do churches need in relation to hazardous substances?*

Refer to section 16 of this manual (Chemicals) for advice on how to deal with hazardous substances. The Hazardous Substances Inventory (Attachment S) document and the Material Safety Data Sheets (Attachment W) document also provide additional information.

## 14. Contractors

### *Does the church have a Duty of Care to Contractors working on the site?*

Yes. It is important that contractors who come to work on church premises are aware of the church's OH&S policy and any special safety rules that apply. It is recommended

that before allowing contractors to work on the premises, they sign the Contractor's Log (Attachment U) indicating they have received a copy of the church's OH&S Policy document with a copy of the Health and Safety Rules printed on the reverse side. (Attachments M and N).

Other things you need to consider if you have contractors on the church property are that:

- They are asked for proof of qualifications to perform the work they are to perform, e.g. licences for electricians and plumbers.
- They are asked for proof of current public liability insurance.
- They are provided with a brief induction explaining extinguisher locations, first aid facilities, exits and any unusual dangers.
- They are asked what precautions they will take if they are to undertake any hazardous work e.g. welding, working at heights.
- They are observed whilst the work is being carried out if you believe there may be danger to the premises or persons.
- They are shown your asbestos register if your premises contain asbestos.

## 15. Electrical installations and equipment

### *What precautions should be taken with electrical installations?*

Section 6 of this manual will provide you with information to assist you in relation to electrical installation and equipment safety.

## 16. Working at heights

### *Are there special precautions to be taken if people work at heights on the church property?*

Yes. Section 11 of this manual will provide you with the information you require in this area.

## 17. Notification

### *Does the church have a legal obligation to report certain occurrences?*

Yes. Under OH&S Regulations certain events must be reported to the appropriate State Government Department or related body. Notifiable occurrences vary from state to state.

They may include the following:

Injuries to workers

- A work injury that causes death.
- A work related injury that has acute symptoms associated with a substance at work.
- A work related injury requiring treatment as an in-patient at a hospital.

A dangerous occurrence

Incidents where there is immediate and significant risk to any person in or near the church property attributable to:

- the collapse, overturning or failure of the load-bearing part of a scaffolding, lift or crane,
- damage to or malfunction of other major plant,
- the unintended collapse or failure of an excavation that is more than 1.5m deep, or of any shoring,
- The unintended collapse or partial collapse of a building or structure under construction, reconstruction alteration, repair or demolition or;
- the floor, wall or ceiling of a building being used as a workplace,
- An uncontrolled explosion, fire or escape of any gas, hazardous substance or steam,
- An electrical short circuit malfunction or explosion,
- Any other unintended or uncontrolled incident or event arising from operations carried out at a workplace. To establish exact details of the reportable incidents within your state check local OH&S Regulations.

In the event of such a serious occurrence, nothing should be disturbed without the permission of a government inspector.

## 18. Rehabilitation

### *Does the church have a duty to help with the rehabilitation of injured employees?*

Yes. Rehabilitation of employees injured in the course of their duties is a church responsibility. The aim of rehabilitation is to return the injured persons to the physical condition they were in immediately prior to their injury and return them to their former occupation or as close to that situation as possible.

Where any injury occurs that requires treatment from a medical practitioner, immediate notification should be given to your worker's compensation insurance provider/agent for guidance on rehabilitation responsibilities.

## 19. Documentation

### *Should the church keep documentation regarding health and safety matters?*

Yes.

- The OH&S Coordinator should maintain a file on all OH&S initiatives.
- Records should be kept of all people attending OH&S training sessions.
- Simple minutes should be kept of any meetings relating to OH&S.
- A new copy of the OH&S Action Plan/ Audit Tool (Attachment L) should be completed each year.
- Attachment C, the Annual Hazard Review, should be completed each year. All site specific OH&S documentation should be reviewed, resigned and reissued on an agreed regular basis.

## 20. Penalties

### *Will my church face penalties if we fail to comply with the health and safety Act and Regulations?*

Yes. Failure to comply with the OH&S Act and Regulations carries severe penalties. The penalties vary but range from thousands of dollars for employees to hundreds of thousands for employers. There is also the potential for gaol terms to be imposed for extremely serious and repeat offences.

## 38. Disaster Recovery Plan

### **Disaster recovery plans – should churches have one?**

Yes. Many businesses establish a disaster recovery plan to minimise the effect that disasters may have in relation to their ability to earn a profit, or indeed survive as an entity. Natural disasters and serious accidents can cause major disruptions to a church's ability to provide services to a community and worship opportunities to its congregation. A disaster recovery plan can minimise the problems that may be experienced.

### **Disaster recovery plans – need they be complex?**

No. For most churches a basic simple plan is all that is needed. Issues that need to be covered include those listed below.

- Emergency service contacts
- Safety of employees/congregation
- Restoration of essential services
- Access to alternative office facilities
- Access to alternative accommodation

It is recommended that a disaster recovery plan booklet be compiled and a copy be provided to senior staff and leaders. A copy should also be kept in a prominent place in the administration section where it can be easily accessed in the event of an emergency. The booklet should be reviewed annually to ensure it is up to date and that all contact numbers are current.

### **Emergency service contacts – what needs to be included?**

Emergency contact numbers and other details should include the following:

- Police
- Telephone service provider
- Ambulance
- Emergency plumbing services
- Fire services
- Emergency electrical services
- State emergency services
- Your insurer, Ansvar Insurance
- Water service provider
- All senior church personnel
- Electricity service provider

### **Safety of employees/congregation – how can it be ensured?**

Include in the disaster recovery plan a copy of the church's evacuation procedures as outlined in Section 5 (Fire Prevention). This section of the disaster recovery plan should also include contact details for your local WorkCover authority and any reporting agency for workplace accidents.

### **Restoration of essential services – how is it achieved?**

Initially, depending on the extent of the disaster or damage caused, essential services may be restored by contacting the people listed in the emergency contacts section of your disaster plan. The speed with which this can be achieved may depend on the following:

- The ability to supply relevant information to the emergency services people about the property.
- The ability to supply detailed plans of the property including drainage, wiring, etc.
- Having preferred suppliers or contractors that normally provide work on the property with whom there is an established relationship.
- Having established who is responsible within the church to take charge in the event of an emergency and who is responsible for co-ordinating general maintenance.

### **Access to alternative office facilities – how is it achieved?**

The church office is critical in providing services to the community and maintaining administration requirements. In the event of a disaster, it is important to be able to re-establish communications as quickly as possible. To assist in doing this, the following issues should be covered in the disaster plan:

- Have an agreement with a sister church or similar organisation to provide accommodation or services to each other in the event of a disaster.
- Ensure all computer files and records are backed up on a weekly basis and the back up files stored off site.
- Ensure valuable property or information is stored in fireproof cabinets where possible.
- Be aware of the best way to restore communications as quickly as possible by discussing the issues with your various providers. e.g. telephone, fax, internet.
- Consider having a computer or laptop away from the main site to enable quick restoration of data in the event of a major disaster.

