PROTECTING YOUR CHURCH:
Preventing the Most Common
Liability Insurance Claims



Practical prevention for congregations

Presented by Northern Illinois Conference Risk Management

The prevention mindset



As churches, our mission is to be welcoming and open to all. However, with that openness comes responsibility and potential liability exposure. Our churches are not only places of worship, but also workplaces, gathering spaces, and properties that we are responsible for maintaining. **The goal is not to limit our ministries or hospitality, but to be proactive, recognize potential risks, and take practical steps to protect everyone who enters our doors.** By doing so, we can continue to be welcoming while being responsible stewards of our people, property, and resources.

Insurance is expensive.
Relief isn't in sight.
We can help ourselves-
be a better risk!

Where liability claims begin

Liability claim category	Common examples
1. Slips, trips, and falls	Uneven sidewalks, icy parking lots, wet floors, poor lighting, loose carpeting, and stairs without proper handrails
2. Sexual misconduct and abuse	Allegations involving children, youth, vulnerable adults, employees, or volunteers
3. Transportation accidents	Church-owned vehicles, volunteer drivers, youth trips, passenger vans, and transportation ministries
4. Injuries during church activities	Youth events, recreational activities, mission trips, playgrounds, and special events
5. Premises liability	Falling objects, unsafe stairs, inadequate maintenance, defective equipment, or dangerous property conditions
6. Volunteer and employee injuries	Falls from ladders, maintenance accidents, lifting injuries, and unsafe work practices
7. Negligent supervision or security	Inadequate supervision of children, failure to address known hazards, or allegations of insufficient security
8. Outside groups and shared-space liability	Injuries or misconduct involving organizations using church facilities
9. Employment-related claims	Wrongful termination, discrimination, harassment, retaliation, and employment practices disputes
10. Food-related injuries and illness	Foodborne illness, allergic reactions, burns, and kitchen accidents

Slips and falls: Outside the Building

- Inspect walks, steps, ramps, parking lots, curbs, and handrails regularly.
- Repair raised pavement, potholes, broken stairs, and uneven pavers.
- Redirect roof drainage away from paths before it freezes.
- Document snow and ice removal: who, when, where, and follow-up.
- **Playgrounds: installation is the beginning**
  - Inspect for damaged parts, protrusions, entrapment, and unstable equipment.
  - Maintain impact-attenuating surfacing, drainage, and age-appropriate zones.
  - Assign an ongoing inspection and maintenance budget.
  - Consider fencing and controlled access near roads or public sidewalks.

Slips and falls: inside the building

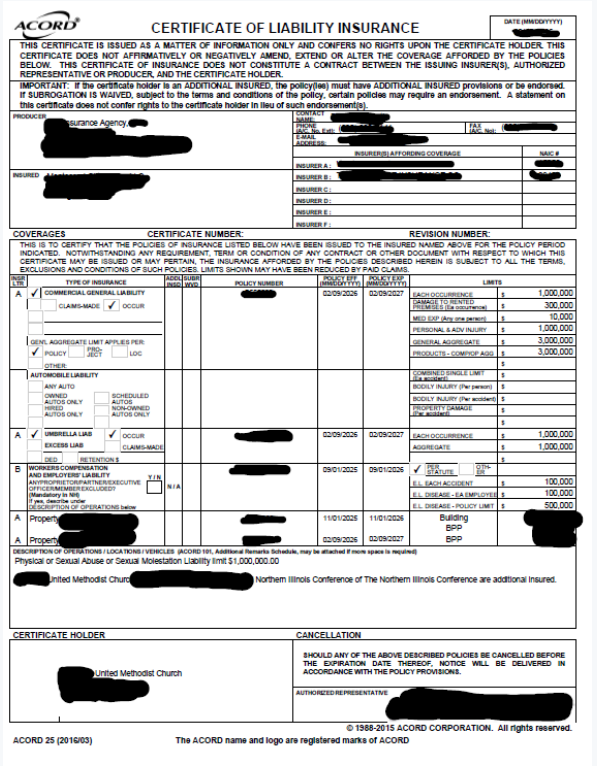
- Keep entrances dry with secured mats; remove curled carpet and loose cords.
- Use adequate lighting, visible stair edges, and stable handrails.
- Respond immediately to spills; post warning signs while correcting hazards.
- Check bathrooms, fellowship halls, kitchens, and classrooms before and after events. Especially on Sundays have a 5 minute walkthrough check to make sure all is in order.
- Regularly check your entire facility for potential hazards keeping in mind the needs of our aging congregations. Ensure that entrances, walkways, stairs and restrooms are safe and accessible. Consider additional handrails, ramps, grab bars and provide assistance to those who need it.

