



# 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 & 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 A\$1.7 billion. The Taranaki floods in 2004, cost insurers more than NZ\$112 million.

**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.

**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 increased ACC premiums and prosecutions under the Health and Safety in Employment Act 1992. 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, property damage 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 organization 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. To establish the amount your buildings **should** be insured for, you will need help from a professional valuer or commercial builder.

When you have established the cost of re-building your church, see that you contact EIG-Ansvar 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 under-insuring property can have in the event of a loss.

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

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, it should be replaced with a new building of equivalent standard and design. 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.

### 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 ‘Church Watch’ 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 and 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 N** 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 scheme or procedure?

The Fire Safety and Evacuation of Buildings Regulations 1992 require all churches halls or other public buildings to have an evacuation procedure.

Churches capable of holding 100 or more persons are required to have an evacuation scheme approved by the New Zealand Fire Service, which covers:

- Procedures for safe, fast and efficient evacuation in the event of fire.
- The appointment and training of wardens to supervise evacuations.
- Duties of wardens.
- The management of escape routes (including monitoring and maintenance of escape routes).
- The avoidance of panic.
- The identification of wardens during an evacuation.
- Notices within the church which explain the procedures to be followed in an evacuation.
- The holding of trial evacuations.
- Pre-determined assembly points and evacuation points.
- The evacuation of people with disabilities, including an assistance register.

An evacuation procedure contains many of the same requirements as an evacuation scheme, but it does not need formal approval by the New Zealand Fire Service. The requirements are set out in section 5 of the Fire Safety and Evacuation of Buildings Regulations 1992, and include:

- All information must be readily available to all building occupants as to the evacuation procedure, the fire exit routes, the fire alarm signals and the fire fighting equipment for use (where provided) by building occupants.
- Signs and notices must be fixed in appropriate places in the Church which clearly indicate the evacuation procedure and the fire exits.

If you are unsure of your obligations to comply with the legal requirements in developing an evacuation procedure or scheme, contact your local New Zealand Fire Service representative or visit the website at [www.fire.org.nz](http://www.fire.org.nz).



## Fire Alarm

In order to provide for the safe, fast and efficient evacuation of the congregation from the scene of a fire, a suitable means of warning the congregation of the existence of a fire is needed. As a minimum, a fire alarm, preferably complying with the fire alarm standard NZS 4512 / 1997 is recommended. The Fire Service may not approve your draft evacuation scheme, or evacuation procedure, if a suitable means of warning is not provided.

If an alarm is required, it may also be necessary to obtain building consent from your local authority.

## Trial Evacuation - how are they conducted?

The best way to conduct a fire drill or trial evacuation 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.

Where a Church has a fire alarm, particularly one monitored by the Fire Service, the local Fire Safety Office should be notified of a trial evacuation in writing 14 days before the planned time and date. For a monitored fire alarm, you will need to contact the Fire Service Communications Centre, 10 to 15 minutes before operating the trial evacuation switch.

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?

## 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!.

Regulation 10 of the Evacuation of Buildings Regulations requires that any hand held hose reel or other similar device, installed in a building for fire fighting by the occupants, to be maintained in accordance with NZ Standard 1503: 'Code of practice for distribution, installation and maintenance of hand operated fire fighting equipment in buildings'. All fire fighting equipment is required to be serviced annually by a competent, trained person.

As part of an evacuation scheme or procedure, the Fire Service may require an owner to install and maintain portable fire extinguishers. Generally, all fire extinguishers must:

- Be suitable for the risk it is installed to protect;
- Display clear operating instructions;
- Be maintained fully charged and operational at all times;
- Have a sign indicating the location of the fire extinguisher and the type of fire it can be used on;
- Be kept in the designated places at all times when they are not being used;
- Have a current service tag giving the date of the most recent annual service and hydrostatic test and name of the service provider.

If there is any doubt as to the Church's compliance with the Building Code and regulations, the Church should seek advice immediately from the New Zealand Fire Service and its local council.

#### **Local legislation – Does the church comply?**

A number of companies provide a maintenance service for fire equipment. Usually this entails an annual inspection. They will provide advice, re-charge 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, stewards and staff.

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

#### **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 Safety Office through the New Zealand Fire Service. In most cases the information and guidance they offer is free of charge. You should also ensure the Church complies with its requirements under the building code and various fire regulations. Further information is available from your local council.

## **6. Electrical Safety**

It has been said that electricity is a good servant but a bad master. 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 registered electricians 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 registered 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?**

Data 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 re-writable 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 adaptors 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. This is especially applicable to portable electrical appliances and leads.

### **Water & 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.

### **The Building Act 2004**

The Building Act 2004 requires any buildings containing systems like automatic fire protection, automatic doors, emergency warning systems, emergency lighting systems, lifts, mechanical ventilation or air-conditioning systems, to have a current Warrant of Fitness. A Warrant of Fitness is a document that must be signed annually by the building owner confirming that its systems have been inspected and comply with the requirements set out in a compliance schedule. The compliance schedule sets out the applicable



standards for the various systems, which must be certified annually by an independently qualified person (IQP).

If you are unsure as to whether your building complies with the requirements of the Building Act, you should contact your local council.

## 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. The locksmith's advice will be extremely valuable. In most cases recommendations would include the following:

- that a master key system be introduced,
- that the master key is retained by a senior person in the church or by the caretaker,
- that keys issued to individuals be cut to give them access only to areas they need to be in for the work in which they are involved,

- 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.

**Securitel 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 a 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. Such windows should also be regularly cleaned to prevent the build up of condensation and rot.

The installation of these protections is a specialised matter and should only be entrusted to a glazier or builder 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.



## 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	Confined spaces
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 K.
- 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 OSH or ACC office.

### **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 regularly.

Manual handling information and a 'Manual Handling Code of Practice' is available from OSH.



## 11. Working at Heights

Working at heights can present a risk to health and safety in any workplace. Any work that could expose an employee to the risk of falling for 3 metres or more is a serious hazard that needs to be managed. However, falling any distance can be hazardous. If working at heights represents a problem for your church, guidance is available from OSH.

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.
- Only 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 below is a useful guide to ensuring equipment is safe.

#### Inspection Checklist – Ladders & 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		



Trestles cont.	Checked	Need repair
Stop on hinge spreader broken		
Centre section for extension out of alignment		
Defective locks for extension		

## 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	Chemicals, solids, liquids and gases
Ergonomics	Solvents and other chemicals
Temperature variations	Pesticides
Vibration	Paint
Noise	Gas
Poor lighting	Resins
Dust	Acids and caustics
Biological	Other
Bacteria	Radiation
Insect bites	Computer Usage
Poor sanitation	
Infectious diseases	

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

The simple six step approach discussed under the previous heading '**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**.

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

Health hazards include those listed in the table above. 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 & 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 your local OSH or ACC office 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 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 by-laws. 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. If you believe your church has a noise problem, seek professional advice and act on it.

The Resource Management Act 1991 imposes a duty on every occupier of land to avoid making excessive noise. Anyone who breaches these provisions can be fined up to \$10,000. Local authorities are responsible for investigating complaints about noise, assessing the noise level and ensuring it is reduced if it is considered excessive.