### **Access to alternative accommodation – how can it be achieved?**

Unless an alternative place to worship can be established quickly, there is a risk that part of the congregation may not return when the original building is restored. The best way to prevent this happening is to have an agreement with a sister church or another worship centre in the area to hire their facilities. Another option is to have several community buildings in mind and document the procedures and contacts necessary for hiring these venues.

### **Disaster recovery plans – are there other issues that should be included?**

Each church is unique and will have different requirements. The services they provide to the community will vary as will the construction and size of their buildings. A brain storming session involving all ministry and administrative staff should be conducted to ascertain what might need to be done in the event of a major catastrophe to resume normal services and restore the property in the quickest possible time. Procedures to implement the solutions identified should be included in your disaster recovery plan.

# A Risk Management Program

## 39. Deciding to manage the risk

There are a few key areas a church needs to be clear about when looking at the need to establish a risk management program:

- Is it necessary and why?
- Would the Lord want us to take this approach?
- Who will do the work?

### A risk management program – does the church really need it?

Yes. There is a very real possibility that people in churches can be injured, abused or adversely affected unless we take seriously our duty of care to all people who work for, or come into contact with, the church. Apart from the moral obligation the church has to look after these people, it risks its financial viability if it ignores its responsibilities in this area. Litigation against churches for such shortcomings is now quite common. Many unscrupulous people see churches as soft targets when it comes to litigation and even if their claim is an unjust one, the cost of defending it can be massive.

If you have any doubt about the need to address risk management in your church, re-read sections one and two of this book. Hopefully you will need no further convincing.

### A religious basis for risk management – is there one?

Some people believe risk management should not be a priority for churches, believing that God will look after the assets and resources He has provided for them without any *worldly* effort on their behalf. They believe that faith in God will protect them from all harm.

There are many instances of risk management in the bible. The wise men for instance were told in a dream to return home from Bethlehem by a different route thus escaping the wrath of Herrod, a classic case of *managing the risk*. God expects us to be a good steward of the assets and resources with which He has provided us. Risk management can assist us in becoming the good steward God requires us to be.

### The backing of senior church leaders and Minister of Religions in establishing a risk management program – how important is it?

*Extremely important. Responsibility for all aspects of the life of an individual church rests with the church's Minister of Religions, senior administrators and church elders.*

They should be vitally interested in the risk management program for if an effective program is not put in place and adhered to, there is a very real risk that all the good work they have done may be undone. One major claim against a church can lead to major financial problems, which may stall important church programs for a very long time. If there is an incident of sexual abuse at a church, or even an allegation of sexual abuse, consider the harm it would do to the victim, the offender and the church's work.

If a claim is made for an uninsured risk and the church has to meet the costs it may even lead to the church's closure. If it doesn't lead to closure it will almost certainly hamper the church's ministries.

## 40. Risk Management Programming

### Managing the risks – how does a church get started?

The best way to get started in managing the risks that exist in a church is to appoint someone to oversee implementing a risk management program. If you are a small church the program may be relatively simple and capable of being handled by one person, perhaps with some clerical support. In a large church it may be necessary to involve a small team of people. Why not establish a Risk Management Ministry?

### Who should manage the risks or be a member of the Risk Management Ministry?

Someone with administrative, clerical and/or management skills would be ideal to help put a risk management program in place. The amount of detail required in the program will depend on the size of the church and the degree of risk that exists. If your church has a member with experience in Risk Management, Health and Safety in Employment or a related field, they should be asked to assist in setting up your program.

### How can the tools be used to develop a risk management program?

The simplest way is to follow these ten steps:

1. Have this book read by the church Minister of Religion and administrator and seek their support in addressing risk management at your church.
2. Decide who is to be responsible for establishing your program.
3. Appoint a responsible person, ministry or committee to establish the program.
4. Have the person/s responsible read the book carefully.
5. Determine which of the sections of the book are relevant and need to be addressed at your church.
6. Establish a simple action plan based on the issues you have identified as requiring attention in your church. The plan will include the names of persons delegated with responsibility to deal with specific issues, give target dates and completion dates. See *Risk Management Action Plan, Attachment I* for format.
7. Involve other people within the church in relation to issues that may impact their particular ministry or area of responsibility.
8. Be aware of the need to seek additional information in specialist areas by consulting with the WorkCover Authority in your state or WorkSafe. Contact details appear in *WorkCover Authorities Location Register (Attachment W)*.
9. Contact your insurer, *Ansvar Insurance* should you have any queries as to how you should implement your plan.

# Attachments

## A. Contents Inventory

Date \_\_\_\_\_ Name of Church \_\_\_\_\_

Address \_\_\_\_\_

When assessing value, estimate the current cost of replacing items with new ones. Most policies provide replacement cost coverage on buildings and contents and adequate values are very important.

Contents	Worship area	Other areas	Offices	Out-buildings
Draperies, wall hangings				
Bibles, song books				
Sheet music				
Musical instruments				
Stocks of disposable cups, tea, coffee etc.				
Communion servers and silverware				
Chairs				
Tables				
Microphones and stands				
Sound boards				
Video cameras and stands etc				
Mixing and editing equipment				
Special lighting				
TV sets				
DVD players and discs				
Video recorders and tapes				
Pictures and paintings				
TV security system				
OHP's and slides				

Contents	Worship area	Other areas	Offices	Out-buildings
Auditorium video and or display unit				
Answering machines				
Computers				
Printers				
Photocopiers				
Fax machines				
Laminators and binders				
Stationery stocks				
Scanners				
Laptops and detachable storage discs (e.g. ZIP)				
Compact disc players and discs				
Office furniture (not inbuilt)				
Still and digital cameras				
Files and filing cabinets				
Unattached white and black boards				
Books (not for resale)				
Free standing shelving and bookcases				
Sporting equipment				
Camping equipment				
Appliances e.g. fridges, dryers, urns, vacuum cleaners				



Contents	Worship area	Other areas	Offices	Out-buildings
Pots and pans				
Crockery				
Cutlery				
Serving dishes, bowls, jugs etc				
Small appliances e.g. toasters, electric jugs, mixers				
Microwave ovens				
Commercial toasters				
Warming ovens				
Carts and trays				
Tools				
Cleaning equipment, mops, polishers, etc				
Lawn mowers				
Trimmers and cutters				
Gardening tools				
Other items (Attach list if necessary)				
<b>TOTAL (Contents Only)</b>				

## B. Hazard Identification List

Date \_\_\_\_\_ Name of Church \_\_\_\_\_

Address \_\_\_\_\_

Once you have inspected your site, complete the form below. Involve other people who know the site well. It is a good idea to also involve someone who is not familiar with the property, as a fresh pair of eyes will often see things that have been overlooked by people familiar with the site.

