GUIDELINES FOR MINISTRY WORKERS

PREVENTING CHILD ABUSE IN A MINISTRY ENVIRONMENT
Important Information

The information in this publication is intended to help ministry leaders better understand issues of child abuse and assist them in developing a child protection program for their churches and related ministries. No portion of this publication should be used without prior legal review, revision, and approval by an attorney licensed to practice law in your state. Brotherhood Mutual Insurance Company assumes no liability for reliance upon the information provided in this publication, nor for the use and distribution of the sample forms provided.
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>5</td>
</tr>
<tr>
<td>Section 1: Abuse Undermines Culture of Trust</td>
<td>6</td>
</tr>
<tr>
<td>Section 2: Creating a Safe Ministry Environment</td>
<td>9</td>
</tr>
<tr>
<td>Section 3: Developing a Screening Procedure</td>
<td>10</td>
</tr>
<tr>
<td>Section 4: Providing Superior Supervision</td>
<td>12</td>
</tr>
<tr>
<td>Section 5: Educating the Congregation and Leaders</td>
<td>14</td>
</tr>
<tr>
<td>Section 6: Developing a Communication Plan</td>
<td>15</td>
</tr>
<tr>
<td>Sample Policy and Forms</td>
<td>17</td>
</tr>
<tr>
<td>Checklist for Developing a Child Protection Policy</td>
<td>18</td>
</tr>
<tr>
<td>Sample Letter to the Congregation</td>
<td>19</td>
</tr>
<tr>
<td>Sample Worker Selection and Child Protection Policy</td>
<td>20</td>
</tr>
<tr>
<td>Sample Children's/Youth Work Application</td>
<td>24</td>
</tr>
<tr>
<td>Sample Worker Renewal Application</td>
<td>27</td>
</tr>
<tr>
<td>Sample Reference Response Information</td>
<td>28</td>
</tr>
<tr>
<td>Sample Notice of Injury</td>
<td>29</td>
</tr>
<tr>
<td>Sample Activity Participation Agreement</td>
<td>30</td>
</tr>
</tbody>
</table>
GUIDELINES FOR MINISTRY WORKERS

Introduction

Safeguarding the physical, emotional, and spiritual well-being of young people and other vulnerable individuals may be one of the most important responsibilities of any ministry organization. Gone are the days when churches and other ministries were considered absolutely safe places for young people.

A quick scan of the daily newspaper or a few minutes’ attention to broadcast news plainly demonstrates the harm that can befall children and youth—even in churches and other ministries.

The problem is nationwide. Any church or ministry that works with children and youth may experience an incident of child abuse. It has no regard for the size of the ministry, its denomination, or its location.

Many ministries are unaware of the problem

Although allegations of abuse occur frequently, many churches and ministries are unaware of the potential for child abuse within their organizations. A culture of trust, characteristic of most ministries, too often keeps them from developing a child abuse prevention program. In addition, some Christians find it very difficult to talk about child abuse. They think it couldn’t happen in their church or be committed by someone they know. This mindset, paired with the presence of many children supervised by few workers, makes churches and ministries natural targets for sexual predators.

Prevention programs help minimize abuse

Recognizing the potential for child abuse is the beginning. Developing a child abuse prevention program, including employee and volunteer screening procedures, is the next step and key to minimizing the risk of child abuse in any ministry organization.

This booklet includes a variety of information that can help you build such a program. Background information and sample documents provide a starting point for you, your attorney, and other ministry leaders to work with as you develop or update a child abuse prevention program. Prepare now to assure a safe and secure ministry environment—for the sake of your young people and the sake of your ministry.
Abuse Undermines Culture of Trust

Accusations of child abuse made against a church or related ministry dilute the culture of trust that usually characterizes such organizations. People—believers and non-believers alike—commonly think of churches as safe places, especially for children, youth, and disabled adults.

**Potential scope of abuse is large**

On average, 70 allegations of child abuse are reported in churches each week, according to studies reported by Church Law & Tax Resources.

National surveys show that more than a million children are abused each year in the United States. These statistics may even be low because many cases of abuse go unreported. The National Committee for the Prevention of Child Abuse in the United States reports that 2,000 deaths attributable to child abuse and/or neglect occur each year.

**Accusations have far-reaching effects**

Child abuse accusations within a ministry demoralize everyone involved—the victim, the victim’s parents, the ministry and its leaders, the family of the abuser, and the community.