Noise control officers have the power to enter onto land and seize equipment such as stereos and amplifiers if excessive noise is not immediately reduced to a reasonable level following the issue of an excessive noise direction. If you believe your church has a noise problem, seek professional advice and act on it.

Occupational Safety and Health Regulations impose obligations on us in relation to noise. Some Local councils also impose noise restrictions under the District Plan for your region. Noise emission levels vary around the country, but also depend on whether the Church is in a residential area. In built-up residential areas, noise emission levels may vary at different times of the day and night.

### Noise - does it affect our employees?

Yes. The Health and Safety in Employment Act 1992 requires employers to identify any hazards in the workplace, such as noise, and to manage that hazard using the hierarchy of controls – elimination, isolation, minimisation.

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. One option is to modify volume so that all generations can enjoy the service. Another is to seek the indulgence, for special 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 1984.

If your church buildings were constructed before 1984 your building may contain asbestos products.

As an employer and/or property owner, churches will need to determine whether an asbestos hazard exists. If you suspect your church buildings have asbestos, you should immediately contact a Health Protection Officer at your local District Health Board. They will assist you in obtaining the appropriate testing.

If you discover asbestos on your property, you will need to follow the Management of Asbestos Guidelines issued by OSH. You may be required to take action such as:

- Recording the exact location and condition of asbestos products on the property and marking this on the plans for the building
- Assessing the risk of asbestos and removing it if necessary
- Establishing a risk management plan for ongoing inspection, monitoring, and control of asbestos to minimise the risk of asbestos fibres entering the air
- Erecting appropriate signage where asbestos fibres are to be left in tact
- Warning tenants and maintenance workers/contractors of the presence of asbestos.

**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, in recent years. A number of people died as a result of an outbreak at the Melbourne Aquarium in 2001, Australia.

**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 New Zealand Standards for maintenance of air and water systems.
- 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, Australia 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 30 [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 consider the Health and Safety in Employment Act 1992. The Department of Labour has issued a Code of Practice for the management hazardous substances in the workplace. This sets out guidelines for complying with the legislation. Copies are available from OSH. Information is also available from the Ministry of the Environment website ([www.mfe.govt.nz](http://www.mfe.govt.nz)) and ACC ([www.acc.govt.nz](http://www.acc.govt.nz)).

The main issues involved in managing hazardous substances are:

- All substances on the premises need to be identified and assessed. This should focus on determining the magnitude of the risks to employees and ensuring that all practicable steps are taken to minimise those risks.
- For all hazardous substances identified, you should obtain a Material Safety Data Sheet (MSDS) from the manufacturer and file a copy centrally.
- Copies of the MSDSs or product safety cards containing essential safety information should be provided at the point of use.
- People likely to use the substances must be given adequate training on working safely with hazardous substances. They must also be trained in how to use protective clothing or equipment.
- All hazardous substances must be properly labelled, left in their original packaging and kept 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 stressors listed in the table below.

#### **Stressors**

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.

Whilst we all have stress in our lives, (often it is of a positive nature) different people handle stressors 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 Minister of Religions 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 behaviour.

### 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 stressors 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 Minister of Religions, 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.

The Human Rights Act 1993, and related anti discrimination legislation, makes it unlawful to discriminate against people in certain areas of public life, such as employment or access to public places. Prohibited grounds of discrimination include sex, marital status, religious belief, ethical belief, colour, race, ethnic or national origins, disability, age, political opinion, employment status, family status or sexual orientation.



### 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 the Human Rights Act, Employment Relations Act or the Wages Protection Act.

### 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 Minister of Religions, 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 Minister of Religions 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 EIG-Ansvar 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 organisation 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.
- An employee or former employee may take a personal grievance.
- 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 behaviour.

### 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 **EIG-Ansvar** 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, to 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 property damage or financial loss we may 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?

In New Zealand, people cannot sue for personal injury covered by ACC. Therefore, if a person is injured due to the church's **negligence**, in most cases ACC will provide treatment, compensation and rehabilitation entitlements to the injured person.

ACC will also cover work accidents causing injury. If an injury occurs to a church employee, and that person cannot return to work, the church will be responsible for paying the first week of that person's wages. Thereafter, ACC will provide entitlements while that employee cannot return to work. Employers need to purchase work-related injury cover from ACC for their employees. **See Section 30 [The ACC Scheme]** for more information.

This does not mean churches are free from legal responsibility. Under the Health and Safety in Employment Act 1992, churches have an obligation to provide a safe workplace for employees, volunteers and visitors to the property.



### 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 **EIG-Ansvar** 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, **EIG-Ansvar** for their attention.

N.B. Don't wait until proceedings land on your desk before you let **EIG-Ansvar** know that the incident has occurred. **Failure to advise EIG-Ansvar 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, **EIG-Ansvar**.

## 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, EIG-Ansvar.***

## 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 Behaviour***

Leadership behaviour, or people's perception of that behaviour, 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 behaviour 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 behaviour, 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 behaviour. That power must not be abused.

#### ***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.
- 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 behaviour. That power must not be abused.

#### ***Platform Behaviour***

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.

#### ***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 such as a fractured skull, brain damage, broken arms, broken legs, torn tendons, back injuries, the list goes on and on.

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

- a. Ask people who respond to an alter 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 & 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;
  - a. The Companies Act 1993
  - b. Commerce and Fair Trading Acts
  - c. Personal Grievance claims

### 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, **EIG-Ansvar**

## 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 & 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. The Health and Safety in Employment Act 1992 outlines the responsibilities of organisations to people including voluntary workers and the general public. See section 39 – Health and Safety and Employment Act, which explains your duties in respect of volunteers under that legislation.

### Are volunteers covered by ACC?

Yes, accidental injuries to volunteers that occur during the course of voluntary work are classified as non-work injuries and will be covered by ACC. However, voluntary workers will not receive weekly compensation from ACC unless they need to take time off for another paid job. For further details contact your local ACC office, or your insurer EIG-Ansvar.

### 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, **EIG-Ansvar**.

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.

It is recommended that persons wishing to work with children in a paid or voluntary capacity undertake a screening process. Screening may involve obtaining consent to

search criminal records. This is acceptable under employment law. It should also be noted that the Criminal Records (Clean Slate) Act 2004 does not apply to criminal records in respect of specified sexual and indecency offences.

Some of the issues leaders need to be aware of when dealing with children and youths are discussed under the following questions:

#### 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 & 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 & 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 behaviour 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 & Registration document, Attachment E and Volunteer Child/Youth Leaders Application & 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 & 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 is responsible for ensuring the equipment is in a sound condition and that children are 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 rubber-like 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 & 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. Such activities might include:

- Rollerblading/skating, skate boarding
- “Extreme Games” such as outdoor rock climbing, caving white water rafting, or canyoning, high rope courses, bungee rope activities (vertical or horizontal), inflatable sumo suit wrestling, gladiator games and paintball/skirmish.
- Flying foxes, horse riding.

Accidents do happen and churches need to realise that if they are not careful people could be injured.

### Injuries covered by ACC - what are they?

A range of injuries arising from outreach or special events will be covered by ACC. These include:

- Injuries received whilst playing sport in an organised sporting competition.
- Injury caused through an accident with a registered motor vehicle.
- Injury caused through a work related injury.

