

RiskReporter

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A publication of Church Mutual Insurance Company

Addressing the risk of sexual abuse

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PROTECTING
THE GREATER
GOOD

**Church
Mutual**

INSURANCE COMPANY

Dear policyholder,

THE RISK OF SEXUAL ABUSE IS **REAL**.

In the past, background checks were the standard; however, in today's age, you need a more comprehensive program.

Background checks can only reveal those who have actually been convicted of a crime. Incidents of sexual abuse, however, go vastly unreported. Research suggests that less than 10% of sex offenders are ever criminally prosecuted.

More than ever before, it is imperative for organizations to take action by implementing a safety system that provides layers of protection. A good place to start is by evaluating your organization's current policies, procedures and preventive measures related to sexual abuse.

This issue of Risk Reporter presents a series of articles to help guide your organization in addressing the risk of sexual abuse, including recommendations and action items that can help you proactively protect those most vulnerable.

Richard V. Poirier
President and Chief Executive Officer

Sexual abuse prevention assessment

If your organization serves children and youth, you have a responsibility to provide a standard of care for those most vulnerable. It is imperative that you evaluate your current preventive measures.

Use this assessment to discover your organization's strengths and weaknesses related to the risk of sexual abuse. What steps are you taking to reduce the risk? How many of these are true for your organization?

- ▶ **A written sexual abuse prevention policy with procedures is in place.**
 - ☐ Done consistently
 - ☐ Not consistently done
 - ☐ Item is not done or never done
- ▶ **Criminal background checks must be completed for all employee/volunteer applicants.**
 - ☐ Done consistently
 - ☐ Not consistently done
 - ☐ Item is not done or never done
- ▶ **Screening of all applicants, both adults and adolescents, is conducted for all positions that will have contact with youth.**
 - ☐ Done consistently
 - ☐ Not consistently done
 - ☐ Item is not done or never done
- ▶ **Our sexual abuse prevention program/policy has specific guidelines that define approved interactions with youth.**
 - ☐ Done consistently
 - ☐ Not consistently done
 - ☐ Item is not done or never done
- ▶ **Training includes education on and recognition of the "grooming process" used by sex offenders.**
 - ☐ Done consistently
 - ☐ Not consistently done
 - ☐ Item is not done or never done
- ▶ **Training is required for all staff and volunteers on an initial and annual basis.**
 - ☐ Done consistently
 - ☐ Not consistently done
 - ☐ Item is not done or never done
- ▶ **Activities involving youth beyond our organization's facilities are strictly controlled.**
 - ☐ Done consistently
 - ☐ Not consistently done
 - ☐ Item is not done or never done
- ▶ **Our facilities and other physical environments allow activities to be observable and interruptible.**
 - ☐ Done consistently
 - ☐ Not consistently done
 - ☐ Item is not done or never done
- ▶ **We are aware of and knowledgeable about the sexual abuse laws and mandatory reporting requirements of our state(s).**
 - ☐ Done consistently
 - ☐ Not consistently done
 - ☐ Item is not done or never done
- ▶ **An annual review of sexual abuse prevention policy and procedures is conducted to ensure it is up-to-date and continues to meet organizational needs and protects youth.**
 - ☐ Done consistently
 - ☐ Not consistently done
 - ☐ Item is not done or never done

Discover
more:

An expanded version of the Sexual Abuse Prevention Preparedness Assessment can be accessed at www.churchmutual.com/abuse.

How do your sexual abuse policies and procedures stack up?

When developing sexual abuse prevention policies and procedures, it can be difficult to address all scenarios that allow for potential abuse. However, developing this process is crucial to the safety of the children in your organization.

In general, you should draft a written sexual abuse prevention policy and hold all employees/volunteers accountable to adhere to it. Review your policies/procedures annually.

In your sexual abuse prevention policy, incorporate a formal process for approving employees and volunteers to work with youth. Include the following procedures:

- Require criminal background checks for all applicants.
- For current employees/volunteers, do annual background checks.
- Provide guidance on screening questions to be asked during an interview.
- Do not make exceptions to your process.