Of course, the greatest impact is on the child who has been sexually abused. Abuse steals a child’s innocence. The trauma is potentially insurmountable. It can cause depression, fear, and lack of self-esteem—scars that often affect a child’s experiences throughout life.

Besides causing physical and emotional harm, abuse that occurs within a church or ministry setting often creates overwhelming obstacles to the child’s faith development. Trust is broken and questions like “How could God let this happen to me?” are common.

Churches and ministries also can be devastated. Child abuse, particularly child sexual abuse, often leads to a variety of emotional responses among members—surprise, fear, anger, humiliation—that consequently make addressing all the potential problems created by the abusive incident difficult.

Legal and emotional fallout can severely damage ministries. Litigation resulting from allegations of abuse is often costly, even if the allegations are withdrawn or proven untrue.

**Statistics Help Define the National Scope of Abuse**

Statistics taken from child abuse cases occurring nationwide, including cases involving churches and church-related organizations, help define the full scope of the problem:

1. More than 30 percent of girls and 10–20 percent of boys will be abused by the age of 18.
2. A child is molested every two minutes in the United States.
3. More than 80 percent of sexual abuse victims know their abuser.
5. Typical child sex offenders molest an average of 117 children.

Even more unsettling are statistics reported by the U.S. Department of Justice. They indicate 40 percent of those who victimized children under age 6 were juveniles themselves.

1 Compiled from a number of sources and reported by Awana Clubs International, Inc., an international, Bible-centered children’s and youth ministry, 2003.

**How does child abuse happen?**

Some of the faithful ask how this could happen in the church. The fact is: ministry organizations that are heavily involved with children are at a high risk for child abuse. Among the causal factors are these contributing situations:

- Churches and many related organizations rely heavily on volunteer help in children’s and youth ministries. Surveys conducted by Church Law & Tax Resources show that child abusers often look for volunteer opportunities in children’s programs.
Ministries, particularly churches, are often viewed as easy targets by child molesters. Churches have large numbers of children, a shortage of willing workers, and a culture that assumes no Christian would exploit children.

Churches and related ministries frequently have no child abuse prevention procedures in place. Child molesters and pedophiles can unknowingly be assigned to work with children shortly after joining a church or ministry. Abuse can occur if that organization doesn’t have procedures in place to help prevent it.

**Indicators of abuse often go undetected**

In addition, child abuse can remain a secret for some time—whether it is committed within a ministry setting or outside it. Regardless of where abuse takes place, many times ministry leaders and workers don’t readily detect and respond to incidents of child abuse because they are unaware of the behavioral and emotional signals that accompany abuse.

Generally, abuse occurs in three common forms, all of which could be happening at the same time:

- **Emotional abuse**—threats, critical words, demeaning terms or names, depriving a child of any sign of affection, or other similar spoken or unspoken emotional cruelty. It conveys a message that the child is worthless and undeserving of love and care.

  **Behavioral Indicators of Emotional Abuse:**
  - Severe depression
  - Withdrawal from activities
  - Severe lack of self-esteem
  - Threatens or attempts suicide
  - Potential speech or eating disorders
  - High need for adult approval
  - Extreme passive/aggressive behavior

- **Sexual abuse**—sexual contact between a child and an adult (or older, more powerful youth). A sexually abused child also may be physically and psychologically dependent upon the abuser.

Disabled Children Abused More Often, Reported Less

It’s generally believed that children with disabilities are abused more frequently and the abuse identified more slowly than children in the general population. Although research does not clearly indicate the prevalence of one kind of abuse over another, recent studies show high counts of sexual abuse involving individuals with disabilities.

The consequences of abuse may be more pronounced in children with disabilities because of their already vulnerable physical and psychological state:

- Research shows that the longer abuse has gone on, the more damage may result.
- Since a child with disabilities is less likely to be identified, he or she may suffer more damage because of long-term abuse.
- Abuse can increase existing disabilities and add to permanent disabilities.
- Children with disabilities can exhibit behavior caused by abuse that is not easily distinguishable from what may be their usual behavior.
- Behavioral changes may be attributed to their ongoing problems or inability to communicate appropriately.

If abuse occurs, a caregiver or other supportive adult can best help the child by remaining calm, believing the child, assuring the child that he or she did nothing wrong, and encouraging the child to share his or her feelings.