### Making participants aware of risks - how can it be done?

Many of the above activities are dangerous and participants can be hurt through no fault of the church. All persons involved in such activities on church property or under the direction of church youth leaders should be made aware of the risks. It is recommended that parents or guardians sign a release form stating they are aware the activity involves an element of risk and giving consent to medical treatment if necessary. **See Liability Release Form (Youth Activities) Attachment L.**

## 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 behaviour expected of Leaders and also behaviour 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?

There are four key areas to concentrate on are: Screening ministry leaders, Providing a supervised environment, Having reporting processes in place and Having an appropriate response plan, which are all discussed below.

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

There should be a process in place whereby all persons working with children, including volunteers are screened. All persons involved in the Children's Ministry should be required to fill out volunteer's application forms, which include authority to complete Police and other background checks.

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.

#### ***Always 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 in place and use them.***

- Staff should be provided with training to enable them to recognise signs of abuse and know who to report it.

#### ***Have an appropriate response plan.***

A documented response plan is needed to address any allegations of sexual abuse or misconduct. All allegations must be taken seriously and thoroughly investigated. When dealing with such allegations it is important to consider the following:

- Procedures need to be developed in relation to three areas
  - Handling allegations
  - Handling known incidents
  - Handling known offenders
- Advise the Police or the Child, Youth and Family Service.
- Independent people must always carry out investigations.
- Do not trivialise any allegations or suspicion of misconduct.
- Devise and use a standard reporting procedure for any allegation of abuse.



- In the event of a known incident work together with parents and children.

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

## 30. The ACC Scheme

### What is the ACC Scheme?

The Accident Compensation scheme provides compensation, treatment and rehabilitation entitlements to people who have suffered a personal injury. The scheme is governed by the Injury Prevention, Rehabilitation and Compensation Act 2001 and administered by the Accident Compensation Corporation (**ACC**). In return, people do not have the right to sue for personal injury in New Zealand.

### What does ACC cover?

ACC generally covers the cost of treatment for personal injury. A 'personal injury' is a physical injury or a mental injury caused by a physical one. Personal injury also includes mental or nervous shock after sexual assault or abuse.

A personal injury may be caused by:

- An accident at work, home or on the road
- A work-related gradual process, disease or infection
- Medical misadventure
- Sexual abuse

#### ***ACC does not cover:***

- Illness
- Emotional effects of an injury such as stress or loss of enjoyment
- The cost of treatment provided outside New Zealand, unless it is for a work-related injury
- Injury to teeth arising out of their natural use
- Heart attack or stroke, unless it is the result of medical misadventure or a work injury involving effort that is abnormally applied or excessively intense
- Personal injury caused wholly or substantially by the ageing process
- Hernias from coughing or sneezing

#### ***Entitlements***

Claimants with cover under ACC are eligible for a range of entitlements. These may include contributions towards the cost of medical, dental or hospital treatment, prescriptions or x-rays, weekly compensation for earnings, a lump sum payment and transport to treatment.

ACC also provides work and social rehabilitation support services, such as workplace and vocational assessments and home help.

#### ***Duties of employers***

Employers are required to provide work-related injury cover for all employees, as well as providing a safe workplace. This cover is purchased from ACC. Employers pay levies to ACC each year. In return, employees receive 'no-fault' cover for work-related personal injury. This may include treatment, rehabilitation and weekly compensation for lost earnings.

### What is a work-related personal injury?

A work-related personal injury is an injury that occurs when an employee is either:

- At any place for the purpose of working; or
- Having a break from work at the workplace for a meal or a rest; or



- In a vehicle provided by the employer to transport staff to and from work; or
- Travelling to/from treatment for a previous work-related personal injury.

Work-related personal injury also includes heart attacks and strokes occurring at work where excessive physical effort or strain is involved. Work-related gradual process, disease or infection (such as OOS) is also covered.

### When a work-related injury occurs

The first thing employers need to do is ensure the employee gets treatment as soon as possible.

If the employee is unable to work as a result of the injury, the employer is responsible for paying the first week of compensation for lost earnings. This amounts to 80% of the earnings the employee would have earned that week. Employers must provide to ACC an Employee Earnings Certificate (ACC3), and ACC will pay the weekly compensation entitlements from the second week onwards.

Employers must be actively involved in the rehabilitation of the worker. This may include giving the employee alternative duties.

Further information

To find out more, contact your local ACC office. Valuable information can also be found on the ACC website ([www.acc.co.nz](http://www.acc.co.nz)).

## 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.

A number of Acts and Regulations govern the area of food safety in New Zealand. If your church uses its premises for the manufacture, preparation, packing or storage of food for sale, you may need to be registered with your local council under the Food Hygiene Regulations 1974. There are exemptions from registration for certain premises, such as those used for the preparation or handling of food on special occasions, such as fundraising events. Registered food premises can also get exemptions from the Food Hygiene Regulations if they have an approved food safety programme in place. You should check with your local council for the requirements in your area.

### '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 & 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.
- Adequate cleaning equipment such as soap, detergent, brushes, brooms and vacuum cleaners.

***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.

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 your responsibilities under the Food Hygiene Regulations.



## 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 the rules that apply.

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

Contact your nearest office of Land Transport New Zealand for information regarding the 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. Vehicles used to transport paying passengers need to pass more rigorous safety requirements and have special licensing 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. Drivers may also need to have a passenger endorsement on their licence.

Volunteer drivers should be healthy and not have any obvious disabilities that may affect their ability to drive safely.

- Emergency equipment must be in place and work effectively.

## 33. Privacy

### Does the 'Privacy Act 1993' have relevance to churches?

This legislation applies to all individuals and agencies in New Zealand. This includes church organisations at all levels.

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

- Establish a privacy policy, based on the 'Information Privacy Principles' outlined in this section.
- Appoint a person to be the 'Privacy Officer' 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 Minister of Religious 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 and correct any personal information held about them by contacting the church's 'Privacy Officer'.

### What information do churches collect that may be subject to the provisions of the 'Privacy Act 1993'?

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

### What are the Information Privacy Principles churches need to consider?

1. **Collection** – personal information may only be collected for a lawful purpose that is connected with the activities of the church.
2. **Source** – personal information should be collected directly from the individual concerned.
3. **Awareness** – the individual concerned should be made aware of the fact the information is being collected, the purpose for which it is being collected, the intended recipients of the information, the agency collecting and holding the information, the consequences (if any) of not providing information and the rights of access to, and correction of, personal information.
4. **Manner of Collection** – information may only be collected by lawful means, in circumstances which are fair and do not intrude unreasonably on the affairs of the individual concerned.
5. **Storage and Security** – the information collected must be protected from loss, access, use, modification or disclosure.
6. **Access** – individuals must be entitled to obtain confirmation as to whether an agency holds information about them and have access to that information.
7. **Correction** – individuals must be able to request correction of the information held about them.
8. **Accuracy** – agencies should take all steps necessary to ensure the information is up to date, complete, relevant and not misleading.
9. **Keeping information** – agencies should not keep information any longer than is necessary for the lawful purpose for which it was collected.
10. **Use** – Information held for one purpose must not be used for any other purpose, unless authorised by the individual concerned.
11. **Disclosure** – information must not be disclosed to any person, body or agency without the consent of the individual concerned.
12. **Unique Identifiers** – agencies should not assign unique identifiers (e.g. id numbers)

### 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 Information Privacy Principals or the Privacy Act 1993?

More information is available from the New Zealand Privacy Commissioner's website located at [www.privacy.org.nz](http://www.privacy.org.nz).