Training is a vital part of any sexual abuse prevention program.

You should conduct sexual abuse prevention training with all staff and volunteers initially and annually. The training should include information on child sexual abuse laws, organizational policies, rationale and disciplinary action.

Education should also be provided on:

- The extent and effects of child sexual abuse.
- The signs of possible abuse and the circumstances in which abuse may occur.
- Recognizing the grooming process used by sex offenders to gain the trust of their victims.

Points to include in your sexual abuse prevention policies and procedures:

- Prohibit one-on-one interaction between youth and adults.
- Prohibit employees/volunteers from inappropriate touching. Encourage high fives, fist bumps, side hugs and pats on the shoulder.

- Maintain an appropriate ratio of children to employees/volunteers.
- Monitor social media for threats or inappropriate conduct between youth and staff/volunteers.
- Ensure activities are observable and interruptible.
- Assess locations where off-site activities will be held.
- Review rules of conduct with youth and post in conspicuous places.
- Instruct employees/volunteers to immediately intervene to stop bullying, intimidation, hazing, emotional abuse, inappropriate touching or sexual acting-out.
- Evaluate your facilities to ensure children cannot be locked in a room.
- Define procedures and logistics for youth drop-off and pick-up for activities.
- Enforce a bathroom policy that requires children in the bathroom together to be of approximately the same age.
- Designate a person to conduct regular security sweeps of the buildings and grounds prior to, during and after any events in which youth are present.

Empower all employees/volunteers to report an issue to authorities and your organization immediately. Prohibit employees/volunteers from taking action against other staff members/volunteers who report a suspected policy violation.

How you respond to a reported incident can set the precedence for how seriously your organization takes this risk. You should:

- Prioritize the victim and provide protection for him or her in the event a complaint or accusation is made.
- Appoint and train a spokesperson to communicate with media in the event an abuse situation or allegation is made public.
- Provide access to outside counseling for your members and the victim.

Protect your most vulnerable with a comprehensive safety system

For years, the primary sexual abuse prevention tactic has been performing background checks to ensure that employees and volunteers are fit to serve children and youth. While background checks are helpful, Church Mutual recommends they not be your sole means of applicant screening.

Church Mutual Insurance Company has partnered with Abuse Prevention Systems (APS) and MinistrySafe to address the risk of child sexual abuse. APS covers a variety of organizations that serve children, such as non-profits, day care centers, schools, clubs and more, while MinistrySafe is designed to meet the unique needs of faith-based organizations, including houses of worship, camps, mission organizations and other ministry programming.

In partnering with APS and MinistrySafe, Church Mutual offers industry-leading expertise, training opportunities and additional resources to educate organizational leaders and increase awareness around this highly sensitive topic.

APS and MinistrySafe's comprehensive 5-Part Safety System consists of:

- **Awareness training** – Sexual abuse awareness training is key in equipping staff members and volunteers to better understand the risk of child sexual abuse. When volunteers and staff members learn the facts, they are better able to protect children in their care.
- **Skillful screening process** – Hiring and screening personnel must be trained to recognize high-risk responses, which indicate that an individual may be a danger to children. An applicant with inappropriate sexual motives displays various indicators and life patterns that help identify him or her as one who may not be appropriate to work with children or youth.
- **Policies and procedures** – A written policy should fit your organization's needs. Policies and procedures, implemented by staff members and volunteers who understand why they are important, are an essential element of creating a safe environment for children.
- **Background checks** – Making a reasonable effort to access past criminal records of anyone who applies to work with children has become a legal standard of care. Background checks are an important part of an organization's safety procedures, but should not be solely relied upon.
- **Monitoring and oversight** – Preventing child sexual abuse requires diligence and cannot be a temporary commitment. Leaders should periodically review policies and procedures to ensure they are still relevant to the organization.

These great resources and training are available through MinistrySafe or APS at a discounted rate for Church Mutual policyholders. For more information visit churchmutual.com and find MinistrySafe and APS under our Risk Control Partner Services.