1National Resource Center on Child Abuse and Neglect and Prevent Child Abuse America.
Behavioral Indicators of Sexual Abuse:
- Advanced sexual knowledge or behavior
- Depression—often crying without reason
- Promiscuous behavior
- Withdrawal from activities, running away
- Walking or sitting difficulties
- Bruising, bleeding in the genital area
- Frequent headaches, stomachaches
- Extreme fatigue
- Physical abuse—intentional, deliberate behavior that causes bodily harm to a child. It can take several forms, including assault, shaking, kicking, choking, bone fractures—non-accidental injuries, in general.

Behavioral Indicators of Physical Abuse:
- Hostile, aggressive behavior toward others
- Fear of parents and other adults
- Destructive behavior (self, others, property)
- Unexplainable bruises, fractures
- Burns, facial injuries (often reoccurring)
- Sexually transmitted diseases

Given the seriousness of child abuse, leaders should be attentive to indicators within their church or related ministry. Churches and related ministries must create an environment in which child abuse is not tolerated.
Providing a safe, secure ministry environment requires policies and procedures specially developed to screen, educate, and monitor employee and volunteer workers. It involves congregational awareness of the potential risks of child abuse and a commitment to minimizing the risk to ministry participants.

As you begin developing policies and procedures to protect the children and youth in your church or other ministry, keep in mind these key underlying principles:

- Child abuse is always wrong and a grievous criminal matter in every state.
- Children are never responsible for causing the abuse. They are not legally or morally capable of consenting to abusive behavior.
- Child abuse is exclusively the responsibility of the abuser.

Churches and related ministries can demonstrate their commitment to providing a safe environment for children by establishing standards that govern the behavior of those working in their ministry programs.

**Developing a child abuse prevention policy**

Before you begin writing your child abuse prevention policy, research the issue in both secular and church situations. This information will be helpful as you assess the needs of your organization and address the potential concerns and objections of employees, volunteers, and the congregation.

Assess your situation, considering the specific needs of your church or ministry. (See a checklist for developing a child protection policy on page 18.) Ensure that you cover all the elements needed to make your policy and screening process as complete and effective as possible.

If you rent or loan your facility to outside groups, ask them to provide appropriate supervision of the children and youth in their care while they’re in your building. You may want to require this in the building use agreement that you enter into with these outside organizations.

Consult with your attorney as you develop and implement a child abuse prevention program. An attorney can help you align your program with specific state and local requirements.

At a minimum, ministry organizations should develop a policy that includes the following elements (See the sample policy on page 20):

- **Provisions for screening all employees as well as volunteers—including clergy—who work with children and youth.** This involves application forms, interviews, reference checks, criminal background checks, and more.
- **Guidelines for supervising participants in ministry activities that take place on or off ministry premises.**
- **A communication plan for educating the congregation, ministry leaders, and ministry workers about the reality of child abuse, risk factors leading to abuse, and strategies for prevention.** This is an ongoing activity, essential for maintaining your organization’s sensitivity to child abuse issues as well as providing continuous training for ministry workers. (See Section 6, Developing a Communication Plan, on page 15.)

Your policy should establish the minimum amount of time that volunteers must be members of the congregation before they can serve in your children’s or youth ministries. A waiting period of six months is typical.

Basic membership requirements reflect the applicant’s commitment to the congregation. This is especially important in large churches where staff members find it more difficult to know every member.

No plan is current forever. Review it annually, updating it whenever necessary. Providing a safe ministry environment requires constant leadership vigilance to ensure that policies and procedures are updated and enforced.
Carefully screening people before allowing them to work in your ministry is one of the best ways to protect your church from incidents of child sexual abuse. Typically, screening involves four key elements:

**Written application for all ministry positions.** (See sample children’s/youth work application form on page 24):
- **Personal information:** name, address, phone number, driver’s license number if driving is involved.
- **Background:** criminal convictions or guilty/no contest pleas (other than minor traffic offenses), prior church membership, prior work or service involving children or youth, residence history, employment history, education.
- **References:** personal and professional. (See sample reference form on page 28.)
- **Background check authorization,** signed by the applicant. (See sample form included with the worker application on pages 24-26.)
- **Liability release,** signed by the applicant. (See sample form included with the worker application on pages 24-26.)