Priority	Hazard	Control measure	Person responsible	Completion date
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

When deciding what control measures to put in place be sure to consider the Hierarchy of Controls (Attachment J).

## C. Annual Hazard Review

Date \_\_\_\_\_ Name of Church \_\_\_\_\_

Address \_\_\_\_\_

This document is intended to compliment the Housekeeping Checklist. It is adapted from a RISK MANAGEMENT CHECKLIST provided for churches by AON Insurance Brokers.

No	Question	Yes	No	N/A	Any action required
<b>1</b>	<b>Fire protection</b>				
1.1	Are there sufficient fire extinguishers in accordance with the fire regulations?				
1.2	Have all BCF extinguishers been replaced?				
1.3	Are extinguishers mounted in conspicuous locations no more than 1.2 metres high with a location sign above at no less than 2 metres?				
1.4	Has training been provided in relation to extinguishers, and hose reels where fitted?				
1.5	Are there dry chemical extinguishers in or adjacent to kitchens and located away from any cooking facility?				
1.6	Is there an exhaust system in the kitchen?				
1.7	Is the exhaust system cleaned at least annually?				
1.8	Is there a fire blanket in the kitchen?				
1.9	Are smoke detectors installed on the premises and are batteries checked regularly?				
1.10	If there is a sprinkler system installed, is there a maintenance contract in place and are regular tests made and recorded?				
1.11	Are fire exits clearly signed, lit and serviced?				
1.12	Are fire exits kept clear at all times? (These areas must not be used for storage of any kind)				
1.13	Is there a no smoking policy that is enforced?				
1.14	Is there a combustible outdoor storage area that could be easily set on fire by an arsonist? (If so look for alternative method of storage or remove combustible material)				
<b>2</b>	<b>Emergency procedures</b>				
2.1	Are emergency evacuation procedures in place?				
2.2	Are emergency drills carried out at least every 12 months and the results reviewed by the leadership?				

No	Question	Yes	No	N/A	Any action required
2.3	Are the emergency procedures displayed on notice boards?				
2.4	Is there a person responsible for evacuations etc?				
<b>3</b>	<b>Security</b>				
3.1	Are premises in good repair to resist entry? (No broken windows etc.)				
3.2	Are there motion sensors, security lights installed?				
3.3	Are premises protected by an automatic alarm system?				
3.4	Are all external doors fitted with deadlocks or similar appropriate locking hardware?				
3.5	If there is a safe, is the key kept off the premises after hours?				
3.6	Are night safe facilities used for cash after hours to avoid holding cash on the premises?				
3.7	Is there a strictly adhered to cash policy for counting storage and banking procedures not involving less than 2 adults?				
3.8	Are key locks fitted to opening windows and are the keys removed?				
3.9	Is there a person nominated with security responsibilities including locking all doors and windows after each activity?				
3.10	Are ladders, tools that may assist a burglar securely locked away?				
3.11	Is key distribution restricted according to need and is a key security list maintained?				
3.12	Is valuable equipment locked away when not in use?				
<b>4</b>	<b>Electrical</b>				
4.1	Are safety switches fitted to the switchboards?				
4.2	Are there surge protectors protecting electrical equipment?				
4.3	Has the electrical wiring been checked by an electrician in the past 10 years?				
<b>5</b>	<b>Computers</b>				
5.1	Are all computers surge protected?				
5.2	Are back ups carried out regularly for computers?				
5.3	Are back up disks stored at a remote location?				
<b>6</b>	<b>Liability</b>				
6.1	Are all handrails, walkways, stairs and paths clear of obstructions, in good repair and well lit? Are all floor coverings in good repair?				

No	Question	Yes	No	N/A	Any action required
6.2	Are all car parks and roadways well lit and free of potholes?				
6.3	Are all floor coverings even and in good repair?				
6.4	Are exit signs clearly marked and doorways accessible and clear?				
6.5	Are fully glazed doors and low set windows of laminated safety glass? If not has protective signwriting or crash barriers been fitted?				
6.6	Have facilities been modified to meet the special safety needs of the physically or mentally disabled, the very young and the very old?				
6.7	Do you ensure that no chemicals/substances are kept in other than clearly marked containers showing the contents of the containers?				
6.8	Are flammable and toxic substances including detergent, weed killer, petrol etc stored out of reach of children and teenagers?				
6.9	Are there mature and responsible people in charge of youth and sporting activities?				
6.10	Are all playgrounds and equipment maintained in good working order and hard surfaces covered in some manner? Are local council guidelines complied with?				
6.11	Is there an active property committee with expertise in building maintenance to effect immediate repairs when required?				
6.12	Is a supervisor appointed for each working bee to establish the skill levels of the workers before allocating tasks?				
6.13	Are all new activities involving children reviewed by Church Authorities?				
6.14	Are you aware of the regulations relating to the care of children and does your church comply?				
6.15	Are all incidents involving injury to staff and the public reported in writing as soon as they are brought to your attention?				
6.16	Are all contractors requested to supply Certificates of Currency for Public Liability and Workers Compensation Insurance?				
6.17	Are all staff/leaders instructed not to admit liability in the event of damage or injury to a third party?				
6.18	Do you advise any prospective outside users of your property that they are responsible for their own insurance (property and liability)				

## D. Incident/Hazard Report Form

Report Number \_\_\_\_\_

**1. Reported by** Surname \_\_\_\_\_ Given name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Telephone \_\_\_\_\_

**2. Hazard details** Complete this section only if *no injury or property damage* has occurred

Describe the hazard that exists \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Describe any action taken \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Describe any suggestions to remove hazard \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**3. Incident details** Complete this section only if an incident causes *injury or property damage*

Name of injured person/owner of damaged property \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Telephone \_\_\_\_\_

Date of incident \_\_\_\_\_ Time \_\_\_\_\_

Location \_\_\_\_\_

Describe how the incident occurred (List sequence of events preceding incident) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Details of injury or property damage sustained \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Details of subsequent events (e.g. treatment given, name of doctor, name of hospital) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**4. Declaration** I hereby declare the information provided above is true and correct

Signed \_\_\_\_\_ Date \_\_\_\_\_

**5. Investigation** Complete under the direction of the responsible officer or OH&S coordinator

Details of investigation *Attach sheet if necessary with additional details* \_\_\_\_\_

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What corrective action was identified? \_\_\_\_\_

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Who is responsible for completing the corrective action? \_\_\_\_\_

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Target completion/or review date \_\_\_\_\_ Date corrective action completed \_\_\_\_\_

Signed \_\_\_\_\_ Signed \_\_\_\_\_

Responsible Officer

OH&S Co-ordinator

**Definitions**

*Incident.* Any event that gives rise to personal injury or damage to property, or has the potential to cause personal injury or property damage.