# 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, behaviour 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, **EIG-Ansvar** 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 Act 2004 imposes a requirement that, where certain buildings (to which members of the public are being admitted) are being altered, reasonable and adequate provision by way of access, parking provisions and sanitary facilities for disabled people must be made. Requirements regarding access and facilities for people with disabilities also feature throughout the Building Code. In addition, under the Human Rights Act, it is unlawful to discriminate on the basis of disability.

### The Human Rights Act 1993- what is it?

The Human Rights Act is legislation that makes it unlawful to discriminate by reason of any prohibited grounds, including disability, in a 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 particular, the Human Rights Act makes it unlawful to refuse access to any place, vehicle or facilities by reason of 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 would be unreasonable or where there is a risk of harm to the person or others which is unreasonable to take.

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

Local authorities have the power to issue a notice to fix any contravention of the Building Act and Regulations. A person who fails to comply with such a notice commits an offence and can be fined up to \$200,000. If the offence is a continuing one, a person can be fined up to \$20,000 per day. Apart from the cost of changes needed to the building, the cost of being involved in such an action may be considerable and the publicity would show a less than compassionate approach on the part of the church involved.

Non-compliance may also constitute discrimination. Organisations may find themselves being the subject of a complaint to the Human Rights Commission, should this be the case.

### 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, the Health and Safety in Employment Act 1992 (**HSE Act**) has been set up to ensure business enterprises do not injure their employees in the course of their working duties. Some people think health and safety legislation applies only to the relationship that exists between employers and paid employees. This is not the case. In 2002, the HSE Act was extended to cover volunteers, and in some cases, the Act treats volunteers as if they were employees.

Employers have a general duty to take all practicable steps to ensure the safety of employees and others in the workplace. This means doing everything that is reasonable in the circumstances, having regard to the harm that might occur.

Your church may not be a large employer of paid staff. Despite this, the legislation applies equally to:

- **Paid employees** - Even if you have only one paid employee, that person will be covered by the provisions of the HSE Act.

- **Volunteers** - An employer's general duty of care applies equally to volunteers. If the volunteer is engaged to do work on a regular and ongoing basis, the volunteer may be deemed an employee in terms of the HSE Act, giving rise to enforceable duties. Volunteers who provide home help or participate in fundraising activities are not deemed to be employees.
- **Contractors** - who are called in to perform maintenance work are covered by the legislation to the extent that the church must take all practicable steps to ensure that no hazard harms them. Contractors will, however, have their own responsibilities under the legislation as either a self-employed person, an employer or as a principal in charge of sub-contractors.

• **Visitors** – churches will also be responsible for visitors to church property. Duties include warning visitors about significant and unusual hazards that result from work being done. If you think it unreasonable that the church should have to comply with health and safety legislation, consider these Australian examples:-

- *A voluntary worker for a 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 church building collapsed recently. Fortunately, no one was in the building at the time.*

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

Churches are mindful of the fact that our health and safety 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:-

- Ensuring the safety of employees. For example, providing maintaining equipment in good condition.
- Establishing effective methods for identifying and managing hazards.
- Ensuring employees receive adequate training and supervision.
- Ensuring employees have the opportunity to be involved in developing health and safety systems.
- Taking all steps to ensure the safety of contractors and visitors to the workplace.
- Recording every accident that harmed or could have harmed someone. Reporting serious harm injuries to OSH immediately.

### What responsibilities have the church's employees, paid and voluntary regarding health and safety?

Employees, whether paid or voluntary, have a responsibility to protect themselves and others. Employees must work in a safe way, following company rules and sound work methods. This means they must look out for one another and wear or use whatever safety equipment is required. An employee, whose actions result in injury to a workmate, can be prosecuted under the HSE Act.

### How do we get started?

It is suggested that a **Health and Safety Coordinator** be appointed. Endeavour to find a church member willing to fill the position with some knowledge of health and safety requirements.

This section alone cannot cover all of the provisions of the HSE Act and Regulations. However, it does provide you with a structured approach to comply with the main provisions of this legislation. To make the task of complying with the legislation less onerous, we have broken it down into various elements as listed in the table shown below.

**To set up a health and safety programme for your church you should read this section thoroughly and then proceed by completing the Action Plan document provided.**

**(See Attachment N)** This same document can be used to audit your health and safety programme and should be completed annually to ensure your church continues to comply with the legislation.





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

### 1. HEALTH AND SAFETY POLICY

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

Although not specifically required by the HSE Act, it is recommended that all churches have a written Health and Safety Policy to show compliance with the provisions of the Act.

The document **Attachment O** may be used as a basis.

- 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 should be reviewed and updated regularly

### 2. SAFETY RULES

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

Yes. Again, there is no specific requirement under the HSE Act, but having a set of written safety rules will demonstrate the church's active role in managing health and safety.

- The rules need to be relevant to your church. Individual needs may vary due to the physical nature of the church property and congregation.
- A sample set of Safety Rules is contained in **Attachment P**.

### 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 any health and safety risks, such as trip hazards, potential causes of fire and blocked exits.
- It is recommended that a Housekeeping Checklist be compiled.
- The checklist should be completed whilst inspecting the property on a regular basis.
- Completed copies should be signed by the person carrying out the inspection and dated for future reference.
- All problems identified should be rectified as soon as possible.
- It is recommended inspections be carried out by the Health and Safety Coordinator who should be accompanied by a different church leader or employee on each occasion. A fresh pair of eyes may notice hazards that familiarity may cause someone inspecting on a regular basis to overlook.
- A sample housekeeping checklist that can be adapted to your needs and used for your inspections. See **Attachment Q**.

### 4. CONSULTATION AND PARTICIPATION

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

No, but the HSE Act requires employers to provide reasonable opportunities for employees to participate in the process for improving health and safety. This is often achieved through the formation of a Health and Safety Committee. In view of the small numbers of paid employees, most churches will not need a committee. However if your church has more than 30 employees (whether or not in a single location) you will need to develop a system of employee participation. This might involve electing a Health and Safety Representative to liaise with the employer.



In the absence of a Health and 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 health and safety issues.

## 5. TRAINING

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

- Under the HSE Act, if you have an elected Health and Safety Representative, they must be allowed at least 2 days paid leave to attend health and safety training sessions.
- Basic health and safety awareness training should be provided to leaders who in turn may need to train others in some health and safety matters depending on the needs of the particular church.
- An induction package consisting of any documents appearing in the Attachments section relevant to those being inducted should be provided to volunteer workers and leaders. A copy of the completed induction checklist should be kept on file for all volunteer workers and leaders. See **Attachment R**.