For more information on resources and trainings intended to proactively prevent child sexual abuse, visit www.churchmutual.com/aps-ministrysafe.

For more info
on sexual abuse
prevention
resources:



As our preferred background check partner, Trusted Employees offers customized, web-based tools at a discounted price. Learn more at www.churchmutual.com/trustedemployees.

Sex offenders and your organization

A recent study performed by the Center for Missing & Exploited Children revealed there are 861,837 registered sex offenders in the United States and its territories. Understanding that your organization may decide to allow the attendance of a registered sex offender, we have laid out ways to identify a registered sex offender and detailed your responsibility to protect members. We have also compiled a list of things to do if you allow a sex offender into your organization.

Should you decide to permit a registered sex offenders to attend services or activities, they should be allowed to do so only under continuous supervision and appropriate limitations. Depending on your state and local laws, the severity of the offense and parole officer requirements, a sex offender may not have to disclose his or her status with the public.

Community notification provides community members access to information about convicted sex offenders. In some cases, community members must look for the information on their own; for example, they may review their state registry website. In other cases, law enforcement or others inform community members that a sex offender is moving into the area. They may:

- Share information in community meetings.
- Post fliers in neighborhoods.
- Place notices in local newspapers.
- Inform residents by going door to door.

To ensure sex offenders are not placed in a position to interact with children and youth, Church Mutual offers its policyholders discounted background checks through our partner, Trusted Employees.

An individual found to be a sex offender should not be allowed to serve your organization in any way. It is your

responsibility to provide a safe and secure environment for all members.

Develop a stance as an organization that states whether you will allow a known sex offender to attend your services or activities. If you decide to allow, notify Church Mutual and work with us to set specific requirements and guidelines for the known offender.

Here are action items to ensure this is done as safely as possible:

- The convicted sex offender cannot participate in any child or youth programs in any way.
- The convicted sex offender can only participate in a predetermined service each week.
- The convicted sex offender must report in and be assigned to an escort who will accompany him or her at all times.
- The congregation needs to be made aware that a convicted sex offender is attending. However, the offender's name does not need to be disclosed.

Consult an attorney to draft a document in compliance with local laws, outlining the offender's conditional attendance. In addition, we recommended that your organization utilize a Zero Tolerance Policy when enforcing this document.

In a time when sexual abuse within religious organizations is considered an epidemic, don't let your organization be part of the statistics. Understanding the risks of having a sex offender attend services and/or serve your organization is key to preventing any problems in the future.

Contact Church Mutual's Risk Control Central to further discuss how your organization should handle the presence of a registered sex offender.

Did you know?

Not all sex offenders have to be registered for life and sometimes not at all. Conducting thorough state and national background checks, as well as understanding how to read a background check are vital for all individuals with a past history of abusive behavior.

The power of Protecting the Greater Good™ - in the palm of your hand

As your insurance company, we will always have your back; but, helping you stay in front of risks and liabilities is yet another way Church Mutual Insurance Company supports you. That's why the new Church Mutual Now™ mobile app is loaded with a wealth of resources to help you protect your people and property.

The app provides you with new and exclusive risk control and safety content, along with a new way to reach our Risk Control and Claims departments.

Contacting us has never been easier or more convenient. Looking for a quote? Need to file a claim, or have a question about your policy? Connect with Church Mutual

Insurance Company 24/7 through the Church Mutual Now app.

You can even manage waivers for your organization's events through the app.

Church Mutual launched the app in late 2018 as an exclusive service to our policyholders. It will continue to evolve over time, adding more features such as weather alerts, real-time notifications and links to valuable customer claim and policy information.

Scan the QR codes to visit the Apple App Store or Google Play Store and download it for free. Visit www.churchmutualnow.com to learn more.



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and click "Submit."
www.churchmutual.com/AskRCC

Fill out the form at

Our new safety resource, Ask Risk Control Central, puts you directly in touch with our Risk Control experts who are happy to help protect your people, property and organization.

CONTROL
CENTRAL



ASK AN EXPERT

Do you have a safety or risk management question?