*Hazard.* Any physical condition that exists on the property that has the potential, if left unchanged, to cause personal injury or damage to property.

## *E. Volunteer Worker's Application & Registration*

### **Confidential**

Name of applicant \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Telephone numbers (w) \_\_\_\_\_ (h) \_\_\_\_\_ (m) \_\_\_\_\_

Email address \_\_\_\_\_

Current employer: Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Time with current employer: Years \_\_\_\_\_ Months \_\_\_\_\_

How long have you attended this church? \_\_\_\_\_

If less than one year have you attended another church previously, if so for how long? \_\_\_\_\_

Name and address of previous church \_\_\_\_\_  
\_\_\_\_\_

Are you a member of this church? \_\_\_\_\_

Please list details of any work skills that you may have (e.g. Electrician, Carpenter, Accountant, Keyboard operator)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Have you ever been charged with or convicted of a criminal offence? If yes, please provide details \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

What ministry would you like to be involved in? \_\_\_\_\_

What type of work would you like to perform? \_\_\_\_\_

Please provide the names and contact numbers of persons able to act as referees:

Pastor \_\_\_\_\_ Contact No. \_\_\_\_\_

Employer \_\_\_\_\_ Contact No. \_\_\_\_\_

Personal \_\_\_\_\_ Contact No. \_\_\_\_\_

I confirm that the information I have supplied on this form is true and correct to the best of my knowledge. Should it be found the answers are untrue, I understand that may be grounds for dismissal from the position held. I accept that the church may contact the referees mentioned in this document. I agree to release and hold harmless from liability any person or organisation that provides information, and that a copy of this application can be sent to any referee mentioned herein. I also agree to hold harmless the Church, its officers, employees and volunteers in relation to their use of this application or information contained herein. I waive any rights I may have to inspect references provided on my behalf.

Signed \_\_\_\_\_ Dated \_\_\_\_\_



## *F. Volunteer Driver's Application & Registration*

### **Confidential**

Attach to completed form E *Volunteer Worker's Application and Registration*

Name of applicant \_\_\_\_\_

Number of current drivers licence \_\_\_\_\_ Renewal date \_\_\_\_\_

List type of vehicles licensed to drive. (car, truck, bus, etc) \_\_\_\_\_

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Are there any restrictions or endorsements on your licence, if so please supply details? \_\_\_\_\_

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Provide details of any vehicle accidents in which you have been involved as a driver in the past five years.

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Give details of any traffic offences you have been convicted of in the past five years. (Excluding parking offences)

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Is your vehicle comprehensively insured? (If so please name your insurance company) \_\_\_\_\_

---

*All voluntary drivers must have insurance coverage. Without insurance drivers are not permitted to act as a volunteer driver. Please attach a photocopy of current driver's licence to this completed form.*

I confirm that the information I have supplied on this form is true and correct to the best of my knowledge.

Signed \_\_\_\_\_ Dated \_\_\_\_\_

## G. Volunteer Child/Youth Leader's Application & Registration

### Confidential

Volunteers wanting to work with children or youths must complete this form in addition to form E, **Volunteer Worker's Application and Registration**.

Name of applicant \_\_\_\_\_

Are you over 18 years of age? \_\_\_\_\_

Have you worked in a Child/Youth ministry position previously? \_\_\_\_\_

If yes to above, where? \_\_\_\_\_

Provide name and telephone contact details of a referee from previous Child/Youth ministry position

Name \_\_\_\_\_ Contact No. \_\_\_\_\_

Provide details of any professional qualifications in relation to working with children or youths \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Have you ever been convicted of child abuse or neglect? \_\_\_\_\_

Have any allegations or complaints involving misconduct with children ever been made against you? \_\_\_\_\_

Is there anything in your past that would call into question your suitability to be entrusted with the care of youths or children?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I confirm the information I have supplied on this form is true and correct to the best of my knowledge. Should it be found the answers are untrue, I understand that this may be grounds for dismissal from the position held.

I hereby declare that I have never been convicted of any criminal offences in relation to the physical or sexual abuse of children.

I agree that the church may make a check with police regarding any information they may hold about me.

I agree that the church may contact any referees provided by me to establish my suitability as a Child/Youth Leader.

Signed \_\_\_\_\_ Dated \_\_\_\_\_

## H. Property Hire Agreement

### Schedule

Owner of Property (Church) \_\_\_\_\_

Address/description of Property Hired \_\_\_\_\_

Name of Hirer \_\_\_\_\_

Address of Hirer \_\_\_\_\_

Hired from (insert date and time) \_\_\_\_\_

Hired until (insert date and time) \_\_\_\_\_

Agreed hire fee \_\_\_\_\_

Amount of bond \_\_\_\_\_

*The hirer hereby agrees to the following conditions:*

1. To hold harmless the owner of the property for all damages, costs, actions demands and claims, which may be sustained by or suffered by the owner or its employees arising out of the hire of the property.
2. To provide evidence of public liability insurance for an indemnity of not less than \$10,000,000 covering any damage to the hired property or any legal liability that may arise from the use of the hired property.
3. To keep the hired property in good repair and condition, returning it in the same state as it was at the commencement of the period of hire.
4. To reimburse the owner for the cost of repairing any damage incurred to the hired property or its contents during the period of hire.
5. Not to permit alcohol to be consumed or brought onto the hired property.
6. To allow the owner or its employees access to the hired property during the period of hire for the purpose of inspection.
7. Not to remove from the hired property contents or fixtures belonging to the owner.
8. To use the hired property in a manner that will not annoy, disturb, interfere with or damage property belonging to the owner, tenants, occupiers of the hired property or occupiers of other properties in the neighbourhood.
9. Not to use the hired property in a manner which could cause a risk to the health and safety of others.
10. Not to bring equipment or materials on to the hired property without the prior permission of the owner.
11. Not to carry out any activities on the hired property which may prejudice the insurance cover on the hired property.
12. To obtain any permits required in relation to the hirers use of the hired property.

*The hirer further agrees that:*

This agreement is deemed to be cancelled immediately should any of the above conditions not be met by the hirer.

Either party can terminate this agreement by giving 28 days written notice.

Signed for the Owner \_\_\_\_\_ Dated \_\_\_\_\_

Signed by the Hirer \_\_\_\_\_ Dated \_\_\_\_\_

## I. Risk Management Action Plan

Complete this Action Plan as suggested in section 40 of the book. This will give an overview of the actions to be taken to implement a Risk Management Program.