## 6. HAZARD MANAGEMENT

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

- By regular completion of a Housekeeping Checklist (**Attachment Q**) and an Annual Hazard Review (**Attachment C**). It is a good idea to have a hazard report form so employees can report hazards.
- Hazards identified as a result of the Annual Hazard Audit 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.
- The HSE Act requires hazards to be eliminated. If elimination is not possible, then isolation is the next best step. If neither elimination nor isolation is possible, the hazard must be minimised. For guidance, see **Attachment K** on the *hierarchy of control*.
- All Employees, Leaders and Voluntary Workers should be encouraged to report any perceived hazards to the Health and Safety Representative or directly to the employer. Hazard Report Forms are available for that purpose. See **Attachment D**.

## 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 be available during services and major functions.

Under the Health and Safety in Employment Regulations, employers must provide adequate first aid facilities.

For guidance in relation to first aid requirements, see **Attachment S**.

## 8. EMERGENCY RESPONSE PLANNING

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

Yes. Employees need to know what to do if an emergency arises and there should 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 fire fighting equipment. For information about the types of fire extinguishers that may be encountered, see **Attachment T**.



## **9. ACCIDENT REPORTING AND INVESTIGATION**

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

Yes. All employers must keep an accident register. This records every accident that harmed or might have harmed an employee or any other person. For an example of an accident register, see **attachment D**. Note that where serious harm results from a workplace accident, it must be reported to OSH (see paragraph 17 - **Notification**). The purpose of this recording process is to:

- Prevent a recurrence of a similar incident;
- Provide information to OSH 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. The HSE Act requires us to ensure the item is made and maintained in a condition that is safe for the people who will use it.

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 New Zealand Standard. Non-New Zealand products should comply with an International Standard. Look for the New Zealand Standard stamp or identification plate. If you cannot 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 should consult the Manual Handling Code of Practice, issued by OSH, which explains in detail how to identify, assess and control manual handling risks.

If your church needs additional help in this area, information and guidance can be obtained from your regional OSH office.

## **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 (**Occupational Health Controls**).

## **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. Refer to **Attachment U** for a suggested 'Hazardous Substances Inventory' document and **Attachment V** for a document to provide additional information in relation to Material Safety Data Sheets.



#### 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 health and safety 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 W**) indicating they have received a copy of the church's health and safety policy document with a copy of the safety rules printed on the reverse side. (**Attachments O and P**)

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 (**Working at Heights**) 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 the HSE Act, where an accident has resulted in serious harm, an employer must notify OSH as soon as possible. This must be followed up by written notice to your nearest OSH branch office within 7 days. Keep an original of this notice with your accident register. Complete your own investigation and take steps to eliminate, isolate or minimise any identified significant hazard.

Serious harm is defined as death, or harm of any of the following kinds:

1. A condition that amounts to, or results in, permanent loss of bodily function or temporary severe loss of bodily function, for example, vision impairment or bone fracture;
2. Amputation of a body part;
3. Burns requiring referral to a specialist registered medical practitioner or specialist outpatient clinic;
4. Loss of consciousness from lack of oxygen;
5. Loss of consciousness or acute illness from absorption, inhalation or ingestion of any substance, requiring treatment by a registered medical practitioner;
6. Any harm that causes the person to be hospitalised for 48 hours or more.

***In the event of an accident causing serious harm, do not interfere with the accident scene unless you have permission from an OSH inspector.***

### **18. REHABILITATION**

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

Yes. Under the Injury Prevention, Rehabilitation and Compensation Act 2001, employers must take all practicable steps to assist an injured worker's return to their job.

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. For more information, contact your local ACC office.

### **19. DOCUMENTATION**

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

Yes. An employer must be able to demonstrate that it has effective procedures in place to comply with the HSE Act. The best way to do so is to maintain a 'paper trail' identifying everything that has been done to ensure compliance.

- The Health and Safety Representative should maintain a file on all health and safety initiatives.
- Records should be kept of all people attending health and safety training sessions.
- Simple minutes should be kept of any meetings relating to health and safety.
- Annually, a new copy of the health and safety Action Plan and Audit Tool should be completed. See **Attachment N**
- **Attachment C**, the Annual Hazard Review, should be completed each year.
- All site-specific health and safety documentation should be reviewed and updated 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 HSE Act and Regulations carries severe penalties. For most offences, the maximum fine that can be imposed is \$250,000. For acts or omissions that are reasonably likely to cause serious harm, a person could face up to 2 years imprisonment and/or a \$500,000 fine. A person who controls a place of work and fails to warn authorised visitors of work-related, out of the ordinary hazards can be fined up to \$10,000.

## **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
- Ambulance
- Fire services
- Your local council's emergency management office
- Your nearest civil defence centre
- Your electricity/gas supplier
- Telephone service provider
- Emergency plumbing services
- Emergency electrical services
- Your insurer, EIG-Ansvar
- Contact numbers of all senior church personnel

### 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 OSH for reporting 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. eg 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 brainstorming 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 very reason for existence, to carry out the great commission of spreading the Gospel.

## 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 & 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 Blank, Attachment J** 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 OSH or ACC. Contact details for OSH and ACC regional offices appear in **Attachment I**.
9. Contact your insurer, **EIG-Ansvar** should you have any queries as to how you should implement your plan.



## 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				

Contents	Worship Area	Other Areas	Offices	Out-buildings
Pictures and paintings				
TV security system				
OHP's and slides				
Auditorium video and or display unit				
Answering machines				
Computers				
Printers				
Photocopiers				
Fax machines				
Laminators and binders				
Stationery stocks				
Scanners				
Laptops and detachable storage discs (eg 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				

Contents	Worship Area	Other Areas	Offices	Out-buildings
Sporting equipment				
Camping equipment				
Appliances. Eg 'fridges, dryers, urns, vacuum cleaners				
Pots and pans				
Crockery				
Cutlery				
Serving dishes, bowls, jugs etc				
Small appliances eg 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 shown in Attachment K.

## 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
1	<b>FIRE PROTECTION</b>				
1.1	Are there sufficient fire extinguishers in accordance with the fire regulations?				
1.2	Have all turnover type extinguishers been disposed of?				
1.3	Have all BCF extinguishers been replaced?				
1.4	Are extinguishers mounted in conspicuous locations no more than 1.2 metres high with a location sign above at no less than 2 metres?				
1.5	Has training been provided in relation to extinguishers, and hose reels where fitted?				
1.6	Are there dry chemical extinguishers in or adjacent to kitchens and located away from any cooking facility?				
1.7	Is there an exhaust system in the kitchen?				
1.8	Is the exhaust system cleaned at least annually?				
1.9	Is there a fire blanket in the kitchen?				
1.10	Are smoke detectors installed on the premises and are batteries checked regularly?				
1.11	If there is a sprinkler system installed, is there a maintenance contract in place and are regular tests made and recorded?				
1.12	Are fire exits clearly signed, lit and serviced?				
1.13	Are fire exits kept clear at all times? (These areas must not be used for storage of any kind)				
1.14	Is there a no smoking policy that is enforced?				
1.15	Is there a combustible outdoor storage area that could be easily torched by an arsonist? ( If so look for alternative method of storage or remove combustible material elsewhere)				
1.16	Are valuables, computer back up tapes & the like stored in a fire resistant area?				