Liability reduction for Slip Trip & Fall

- Document document document. Keep strong maintenance documentation.
- If an incident occurs complete incident report. Document all details even if it seems minor. Slip Trip and Fall incident report is on website.
- Culture change. Back to Basics. Be receptive to risk management.
- Create a culture of reflection. What are best practices for the realities that we live with today.

Volunteers: know when NOT to DIY

- Do not assign volunteers hazardous roof, ladder, tree, electrical, or plumbing work. This may require a culture change. Does your church reward staff or volunteers that “go out on a limb”? We need to rethink as the risk is not worth the reward.
- Use qualified, licensed, insured contractors for higher-risk work.
- Review work areas, ladders, access restrictions, and pedestrian separation.
- Obtain contractor COIs and written agreements before work begins.



ACORD CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER [redacted] Insurance Agency

CONTACT NAME: [redacted]
PHONE (A/C, No, Ext): [redacted] FAX (A/C, No): [redacted]
E-MAIL ADDRESS: [redacted]

INSURER(S) AFFORDING COVERAGE — NAIC #
INSURER A: [redacted]
INSURER B: [redacted]
INSURER C:
INSURER D:
INSURER E:
INSURER F:

INSURED [redacted]

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	✓ COMMERCIAL GENERAL LIABILITY			[redacted]	02/09/2026	02/09/2027	EACH OCCURRENCE $ 1,000,000
	CLAIMS-MADE ✓ OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence) $ 300,000
							MED EXP (Any one person) $ 10,000
							PERSONAL & ADV INJURY $ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE $ 3,000,000
	✓ POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG $ 3,000,000
	OTHER:						$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident) $
	ANY AUTO						BODILY INJURY (Per person) $
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident) $
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident) $
							$
A	✓ UMBRELLA LIAB ✓ OCCUR			[redacted]	02/09/2026	02/09/2027	EACH OCCURRENCE $ 1,000,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE $ 1,000,000
	DED RETENTION $						$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N			[redacted]	09/01/2025	09/01/2026	✓ PER STATUTE OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N/A						E.L. EACH ACCIDENT $ 100,000
	(Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE $ 100,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT $ 500,000
A	Property [redacted]			[redacted]	11/01/2025	11/01/2026	Building $ [redacted]
A	Property [redacted]			[redacted]	02/09/2026	02/09/2027	BPP $

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Physical or Sexual Abuse or Sexual Molestation Liability limit $1,000,000.00
[redacted] United Methodist Church [redacted] Northern Illinois Conference of The Northern Illinois Conference are additional insured.

CERTIFICATE HOLDER
[redacted] United Methodist Church

CANCELLATION
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
AUTHORIZED REPRESENTATIVE [redacted]

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Contractors vs. employees

Independent contractor

- Controls how work is performed
- Provides tools and business insurance
- Works for multiple clients
- Can provide workers' comp COI

Employee

- Church controls duties and schedule
- Uses church equipment
- Ongoing integrated role
- May be paid by stipend or 1099 but typically W2
- Needs to be included on churches workers comp

Safe Sanctuaries: more than a background check

- Screen and train staff and volunteers before serving with minors or vulnerable adults.
- Apply two-adult/observable-interaction and check-in/check-out practices, authorized documented pick up. Maintain age appropriate supervision and document staff/volunteer training. Maintain appropriate certification.
- Control one-on-one contact, transportation, digital communications, and overnight activities.
- Again maybe a culture change. Be receptive to policy it is for everyone's protection. Cost is not an excuse. Numerous trainings throughout the year and always available online so make sure everyone is current with training and background checks. Note in bulletin.
- Report concerns promptly under church and conference Safe Sanctuary policy and applicable law. Report to district superintendent and risk management immediately. Keep incident records and secure camera footage if available.
- Make sure you have a current Safe Sanctuary policy. Template is available on website. Any questions contact Rev Fabiola Grandon-Mayer. FGrandon-Mayer@UMCNIC.org