### Instructions

1. Against each section tick yes if the section needs to be actioned at your church or no if it has no application.
2. In the *Action required* column give a broad explanation of what needs to be done to implement the requirements of this section.
3. In the next column insert the name of the person who will implement the requirements of that particular section.
4. Allocate a time frame for completing the actions required by inserting a target completion date.
5. Insert a date completed when the required actions have been completed.
6. Each month review this document to check progress and review target completion dates if necessary.

Section	Y	N	Actions required	Responsible person	Target Date	Date completed
1						
2						
3						
4						
5						

Section	Y	N	Actions required	Responsible person	Target Date	Date completed
6						
7						
8						
9						
10						
11						
12						
13						
14						

Section	Y	N	Actions required	Responsible person	Target Date	Date completed
15						
16						
17						
18						
19						
20						
21						
22						
23						

Section	Y	N	Actions required	Responsible person	Target Date	Date completed
24						
25						
26						
27						
28						
29						
30						
31						
32						

## *J. Hierarchy of Controls*

The hierarchy of controls is referred to in most states Occupational Health and Safety legislation as the manner in which priority should be decided when putting in place control measures to minimise risk when performing hazardous tasks or addressing hazards in the workplace.

Options 1, 2 and 3 represent the best method of addressing problems identified, as they require some physical change to the property, equipment being used or the manner in which the task is being carried out. Utilising one of these approaches will usually be effective. Options 4 and 5 are the least effective, as they rely heavily on the person performing the task, they are therefore not foolproof.

When looking at problems identified on church properties the hierarchy of controls should be considered to decide on control measures to be implemented.

### **1. Elimination**

The best way to control a hazard is to eliminate it entirely. e.g. Remove the hazard by removing unsafe equipment or ceasing to perform a particular task.

### **2. Substitution**

Look for another way of performing the work e.g. use a less caustic cleaning substance, or a safe piece of equipment.

### **3. Engineering**

Physically change the workplace or equipment being used e.g. use a guard, modify a piece of machinery or automate a process.

### **4. Administrative Controls**

Explain to people how to perform a task properly e.g. introduce a written work procedure and train the people performing the task. This is a less effective method of controlling risks as it relies on the person performing the task following the procedure, without supervision this does not always happen.

### **5. Personal Protective Equipment**

This is the least desirable control measure to use. Whilst it is possible to supply protective equipment people may not always use it. It is impossible to supervise those doing the task constantly.



## *K. Liability Release Form (Youth Activities)*

### **Schedule**

Name of Child (Under 18 years of age) \_\_\_\_\_

Home Address \_\_\_\_\_  
 \_\_\_\_\_

Parent/Legal Guardian \_\_\_\_\_

Telephone contact number \_\_\_\_\_

Activities being participated in (e.g. Skating, skateboarding, rock-climbing) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

I acknowledge that the activity described in the schedule can be hazardous and that my child participates at his/her own risk. I understand that the church will take reasonable steps to provide a safe environment for my child and to ensure that all equipment supplied by them for the activity is of a reasonable standard.

I acknowledge that the church will not be liable for any injury that may be suffered by my child, which arises either directly or indirectly from, or in connection with, the activity described in the schedule incorporated in this form.

I hereby agree to indemnify the church against any and all claims arising from, or in connection with, any injury that may be suffered by my child, or that my child may cause to another person, as well as any loss or damage to property, equipment or personal effects belonging to my child, or any other person, arising either directly or indirectly out of or in connection with the activity described in the schedule incorporated in this form.

I agree that the church may authorise on my child's behalf whatever medical treatment he/she may require. (This includes, but is not limited to, ambulance attendance and hospital treatment) I agree to pay all medical expenses incurred.

### **Information for emergency use only**

Person to contact in an emergency \_\_\_\_\_

Telephone Number of emergency contact \_\_\_\_\_

Name of Family Doctor \_\_\_\_\_

Doctor's Address \_\_\_\_\_

Doctor's Contact Number \_\_\_\_\_

Signed \_\_\_\_\_ Dated \_\_\_\_\_

Parent or Legal Guardian

*L. Action plan/audit tool* To assist in compliance with OH&S Legislation

Church \_\_\_\_\_ Date completed \_\_\_\_\_

OH&S coordinator \_\_\_\_\_

No.	Element	Tasks/questions	Person to action	Target completion date	Date completed	Review date
1	OH&S Policy	<input type="checkbox"/> Compile an OH&S Policy based on sample document, OH&S Policy (Attachment M). Have policy signed and dated by church representatives. <input type="checkbox"/> Issue policy to church leaders and display on notice board. <input type="checkbox"/> Review policy on a regular basis.				
2	Safety Rules	<input type="checkbox"/> Compile a list of written safety rules. (See Health and Safety Rules Attachment N) <input type="checkbox"/> Display safety rules on notice board.				
3	Housekeeping	<input type="checkbox"/> Develop a housekeeping checklist based on the Housekeeping Checklist. (See Attachment O). <input type="checkbox"/> Complete checklist monthly. <input type="checkbox"/> Document corrective action. <input type="checkbox"/> Hold copies of completed checklist on file.				
4	Consultation and Participation	<input type="checkbox"/> Consult with employees/voluntary workers/interested parties on a regular basis. <input type="checkbox"/> Leaders/Member meetings provide an opportunity for consultation; place OH&S on agenda.				
5	Training	<input type="checkbox"/> Issue all leaders and voluntary workers with the induction package suggested in element 5 of Section 37. <input type="checkbox"/> Complete an induction checklist for all leaders and voluntary workers. (See Attachment P)				

6	Hazard Management	<input type="checkbox"/> Complete an Annual Hazard Review Form for your church. (See Attachment C) <input type="checkbox"/> Rank hazards identified and correct them in accordance with the hierarchy of controls. <input type="checkbox"/> Make available Incident/Hazard Review Forms to report hazards identified on church property. (See Attachment D)				
7	First Aid	<input type="checkbox"/> Check whether your church has legal responsibilities relating to first aid by reviewing the First Aid Guidance (Attachment Q) document. <input type="checkbox"/> Meet legal responsibilities identified. <input type="checkbox"/> If no legal obligation is identified consider moral obligations and provide first aid boxes and trained first aider if possible.				
8	Emergency Response Planning	<input type="checkbox"/> Develop a simple emergency response procedure and plan. <input type="checkbox"/> Hold an evacuation drill at least annually. <input type="checkbox"/> Explain use of fire fighting equipment to employees and voluntary workers as outlined in section 5.				
9	Incident Reporting and Investigation	<input type="checkbox"/> Adopt the Incident/Hazard Review Form (Attachment D) and instigate corrective action following a report. <input type="checkbox"/> Ensure accident report forms are readily available and encourage reporting of all accidents and <i>near miss</i> incidents.				
10	Purchasing	<input type="checkbox"/> Ensure all major purchases comply with the relevant Aust. and NZ Standards.				
11	Manual Handling	<input type="checkbox"/> Decide whether any manual handling tasks likely to cause injury are performed at your church. <input type="checkbox"/> If such tasks are identified obtain a copy of the Manual Handling Code of Practice and seek assistance from a professional if needed.				