No	Question	Yes	No	N/A	Any action required
2	<i>EMERGENCY PROCEDURES</i>				
2.1	Are emergency evacuation procedures in place?				
2.2	Are emergency drills carried out at least every 6 months and the results reviewed by the Health and Safety Coordinator?				
2.3	Are the emergency procedures displayed on notice boards?				
2.4	Is there a person responsible for evacuations etc? (Chief Fire Warden)				
3	<i>SECURITY</i>				
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 covering counting, storage and banking procedures not involving less than 2 adults?				
3.8	Are windows locked securely?				
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?				
4	<i>ELECTRICAL</i>				
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?				
5	<i>COMPUTERS</i>				
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?				

No	Question	Yes	No	N/A	Any action required
6	<i>LIABILITY</i>				
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?				
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	Are flammable and toxic substances including detergent, weed killer, petrol etc stored out of reach of children and teenagers?				
6.8	Are there mature and responsible people in charge of youth and sporting activities?				
6.9	Are all playgrounds and equipment maintained in good working order and hard surfaces covered in some manner? Are local council guidelines complied with?				
6.10	Is there an active property committee with expertise in building maintenance to effect immediate repairs when required?				
6.11	Is a supervisor appointed for each working bee to establish the skill levels of the workers before allocating tasks?				
6.12	Are all new activities involving children reviewed by a suitable authority?				
6.13	Are you aware of the regulations relating to the care of children and does your church comply?				
6.14	Do you ensure that no chemicals/substances are kept in other than clearly marked containers showing the contents of the containers?				
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.				
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 No. \_\_\_\_\_

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 HEALTH AND SAFETY 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* *Health and Safety Co-coordinator*

**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) \_\_\_\_\_

E-mail 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 & 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:

Minister of Religion \_\_\_\_\_ 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 & 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) \_\_\_\_\_

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**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 & 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. OSH Regional Offices

### HEAD OFFICE

4th Floor, Unisys House  
56 The Terrace, Wellington  
(04) 915 4444

### NORTHLAND

2nd Floor, Manaia House  
Cnr Rathbone and Dent Sts  
Whangarei  
(09) 438 0552

### NORTH HARBOUR

5 Argus Place, Glenfield  
North Shore City  
(09) 443 3460

### MANUKAU

12 Lambie Drive, Manukau  
Manukau City  
(09) 262 5300

### PENROSE

1st Floor, 638 Great South Rd  
Penrose  
Auckland  
(09) 915 6290

### WEST AUCKLAND

5 Pinot Lane, Massey  
Waitakere City  
(09) 833 5651

### WAIKATO/THAMES

93 Collingwood St, Hamilton  
(07) 957 3560

### TAUPO/BAY OF PLENTY

1st Floor, 1231 Haupapa St  
Rotorua  
(07) 347 9656

### HAWKES BAY

6 Taradale Road, Napier  
(06) 835 7017

### GISBORNE

295 Gladstone Rd, Gisborne  
(06) 868 8809

### WESTERN BAY OF PLENTY

Unit 2, Promed House  
Cnr 10th Ave & Edgumbe Rd  
Tauranga  
(07) 578 2090

### TARANAKI

97 Gill St, New Plymouth  
(06) 758 0516

### MANAWATU/WANGANUI

Cnr Walding & Taonui Sts  
Palmerston North  
(06) 359 1919

### HUTT/WAIRARAPA

Professionals Building  
Cnr Cornwall St & Kings Cres  
Lower Hutt  
(04) 566 8962

### WELLINGTON/KAPITI

Level 3, Southmark House  
203 - 209 Willis Street  
Wellington  
(04) 385 7771

### NELSON/MARLBOROUGH

L1, 9 Buxton Square, Nelson  
(03) 546 8180

### CHRISTCHURCH

Lincoln House  
81 Lichfield Street  
Christchurch  
(03) 366 5500

### GREYMOUTH

54 Tainui Street, Greymouth  
(03) 768 0480

### TIMARU

1st Floor  
16 Beswick Street, Timaru  
(03) 684 9120

### OTAGO

392 Hillside Road, Dunedin  
(03) 455 0855

### SOUTHLAND

Victoria House  
70 Victoria Avenue  
Invercargill  
(03) 218 2126

### ACC REGIONAL OFFICES

#### AUCKLAND

18 Sale Street  
PO Box 5343  
Auckland  
(09) 915 9400

#### HENDERSON

111-115 Lincoln Road  
Private Bag 93-107  
Henderson  
Auckland  
(09) 915 8100

#### MANUKAU

7 Ronwood Avenue  
PO Box 76-084  
Manukau City  
(09) 915 1700

#### PAPAKURA

61-63 O'Shannessey Street  
PO Box 661  
Papakura  
Auckland  
(09) 915 0600

#### TAKAPUNA

4 Fred Thomas Drive  
Private Bag 93-504  
Takapuna  
Auckland  
(09) 915 8500

#### WHANGAREI

Walton Plaza  
3-5 Albert Street  
Private Bag 9001  
Whangarei  
(09) 437 7800

#### HAMILTON

18 London St  
Private Bag 3017  
Hamilton  
(07) 957 6100

### TAURANGA

94 Grey Street  
PO Box 748  
Tauranga  
(07) 579 0300

### WHAKATANE

1st Floor  
Neiderer Plaza  
cnr Boon Street & The Strand  
PO Box 551  
Whakatane  
(07) 306 0100

### THAMES

614 Pollen Street  
Thames  
PO Box 748, Tauranga  
(07) 868 0030

### ROTORUA

Mayfair Building  
1122 Pukaki Street  
PO Box 649  
Rotorua  
(07) 350 0300

### GISBORNE

Cnr Grey Street &  
Palmerston Road  
PO Box 48  
Gisborne  
(06) 869 0100

### HAWKES BAY

412 Queen Street West  
Private Bag 9000  
Hastings  
(06) 873 0200

### NEW PLYMOUTH

22-28 Molesworth Street  
Private Bag  
New Plymouth  
(06) 759 0700

### WANGANUI

Cnr Wilson Street & Maria Place  
Extension  
PO Box 435  
Wanganui  
(06) 349 0400

### LEVIN

Level 1  
Kent & Little Building  
29 Queen Street  
PO Box 147  
Levin  
(06) 366 0300

### PALMERSTON NORTH

165 Broadway Avenue  
Private Bag 11-002  
Palmerston North  
(06) 952 5200

### MASTERTON

1st Floor  
Departmental Building  
87 Chapel Street  
PO Box 232  
Masterton  
(06) 370 0100

### PORIRUA

Ground Floor  
Telecom House  
Cnr Hagley Street  
& Lyttleton Place  
PO Box 50-541  
Porirua  
Ph 04 918 4100

### WELLINGTON

Level 1  
Seabridge House  
110 Featherston St  
PO Box 2521  
Wellington  
Phone 04 918 4000