Church Staff & Volunteer Driver Policy

Required for anyone driving on church or Conference business

DRIVER QUALIFICATIONS

- Age 21+; licensed for at least 2 years
- Valid license, acceptable MVR and church approval
- Personal auto limits: $100K / $300K / $100K
- CDL when legally required

SAFE TRANSPORTATION

- Pre-trip vehicle inspection; seat belts for all
- No handheld devices or impaired/fatigued driving
- Youth may not transport other participants
- Follow child passenger safety laws

INSURANCE & ACCOUNTABILITY

- Personal auto insurance is primary
- No Conference coverage for damage to personal cars*
- Rentals: purchase CDW/LDW and SLI/SLP if offered
- Report accidents promptly; retain driver records

CHURCH ACTION: Verify credentials and insurance, review MVRs, obtain signed driver acknowledgment and authorization.

SHARED SPACE: WELCOME OTHERS. PROTECT OUR CHURCHES.

The outside organization should carry the risk of its own activities.

SHARED SPACE AGREEMENT

Defines who is responsible for supervision, safety, facility use, damage and indemnification.

CERTIFICATE OF INSURANCE

Verify the group has liability coverage and request Additional Insured status for the church and Conference.

PROTECT YOUR INSURANCE

Helps direct claims from the group's operations to its insurer, rather than automatically relying on church coverage.

ADDITIONAL INSURED — REQUIRED WORDING

"The church, the Northern Illinois Conference of The United Methodist Church, including their respective Bishop, superintendents, officers, directors/trustees, employees, agents, clergy, volunteers, and representatives, are included as Additional Insureds with respect to liability arising out of the Named Insured's operations and/or use of the premises."

Being welcoming does not mean assuming another organization's liability.

A COI is evidence of insurance, not the endorsement itself. Confirm Additional Insured coverage; the church remains responsible for its own negligence.

Prepare Before an Incident. Respond with Confidence.

Even strong prevention cannot eliminate every incident. A plan helps protect people and the church.

01	**PLAN**	Written procedures for safety and security, evacuation, fire, weather, medical emergencies, misconduct, employee hand book etc. Having in place prior to incident allows church to respond appropriately.
02	**TRAIN**	Practice drills; know evacuation routes, AEDs, CPR and first aid. Safe Sanctuary, Background checks MVR's.
03	**RESPOND**	Care for those injured, call 911 when needed and secure hazards.
04	**PRESERVE**	Save camera footage, photos, witness details and maintenance records. Complete incident report.
05	**REPORT**	Document facts promptly; notify District Superintendent and Risk Manager.

The best time to prepare for an incident is BEFORE it happens.

Next steps

Insurance costs continue to rise, and significant relief does not appear to be on the horizon. While we cannot control the insurance market, **we can control how we manage our risks.** By taking proactive steps to prevent accidents, maintain safe facilities, and implement sound risk management practices, we can help reduce claims, protect our congregations, and make our churches better risks to insure.

The fewer preventable claims we experience, the stronger our overall insurance program can be.

Being a welcoming church and being a safe church go hand in hand. Good risk management allows us to protect our people while continuing to fulfill our mission.

Questions

- Elizabeth Stahl
- Risk Management & Ministry Protection Estahl@umcnic.org 872-810-0874
- Ask NIC for Conference-specific forms, coverage questions, and requirements.
- https://www.umcnic.org/riskmanagement
- NICUMC website: https://www.umcnic.org/safesanctuaries

  Discipleship Ministries website: https://www.umcdiscipleship.org/equipping-leaders/safe-sanctuaries

  Questions regarding Safe Sanctuary policies and procedures may be directed to
  Rev. Fabiola Grandon-Mayer Director of Connectional Ministries, via email at FGrandon-Mayer@umcnic.org.