12	Occupational Health Controls	<input type="checkbox"/> If there is any likelihood of persons sustaining prolonged exposure to noise or dust, seek professional assistance. <input type="checkbox"/> Establish if it is likely that asbestos is present within the church property. If not, no further action is required. <input type="checkbox"/> If asbestos is present, establish an asbestos register and adopt appropriate procedures with professional assistance. <input type="checkbox"/> If you have an evaporative cooling system see that regular maintenance is carried out.				
13	Control of Hazardous Substances	<input type="checkbox"/> Compile a list of hazardous substances that may be kept on the church premises. (See Hazardous Substances Inventory Attachment S) <input type="checkbox"/> Obtain Material Safety Data Sheets (MSDS Information Attachment T) from the suppliers for any hazardous substances identified. (e.g. Photocopier and printer toner, cleaning chemicals etc.) <input type="checkbox"/> Maintain copies of MSDS's centrally and at point of use of product.				
14	Contractors	<input type="checkbox"/> Establish a Contractors Log (Attachment U) that lists all the contractors you use. <input type="checkbox"/> Provide copy of OH&S Policy document and safety rules to all contractors performing work on church property. <input type="checkbox"/> Seek information from contractors in accordance with element 14 of section 38. <input type="checkbox"/> Show contractor asbestos register if applicable.				

15	Electrical Installations and Equipment	<input type="checkbox"/> Ensure electrical contractors comply with contractor's requirements above. <input type="checkbox"/> Check that property is fitted with a residual current device (RCD) at the switchboard. <input type="checkbox"/> Where there is no RCD ensure portable electrical equipment is protected by a portable RCD at power socket.				
16	Working at Heights	<input type="checkbox"/> Identify existence of fragile roofing material and ensure unqualified persons are not permitted access. <input type="checkbox"/> Erect warning signs in accordance with OH&S Regulations. <input type="checkbox"/> Identify any danger of falls that exist (e.g. changing globes at height) and provide suitable safety equipment and ensure its use in accordance with OH&S Regulations.				
17	Notification	<input type="checkbox"/> Report injuries to workers and the existence of dangerous occurrences to the appropriate Govt. Authority.				
18	Rehabilitation	<input type="checkbox"/> If an employee is absent due to a work-related injury for more than 7 days, refer matter to the Worker's Compensation Authority to ascertain your rehabilitation responsibilities.				
19	Documentation	<input type="checkbox"/> Establish an OH&S file and keep in it details of all OH&S initiatives, training records and OH&S meeting minutes. <input type="checkbox"/> Annually complete a new copy of this audit tool. <input type="checkbox"/> All standard OH&S documentation should be reviewed on agreed regular intervals in consultation with interested parties and re-issued.				
20	Penalties	<input type="checkbox"/> Remind all employees, leaders and voluntary workers of their responsibilities and likely penalties for non-compliance annually.				

## *M. Health & Safety Policy*

Church \_\_\_\_\_

### **Commitment**

The church recognises its moral and legal responsibility to provide a safe and healthy work environment for employees, voluntary workers and visitors and will endeavour to ensure these people do nothing to place themselves or the local community at risk of injury or illness.

### **Objectives**

The church will endeavour to:

- Provide safe plant and systems of work,
- Ensure compliance with legislative requirements and standards,
- Provide employees, contractors and voluntary workers with information, instruction, training and supervision for their safety,
- Provide support that will assist employees and voluntary workers in maintaining their psychological and physical health.

### **Responsibilities of the church**

- To provide a safe workplace.
- To implement Occupational Health Safety and Welfare policies and procedures.
- To actively promote and be involved in those policies and procedures.
- To provide the resources required to meet the church's OH&S commitments.

### **Responsibilities of employees and voluntary workers**

- Follow all OH&S policies and procedures.
- Report all hazards identified to the OH&S Co-ordinator.
- Comply with lawful instructions.
- Not behave in a wilful and reckless manner.

### **Consultation**

The church is committed to encouraging consultation and cooperation between church administrators, employees and voluntary workers. It will involve all parties in workplace changes likely to affect their safety, health and welfare.

Signed OH&S Co-ordinator \_\_\_\_\_

Employee/Voluntary \_\_\_\_\_

Worker Representative \_\_\_\_\_

Document dated \_\_\_\_\_

Next review date \_\_\_\_\_

## *N. Health And Safety Rules*

Church \_\_\_\_\_

1. No smoking in church buildings.
2. No drugs on church property.
3. Observe rules for consumption of alcohol on Church property.
4. Know and observe all Health and Safety rules.
5. Know and observe details of emergency response and evacuation plans.
6. All *Work at Heights* must have the permission of the OH&S Co-ordinator before commencement.
7. Do not undertake work for which you are not qualified. e.g. Electrical maintenance.
8. Take responsibility for own Health and Safety by not doing anything that may endanger your OH&S or that of a fellow employee/voluntary worker.
9. Report all potential hazards or accidents and incidents to the Health and Safety Co-ordinator.
10. Keep work areas neat and tidy at all times.
11. If required to lift any items likely to cause injury, seek assistance before proceeding.