### BLENHEIM

28 Alfred Street  
PO Box 379  
Blenheim  
(03) 520 9117

### NELSON

241 Hardy Street  
PO Box 348  
Nelson  
(03) 545 7800

### CHRISTCHURCH

Trust House  
262 Oxford Terrace  
PO Box 13-350  
Christchurch  
(03) 962 9200

### NORTHWOOD

1 Radcliff Road, Northwood  
Christchurch  
(03) 962 9400

### GREYMOUTH

54 Tainui Street  
PO Box 200  
Greymouth  
(03) 769 9100

### ALEXANDRA

William Fraser Building  
Kelman Street  
PO Box 362  
Alexandra  
(03) 440 0200

### DUNEDIN

Cnr Maclaggan  
& Clark Streets  
PO Box 882  
Dunedin  
(03) 479 6900

### INVERCARGILL

73 Kelvin Street  
Private Bag 90-100  
Invercargill  
(03) 211 0200

### TIMARU

The Tower Building  
24-30 George Street  
PO Box 508  
Timaru  
(03) 687 9100

## J. Risk Management Action Plan Blank

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 Complete
6						
7						
8						
9						
10						
11						
12						
13						
14						



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

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

Section	Y	N	Actions required	Responsible person	Target Date	Date Complete
33						
34						
35						
36						
37						
38						
39						
40						
41						

## K. Hierarchy of Controls

### 1 **ELIMINATION**

The best way to control a hazard is to eliminate it entirely. eg Remove the hazard by removing unsafe equipment or ceasing to perform a particular task. Substituting a hazard or hazardous work practice with a less hazardous one does not necessarily result in elimination.

### 2 **ISOLATION**

If elimination is not practicable, the significant hazard must be isolated. This may involve separating the hazard or hazardous work practice from people not involved in the work area. It could be done by marking off the hazardous area, or installing screens or barriers.

### 3 **MINIMISATION**

If it is impracticable to eliminate or isolate the hazard completely, then the employer must minimise the likelihood that the hazard will harm employees. This might include:

- Providing and ensuring the use of protective clothing and equipment.
- Monitoring employee's exposure to hazards and their health.

***The hierarchy of controls refers to the preferred methods of managing significant hazards in the workplace.***

Significant hazards cause:

- Serious harm (including death, and many occupations illness and injuries that may be sustained in a place of work.
- Harm, the severity of which may depend on how often or how long a person is exposed to the hazard.
- Harm that cannot be detected until a significant period of time after exposure.

Where a significant hazard is identified, the HSE directs that, if possible, the hazard must be eliminated.

Options 1 and 2 represent the best method of addressing significant hazards, 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. Option 3 is the least effective, as it relies heavily on the person performing the task and is not foolproof.

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



## L. 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 No of emergency contact \_\_\_\_\_

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

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

Doctor's Contact No. \_\_\_\_\_

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

(Parent or Legal Guardian)



## M. Hot Work Permit

Issuing Company \_\_\_\_\_ Permit No. \_\_\_\_\_

### 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 & 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 (such as floors below and above, and areas on other sides of walls) 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)

## 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 (for example in the case of a permit issued late in the day) 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.)

1. Where sprinklers are installed they are operative.
2. 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.
3. Suitable extinguishers or a hose reel are immediately available. Both the people are trained in their use.
4. 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

5. 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.
6. Flammable liquids have been removed from the area.
7. Floors have been swept clean.
8. 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.
9. 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.
10. 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

12. Equipment for hot work has been checked and found to be in good repair.
13. Gas cylinders have been properly secured.

**N. Action Plan/Audit Tool** TO ASSIST IN COMPLIANCE WITH THE HSE ACT AND REGULATIONS

Church \_\_\_\_\_ Date Completed \_\_\_\_\_

OH&amp;S Coordinator \_\_\_\_\_

Element No. \_\_\_\_\_ Element \_\_\_\_\_

Tasks / Questions \_\_\_\_\_ Person Responsible \_\_\_\_\_

Target completion date \_\_\_\_\_ Date completed Review Date \_\_\_\_\_

**1. HSE Policy**

- Compile HSE Policy based on sample document and adjust it to suit your church's needs. (See Attachment O) Have policy signed and dated by church representatives.
- Issue policy to church leaders and display on notice board.
- Review policy on a regular basis.

**2. Safety Rules**

- Compile a list of written safety rules. (See Attachment P)
- Display safety rules on notice board.

**3. Housekeeping**

- Develop a housekeeping checklist based on sample document and adjust to suit your church's needs. (See Attachment Q)
- Complete checklist monthly.
- Document corrective action
- Hold copies of completed checklist on file.

**4. Consultation and Participation**

- Consult with employees/voluntary workers/interested parties on a regular basis.
- Leaders/Members meetings provide an opportunity for consultation; place HSE on agenda.

**5. Training**

- Issue all leaders and voluntary workers with the induction package suggested in element 5 of Section 38.
- Complete an induction checklist for all leaders and voluntary workers. (See Attachment R)

**6. Hazard Management**

- Complete an annual hazard review form for your church property. (See Attachment C)
- Rank hazards identified and correct them in accordance with the hierarchy of controls.
- Make available hazard report forms to report hazards identified on church property. Set up an accident register. (See Attachment D)

**7. First Aid**

- Check whether your church has adequate first aid facilities by reviewing guidance document. (See Attachment S)
- Consider whether a person trained in first aid is required.

**8. Emergency Response Planning**

- Develop a simple emergency response procedure and plan as outlined in section 5.
- Hold an evacuation drill at least annually.
- Explain use of fire fighting equipment to employees and voluntary workers as outlined in section 5.

**9. Accident Reporting & Investigation**

- Adopt an accident register and instigate corrective action following a report. (See Attachment D)
- Ensure accident report forms are readily available and encourage reporting of all accidents and "near miss" incidents.
- Report serious harm to OSH.

**10. Purchasing**

- Ensure all major purchases comply with the relevant NZ Standards.



### **11. Manual Handling**

- Decide whether any manual handling tasks likely to cause injury are performed at your church.

### **12. Occupational Health Controls**

- If such tasks are identified obtain a copy of the Manual Handling Code of Practice and seek assistance from a professional if needed.
- If you consider there is any likelihood of persons sustaining prolonged exposure to noise or dust, seek professional assistance.
- Establish whether there is any likelihood of asbestos building products existing within the church property. If not, no further action is required.
- If asbestos is present, you will need to record its location and condition and set up a management plan with professional assistance.
- If you have an evaporative cooling system see that regular maintenance is carried out in accordance with the guidelines in section 15.

### **13. Control of Hazardous Substances**

- Compile a list of hazardous substances that may be kept on the church premises. (See Attachment U)
- Obtain Material Safety Data Sheets (See Attachment V) from the suppliers for any hazardous substances identified. (E.g. Photocopier & printer toner, cleaning chemicals etc.)
- Maintain copies of MSDS's centrally and at point of use of product.

### **14. Contractors**

- Establish register of contractors (See Attachment W)
- Provide copy of Health and Safety Policy document and safety rules to all contractors performing work on church property.
- Seek information from contractors in accordance with element 14 of section 38.
- Inform contractor of asbestos if necessary.

### **15. Electrical Installations & Equipment**

- Ensure electrical contractors comply with contractor's requirements above.
- Check that property is fitted with a residual current device (RCD) at the switchboard.
- Where there is no RCD ensure portable electrical equipment is protected by a portable RCD at power socket.

