

Risk Management

The Risk Management Service Support Team is charged with applying the Community of Christ Risk Management Program and with making and carrying out decisions that will minimize the adverse effects of accidental losses on the Community of Christ and our affiliates. The team is responsible for identifying and evaluating the ways in which the church is potentially affected by risk, and for devising and implementing techniques to better protect the church. These responsibilities include our insurance program as well as other methods to avoid or transfer risk.

The links to the left will guide you to information concerning our program and to instructions and forms you will need when you are planning an activity or project or reporting a claim. When you contact us, please use the following information to contact the person that can best assist you.

Risk Management Service Support Team Responsibilities

<u>Rick Boyd</u>	ext. 3057	<u>Risk Manager</u>
<u>Katie Clark</u>	ext. 1492	Policy management, liability and auto, worker's comp, health and accident claims
<u>Sandra Atkins</u>	ext. 1456	<u>Property records</u> and valuation issues, collections, website
<u>Christopher Shaw</u>	ext. 1493	Property, loss control

Office Hours: Monday through Friday 8:00 a.m. to 5:00 p.m. CST

During regular office hours please call: 816-833-1000 816-833-1000 ext 1456 or 1-800-825-2806 1-800-825-2806 , ext. 1456

Emergency/After office hours please call: 816/853-0012 816/853-0012

Fax: 1-816-521-3035

E-mail: risk@CofChrist.org

updated 10-4-12

Guidelines for Higher-Risk Activities

United States and Canada

Guidelines are presented here for church-sponsored activities that are deemed higher-risk. The expectation is that leadership will assume the needed responsibility to understand and implement these guidelines with wisdom and effectiveness. It is important that youth have fun if it is provided in the context of care and safety.

Lifeguard Requirements are needed anytime water-related activities are provided.

These guidelines are divided into four sections:

- Activities that are Approved with Qualified Supervision
- Activities to be Contracted with Professional Companies
- Activities Being Taught
- Activities NOT Sponsored

If the guidelines in the *Activities to Be Contracted with Professional Companies* and *Activities Being Taught* sections are not followed and an accident occurs, the sponsoring jurisdiction will be responsible for the first **\$10,000** of any loss paid, or defense and claims handling expenses paid.

If a jurisdiction, camp, or congregation sponsors an activity listed in the *Activities Not Sponsored* section and an accident occurs, the sponsoring jurisdiction, camp, or congregation will be responsible for the first **\$50,000** of any loss paid, or defense and claims handling expense paid.

Please contact Risk Management Services at 1-800-825-2806, if you are planning on sponsoring any of these activities. The activities listed and discussed are not meant to be all-inclusive and these lists may be updated at any time, so please contact us if you have any questions or comments.

Updated: 09/20/2011

(Source: <http://www.cofchrist.org/risk/highrisk.asp?pr=yes>)

Activities Approved with Qualified Supervision

These activities are to be supervised by responsible, focused adults who can care for the youth. Attempts should be made to anticipate negative behavior and try to prevent its occurrence.

- Canoeing
- Low Rope Course
- Rowing
- Slip and Slides
- Unenclosed Inflatable Obstacle Courses
- Water Trampolines

Updated: 09/20/2011

Activities to be Contracted with Professional Companies

Required **Release & Waiver of Liability** document for Higher-Risk Activities

To engage in the following activities, you must contract with a professional company that will provide a certificate of insurance evidencing general liability insurance covering their operations. Their limits of liability coverage shall be at least \$1,000,000 per occurrence and \$2,000,000 in the aggregate. Their insurance coverage will name the COMMUNITY OF CHRIST as an Additional Insured. (Sample)

If you choose not to follow the guidelines and an accident occurs, the sponsoring jurisdiction will be responsible for the first \$10,000 of any loss paid, or defense and claims handling expenses paid.

- Carnival Rides
- Dunk Tanks
- Fireworks
- Gyroscopes
- Horseback Riding/Pony Rides/Petting Zoo
- Judo/Karate/Martial Arts
- Kayaking
- Moon Walk
- Paint Ball Games
- Rock Climbing
- Scuba Diving
- White Water Rafting

Updated: 09/20/2011

(Source: <http://www.cofchrist.org/risk/highrisk.asp?pr=yes>)

Activities Being Taught

Required **Release & Waiver of Liability** document for Higher-Risk Activities

When teaching or giving classes in the following higher-risk activities, the class must be supervised by someone holding a current instructor rating from a nationally recognized certifying body or documented experience indicating specific knowledge and skill in teaching the activity. Where it is difficult to supervise each participant, such as snow skiing, the participants must have participated in a training course prior to full participation.

If you choose not to follow the guidelines and an accident occurs, the sponsoring jurisdiction will be responsible for the first \$10,000 of any loss paid, or defense and claims handling expenses paid.

- Archery
- Cave Exploring
- Cross Country Cycling (must wear helmet)
- Rappelling
- Sailing

- Snorkeling
- Snow Skiing/Snowboarding
- Water Skiing/Tubing
- Windsurfing

Updated: 09/20/2011

Activities NOT Permitted

The following higher-risk activities are NOT permitted on church property and are NOT to be sponsored at any location by church jurisdictions.

- ATV (four wheelers), Motorcycling
- Bungee Jumping
- Fencing
- Firearms Usage or Classes
- Hang Gliding
- Hot Air Ballooning
- Jet Skiing
- Jumping/Diving from Rocks/Cliffs (Rocks are defined as large stones in excess of 6 feet in height from the ground or water. Cliffs are defined as a high steep face of rock or soil in excess of 6 feet height from the ground or water.)
- Nighttime Lake Swimming, boating, or any water activity
- Nighttime Pool Swimming (without pool lights)
- Pool Diving
- Skate Boarding/Skate Board Ramps
- Skydiving
- Small Plane Riding
- Snow Mobiling
- Trampolines
- Ultra-Light Flying

Updated: 11/03/2012