Signed OH&S Co-ordinator \_\_\_\_\_

Employee/Voluntary \_\_\_\_\_

Worker Representative \_\_\_\_\_

Document dated \_\_\_\_\_

Next review date \_\_\_\_\_

## O. Housekeeping Checklist

Church \_\_\_\_\_ Date of Inspection \_\_\_\_\_

Person Inspecting \_\_\_\_\_

No	Checklist items	Yes	No	N/A
	<i>Floors, Aisles, Stairs and Landings</i>			
1	All aisles are clear			
2	Aisles are free of slip, trip and fall hazards			
3	Stairs free of worn or broken treads			
4	Handrails are in good repair			
5	Non-skid strips on chairs are in good condition			
	<i>Storage</i>			
6	No storage in traffic areas			
7	Stacks stable with good bases			
8	No rubbish or unwanted material			
9	Flammable items correctly stored			
	<i>Electrical power</i>			
10	Plugs, sockets and switches in good order			
11	Free of frayed or defective leads			
12	Free of double adaptors or piggy-back plugs			
13	All lights adequate or operational			
14	Residual Current Devices installed and maintained			
	<i>First aid</i>			
15	First Aid kits identified and appropriately stocked			
16	Names of qualified first aiders displayed			
	<i>Emergency response/fire protection</i>			
17	Evacuation Procedures clearly displayed			
18	Fire extinguishers appropriate to material			
19	Extinguishers readily available and properly mounted			
20	Exits and exit signs adequately illuminated			
21	Exits and fire doors are in good repair and unobstructed			
	<i>Car park/outdoor areas</i>			
22	Clean and free from rubbish			
23	Even surfaces - no holes			
24	Free of grease and oil			
25	Vehicle traffic ways clearly marked and lit			
26	Free of dense shrubbery obstructing vision			
	<i>Equipment</i>			
27	Office chairs suitable and in good condition			
28	Ladders serviceable, no broken rungs/defects			
29	Metal ladders not used for electrical work			
30	OH&S policies and procedures appropriately displayed			
31	Safety signs clearly displayed where necessary			
32	Kitchen appliances properly maintained			

Action required \_\_\_\_\_ By whom \_\_\_\_\_

By when \_\_\_\_\_ Completed \_\_\_\_\_



Action required	By whom	By when	Completed

## P. Induction Checklist for New Employees/Voluntary Workers

Church \_\_\_\_\_

- Provided with property plan showing name and location of staff where appropriate.
- Introduced to other staff members and voluntary workers.
- Advised of location of toilets and other facilities.
- Given details of first aid facilities provided.
- Provided with copy of Emergency Response Plan.
- Shown location of fire fighting equipment.
- Supplied with copy of relevant information from the *Protecting People, Protecting Property* risk management manual.
- Provided with copies of site specific Health and Safety documentation.
- Use of Hazard/Incident Report forms has been explained.
- Shown copies of Asbestos Register where one exists.
- Provided with opportunity to ask questions on Health and Safety matters.

Signed OH&S Co-ordinator \_\_\_\_\_

Employee/Voluntary \_\_\_\_\_

Document dated \_\_\_\_\_

Next review date \_\_\_\_\_

## Q. First Aid Guidance Document

First Aid is the emergency care of injured or sick persons. It aims to:

- Preserve life.
- Promote recovery.
- Prevent the injury or illness becoming worse.

A booklet is available from the WorkCover Authority in your State giving detailed information about Occupational Health and First Aid in the Workplace. The aim of these booklets is to enable workplaces to assess what their first aid needs are depending on the size of their workforce and risk of injury.

### First Aid Kits

In some states where there are more than 25 and less than 50 employees the requirement is to have a *Basic First Aid Kit*. Workplaces with more than 50 employees require an *Occupational First Aid Kit*. In those states legally we would not require either kit but considering we have congregations that would run in to hundreds it seems logical that we would at least have a Basic First Aid Kit available.

Kits must be properly maintained and be in the care of a responsible person. A record should be kept of any treatment given. The name of your trained first aider, even a photograph should be displayed on the front of the cabinet.

Analgesics should not form part of your first aid kit. They may be kept by a responsible person and made available provided their use is noted and explained.

*The contents of both Basic and Occupational First Aid Kits are listed in this document. (Local legislation may vary the content of such kits.)*

### Other Issues

The WorkCover booklets and OH&S Regulations may give guidance for workplaces in relation to the provision of First Aid rooms and facilities, training and other information of interest.

### Recommendations

- Supply at least one Basic First Aid Kit.
- Have a trained First Aider available at services.
- Have a trained First Aider available at large church functions if possible.

\* Persons using an approved resuscitation face mask should have received recent training in its use. (See Occupational First Aid Kit list on next page).

### Minimum requirements for a first aid kit

The contents listed below apply in South Australia. Check with your local Workcover Authority to ascertain any variations specific to your state.

Supplies	Basic First Aid Kit	Occupational First Aid
Gauze pieces 75mm x 75mm, sterile (packets contain 5)	5 packets	20 packets
BPC wound dressings No 15	1	2
Wound dressings sterile, non-adherent, small	3	12
Wound dressings sterile, non-adherent, large	1	3
Eye pads, sterile, individually wrapped	-	4
Conforming cotton bandages 50mm	3	6
Conforming cotton bandages, 75mm	3	6
Conforming cotton bandages, 100mm	1	6
Triangular bandages (minimum width 90mm)	2	6
Non-stretch adhesive tape, 25mm x 2m rolls (hypo-allergenic)	1	1
Adhesive dressing strips, independently wrapped, minimum quantity	50	100
Disposable wound cleaning swabs (1% Cetrimide BP)	10	25
Povidone-iodine 10% solution	15ml	2x15ml
Cotton-tipped applicators	-	50
Disposable latex gloves	5prs	10prs
Disposable eye wash (holding at least 30ml)	-	5
Approved resuscitation mask*	1	1
Scissors (sharp/blunt points)	1	1
Splinter forceps	-	1
Splinter probe/remover	1	1
70% alcohol swabs (ethanol or methanol) (for instrument disinfection)	10	25
Safety pins	5	10
Recording book and pencil for recording injury and illness first aid	1	1
Leaflet, First Aid Instructions	1	1

\* Persons using an approved resuscitation face mask should have received recent training in its use.

### R. Extinguisher Identification And Usage

Type of extinguisher	Colour	Type of Fire				Comments
		Wood, textile, paper or cloth	Fat, petrol or oil	Live electricity	Motor vehicles	
Water	Solid red	Yes	No	Yes	Yes	Dangerous if used on electrical fires
Foam	Red with blue band	Not suitable	Yes	No	Yes	Dangerous if used on electrical fires
Carbon dioxide	Red with black band	Not suitable	Yes	Yes	Yes	Not specially suitable outdoors
Vaporising liquid	Yellow	<i>Extinguishers containing BCF or Halon are now illegal. Contact the suppliers for advice on how to dispose of them properly.</i>				
Dry chemical powder	Red with white band	Not Suitable	Yes	Yes	Yes	Can cause serious damage to sensitive equipment

### *S. Hazardous Substances Inventory*

(All substances can be both hazardous and non-hazardous depending on the dose received and/or the extent and manner of exposure)

<b>Substance (description)</b>	<b>MSDS obtained</b>	<b>Hazardous Yes/No</b>	<b>MSDS posted</b>

Signed OH&S Co-ordinator \_\_\_\_\_

Employee/Voluntary Worker Representative \_\_\_\_\_

Document dated \_\_\_\_\_ Next review date \_\_\_\_\_

## *T. Material Safety Data Sheets (MSDS) Guidance Document*

The information below will assist you in understanding a little more about material safety data sheets.