### **16. Working at Heights**

- Identify existence of fragile roofing material and ensure unqualified persons are not permitted access.
- Get trained and experienced contractors to do the work where there is a risk of falling more than 3m.
- Erect warning signs if necessary.
- 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 Health and Safety guidelines.

### **17. Notification**

- Report injuries to workers and the existence of dangerous occurrences to the appropriate Govt. Authority in accordance with element 17 section 38.

### **18. Rehabilitation**

- Where an employee is absent due to a work-related injury for more than 7 days, refer matter to the Worker's Compensation Authority or their Agent to ascertain your rehabilitation responsibilities.

### **19. Documentation**

- Establish a Health and Safety file and keep in it details of all Health and Safety initiatives, training records and Health and Safety meeting minutes.
- Annually complete a new copy of this audit tool.
- All standard Health and Safety documentation should be reviewed on agreed regular intervals in consultation with interested parties and re-issued.

### **20. Penalties**

- Remind all employees, leaders and voluntary workers of their responsibilities and likely penalties for non-compliance annually.

## O. 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.
- Not behave in a wilful and reckless manner.

### Responsibilities of the church

### 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.

\_\_\_\_\_  
H&S Co-ordinator

\_\_\_\_\_  
Employee/Voluntary

\_\_\_\_\_  
Worker Representative

Document dated \_\_\_\_\_

Next review date \_\_\_\_\_

## P. 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 & 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 & 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 & 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.

\_\_\_\_\_  
H&S Co-ordinator

\_\_\_\_\_  
Employee/Voluntary

\_\_\_\_\_  
Worker Representative

Document dated \_\_\_\_\_

Next review date \_\_\_\_\_



## Q. Housekeeping Checklist

Church \_\_\_\_\_ Date of Inspection \_\_\_\_\_

Persons Inspecting \_\_\_\_\_

No	Checklist Items	Yes	No	N/A
<b>FLOORS, AISLES, STAIRS &amp; LANDINGS</b>				
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			
<b>STORAGE</b>				
6	No storage in traffic areas			
7	Stacks stable with good bases			
8	No rubbish or unwanted material			
9	Flammable items correctly stored			
<b>ELECTRICAL POWER</b>				
10	Plugs, sockets & 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 & maintained			
<b>FIRST AID</b>				
15	First Aid kits identified and appropriately stocked			
16	Names of qualified first aiders displayed			
<b>EMERGENCY RESPONSE/FIRE PROTECTION</b>				
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 & fire doors in good repair and unobstructed, internally and externally			
<b>CAR PARK/OUTDOOR AREAS</b>				
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			
<b>EQUIPMENT</b>				
27	Office chairs suitable and in good condition			
28	Ladders serviceable, no broken rungs/defects			
29	Metal ladders not used for electrical work			
30	Health & Safety policies & procedures appropriately displayed			
31	Safety signs clearly displayed where necessary			
32	Kitchen appliances properly maintained			

Action Required \_\_\_\_\_

By Whom \_\_\_\_\_

By When \_\_\_\_\_ Completed \_\_\_\_\_



## R. 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 & 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 & Safety matters.

H&S Co-ordinator \_\_\_\_\_

Employee/Voluntary \_\_\_\_\_

Worker Representative \_\_\_\_\_

Document dated \_\_\_\_\_ Next review date \_\_\_\_\_

## S. First Aid Guidance Document

Church \_\_\_\_\_

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 OSH giving detailed information about providing first aid facilities and training. 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

Every employer must provide first aid facilities at every place of work under their control. The extent of facilities will depend on the nature of the workplace, the number of employees, the degree of risk and the number of people who are not employees. First aid kits must be suitably marked and easily accessible.

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, and 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.

Suggested contents of a First Aid Kit is listed below.

### Other Issues

The OSH booklet and HSE Regulations 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.

(See First Aid Kit list on next page)

## SUGGESTED CONTENTS FOR A FIRST AID KIT

<b>Supplies</b>	<b>Basic First Aid Kit</b>
Gauze pieces 75mm x 75mm, sterile	
Packets containing 5	5 packets
BPC wound dressings No 15	1
Wound dressings sterile, non-adherent, small	3
Wound dressings sterile, non-adherent, large	1
Conforming cotton bandages 50mm	3
Conforming cotton bandages, 75mm	3
Conforming cotton bandages, 100mm	1
Triangular bandages (Minimum width 90mm)	2
Non-stretch adhesive tape, 25mmx2m rolls(hypo-allergenic)	1
Adhesive dressing strips, independently wrapped, minimum quantity	50
Disposable wound cleaning swabs (1% Cetrimide BP)	10
Povidone - iodine 10% solution	15ml
Disposable latex gloves	5prs
Approved resuscitation mask*	1
Scissors (sharp/blunt points)	1
Splinter probe/remover	1
70% alcohol swabs (ethanol or methanol) (for instrument disinfection)	10
Safety pins	5
Recording book and pencil for recording injury and illness first aid	1
A manual giving guidance on first aid, which can be purchased at any book shop, or from a first aid training provider.	1

\* Persons using an approved resuscitation face mask should have received recent training in its use.

### T. Extinguisher Identification And Usage

<b>Type of extinguisher</b>	<b>Colour</b>	<b>Type of Fire</b>	<b>Live electricity</b>	<b>Vehicles</b>	<b>Water</b>	<b>Comments</b>
Wood, Textile, Paper, Cloth. Fat, Petrol, Oil.	Red	Yes	No	No	Yes	Dangerous if used on electrical fires.
Foam	Blue	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	Extinguishers containing BCF or Halon may no longer be used. Contact the suppliers for advice on how to dispose of them properly.				
Dry chemical powder	Red with white band	Not Suitable	Yes	Yes	Yes	Can cause serious damage to sensitive equipment.

## U. Inventory of all Potentially Hazardous Substances

(All substances can be both hazardous and non-hazardous depending on the dose received and/or the extent and manner of exposure)

Substance (description) \_\_\_\_\_

M.S.D.S Obtained \_\_\_\_\_ Hazardous: Yes/No

M.S.D.S. Posted \_\_\_\_\_

H&S Co-ordinator \_\_\_\_\_ Employee/Voluntary \_\_\_\_\_ Worker Representative \_\_\_\_\_

Document dated \_\_\_\_\_ Next review date \_\_\_\_\_

## V. 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. The National Poisons Centre in Dunedin also has a MSDS database with information on more than 100,000 substances.

**When should I get them?** Now. A MSDS is the most effective means of providing information about potential hazards associated with substances and how to use them safely. It also provides information on storage, transport and handling of substances.

**How do I get them?** Telephone or fax the supplier who will post you one or fax it to you. Contact the National Poisons Centre on 0800 764 766 or poisons@otago.ac.nz.

**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 & 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.

Contractor details (Name, address, telephone number) \_\_\_\_\_

Type of service \_\_\_\_\_ Date of service \_\_\_\_\_

Evidence of licensees, qualifications & insurance: Yes/No Issued with policy and safety rules: Yes/No

Any special precautions \_\_\_\_\_

Induction training provided: Yes/No

Signature of contractor \_\_\_\_\_