### **What are they?**

Sheets containing important safety, first aid and other information on any chemical sold, under a trade or chemical name.

### **Where do I get them?**

From the manufacturer of the product who is obliged by law to provide them.

### **When should I get them?**

Now. All hazardous goods used in the workplace must be accompanied by an MSDS.

### **How do I get them?**

Telephone or fax the supplier who will post you one or fax it to you.

### **How will I know I've got the right document?**

If the document covers the areas listed below you have procured a MSDS.

- *Product Identification.* Name of product, description, supplier's name and telephone number.
- *Composition.* Chemical name, ingredients and impurities.
- *Emergency Information.* Fire, spill, over exposure.
- *First Aid.* Inhalation, ingestion etc.
- *Storage.* How to handle, special containers, incompatible substances, transport.
- *Physical Data.* Boiling point, melting point, etc

*U. Contractor's Log*

<b>Contractor details (name, address, telephone number)</b>	<b>Type of service</b>	<b>Date of service</b>	<b>Evidence of licensees, qualifications and insurance Yes/No</b>	<b>Issue with policy and safety rules Yes/No</b>	<b>Any special precautions</b>	<b>Induction training provided Yes/No</b>	<b>Signature of contractor</b>

## V. Hot Work Permit

### Procedure for hot work permits

The person nominated to authorise hot work must be aware of the problems associated with hot work and have the authority to ensure compliance with the procedures.

Prior to the commencement of work a hot work permit should be obtained from the authorised person. This should be done on every occasion that hot work of any type is undertaken anywhere on the site.

A hot work permit should also be issued for a specific task that is undertaken in a clearly identified area. Hot work permits should not be issued for protracted periods. Separate hot work permits should be issued for work which extends from morning to afternoon periods.

Before completing the first part of the hot work permit, the person responsible for carrying out the work should complete the check-list shown below to indicate that fire protection measures are adequate, suitable precautions have been taken and the equipment to be used is safe.

If the person authorised to issue the hot work permit is not satisfied with the arrangements, further measures may be requested, and any additional conditions should be entered in the space provided. The earliest time at which a final fire-check should be made will also be specified. This will normally be at least one hour after the time of expiry of the hot work permit, when work must be complete. If trained personnel will not be available to make this check work must not be commenced.

The completed form should be returned to the issuer and retained for future reference.

### Hot work permit check list

*Fire protection (The person carrying out this check should tick the appropriate boxes.)*

- Where sprinklers are installed they are operative.
- A trained person not directly involved with the work will provide a continuous fire watch during the period of hot work and for at least one hour after it ceases.
- Suitable extinguishers or a hose reel are immediately available. Both the people are trained in their use.
- Personnel involved with the work and providing the fire watch are familiar with the means of escape and method of raising the alarm/calling the fire brigade.

*Precautions within 10 metres (minimum) of the work*

- Combustible materials have been cleared from the area. Where materials cannot be removed, protection has been provided by non-combustible or purpose made blankets, drapes or screens.
- Flammable liquids have been removed from the area.
- Floors have been swept clean.
- Combustible floors have been covered with overlapping sheets of non-combustible material or wetted and liberally covered with sand. All openings and gaps are adequately covered.
- Protection has been provided for:
  - Walls, partitions and ceilings of combustible construction or surface finish
  - All holes and other openings in walls, partitions and ceilings through which sparks could pass.
- Combustible materials have been moved away from the far side of walls or partitions where heat could be conducted, especially where these incorporate metal.

*Equipment*

- Equipment for hot work has been checked and found to be in good repair.
- Gas cylinders have been properly secured.

Issuing company \_\_\_\_\_ Permit number \_\_\_\_\_

**A. Proposal**

*To be completed by the person responsible for carrying out the work.*

Exact location of proposed work \_\_\_\_\_

Nature of hot work to be undertaken \_\_\_\_\_

\_\_\_\_\_

The above location has been examined and the precautions listed below have been complied with as indicated.

Signed \_\_\_\_\_ Name (print) \_\_\_\_\_

Date \_\_\_\_\_ Position and company \_\_\_\_\_

**B. Agreement**

*To be completed by the church official responsible for overseeing the work.*

This Hot Work Permit is issued subject to the following conditions \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Time of issue of permit \_\_\_\_\_ Time of expiry of permit \_\_\_\_\_

A final fire check of the work area shall be made, not before \_\_\_\_\_

Additional conditions required \_\_\_\_\_

Signed \_\_\_\_\_ Name (print) \_\_\_\_\_

Date \_\_\_\_\_ Position \_\_\_\_\_

**C. Fire watch**

To be completed by the worker or contractor responsible for the work before returning this permit to the issuer.

The work area and all adjacent areas to which sparks and heat might have spread have been inspected and found to be free of fire following completion of work.

Time inspection completed (at least 1 hour after work was completed).

Signed \_\_\_\_\_ Name (print) \_\_\_\_\_

Date \_\_\_\_\_ Position \_\_\_\_\_

Contractor (where applicable)



## *W. Workcover Authorities Location Register*

### **ACT WorkCover**

Level 4, 197 London Circuit  
Canberra City ACT 2601

T 02 6205 0200  
F 02 6205 0336

[workcover.act.gov.au](http://workcover.act.gov.au)

### **WorkCover NSW**

92-100 Donnison Street  
Gosford NSW 2250

T 13 10 50  
F 02 4325 4145

[workcover.nsw.gov.au](http://workcover.nsw.gov.au)

### **NT Work Health Authority**

66 The Esplanade  
Darwin NT 0800

T 1800 019 115  
F 08 8999 6260

[deet.nt.gov.au](http://deet.nt.gov.au)

### **WorkCover Queensland**

280 Adelaide Street  
Brisbane QLD 4001

T 1300 362 128  
F 07 3006 6400

[workcover.qld.gov.au](http://workcover.qld.gov.au)

### **WorkCover Corporation of SA**

100 Waymouth Street  
Adelaide SA 5000

T 13 18 55  
F 08 8233 2466

[workcover.com](http://workcover.com)

### **Workplace Standards Tasmania**

46 Mount Street  
Burnie TAS 7320

T 1300 366 322  
F 03 6233 8338

[wsa.tas.gov.au](http://wsa.tas.gov.au)

### **Victorian WorkCover Authority**

Level 24, 222 Exhibition Street  
Melbourne VIC 3000

T 1800 136 089  
F 03 9641 1222

[workcover.vic.gov.au](http://workcover.vic.gov.au)

### **WorkCover Western Australia**

2 Bedbrook Place  
Shenton Park WA 6008

T 1300 794 744  
F 08 9388 5550

[workcover.wa.gov.au](http://workcover.wa.gov.au)



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**FX** +61 7 3221 6721  
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