**Reference checks.** The best references come from previous churches or places where the applicant has worked with children and youth. Personal references who have known and can describe the applicant’s personality over a number of years also are important. Ensure that the applicant signs a liability release before the reference check is conducted. The release should enable you to interview anyone you believe can provide valuable information about the applicant, even if those individuals are not listed on the application.

**Personal interviews.** Information learned through the reference checks may help you develop questions and discussion points for the personal interview with the applicant.

**Background checks for employees and volunteers.** Criminal records checks have become common elements in employee hiring—and should be a part of the policy with respect to all applicants for employment, regardless of the position for which they are applying. To provide a safe environment for children and youth, you also should conduct a criminal background check for volunteers, especially those who will have access to children, youth, and disabled adults.

Sometimes, church leaders fear they may scare off potential volunteers if they ask workers to answer personal questions and undergo a background check. But parents and others expect churches to be safe places where they can send their children. If your church communicates that it is committed to making itself safe for children, screening could actually attract, not repel, volunteer workers and new members.

**Screening Providers Can Help Manage the Task**

Because of the constant turnover in volunteer help, some churches may see screening as an unmanageable task. However, many organizations that work with children, including churches, have been able to solve this problem by establishing an account with a screening provider.

Once your church has an account with a screening provider, it takes only seconds to type in the name and Social Security number of each person you want screened. Most background check results are available in two to three business days. Some database searches provide immediate results.

Under the federal Fair Credit Reporting Act, you must have a person’s written permission to perform a background check. If you use information from the background check to deny someone either a paid or unpaid position, the law requires you to provide adverse action notification. A screening provider can help you comply with this law.

**Screen everyone involved in ministry**

All people involved in your ministry, both paid and volunteer, should be screened. This can turn away potential wrongdoers and show that your church has taken reasonable care to safeguard its members.

When starting a screening program, you should screen all existing workers, not just new ones. This provides a level playing field and ensures that you don’t miss a troublemaker hired before the program began. Also, new workers might object less to background screening if they know that everyone is treated equally.
If a background screen uncovers something in a person’s past, such as being accused of child molestation (but not convicted) or being acquitted of a theft charge, it doesn’t automatically disqualify that person from ministry. Investigate further to determine the facts of the case. For example, call the prosecutor or law enforcement division that handled the person’s case. Tell them that you are considering using this person to work with minors in the church. Then, make a hiring decision based on all available information.

**Pay Special Attention to Accusations**

When a child reports abuse, it’s imperative that ministry workers and leaders pay special attention to the report. Always investigate any report of child abuse immediately and fully. Get help from your church’s legal counsel and local law enforcement representatives. Only then will you be able to determine if actual abuse has occurred and prevent further harm to the child, or determine that the accusation is unwarranted.

---

**Your diligence can prevent abuse**

Can worker screening protect a church from every instance of child sexual abuse? No. A potential offender can hide in plain sight, often appearing to be a trustworthy individual.

By implementing a screening program, however, you can significantly decrease the likelihood that misconduct will occur. It also will demonstrate that your church has acted with reasonable care to select appropriate workers. Even if sexual abuse or other crimes do occur in a church program, churches that have screened the alleged perpetrator will be in a better position to defend themselves in court—and protect their reputations—than churches that have not.

Many practical suggestions for creating and maintaining a successful screening program are found in a resource kit published by Church Law & Tax Resources, entitled, *Reducing the Risk II: Making Your Church Safe from Child Sexual Abuse*. Contact your Brotherhood Mutual representative to receive a copy of this resource kit.
As a church, you need to be concerned not only about the safety of the children, but also about the reputations of your volunteer leaders, teachers, and workers. Proper supervision of church-sponsored activities can help you limit potential problems. Good supervision not only helps make it more difficult for abuse to occur, but it also makes it easier to refute false allegations of abuse.

The following guidelines can help your church or ministry continue to offer rewarding activities while meeting your obligation to protect the people participating in those activities:

- **Apply your organization’s screening process to all current workers and new applicants—no exceptions!** In this way, you will help all ministry workers and members of your organization understand that screening applies to everyone working with children, youth, and disabled adults.

- **Follow the six-month rule.** Don’t consider anyone until they have been attending your church for at least six months. Sexual predators often volunteer for ministries in which they can have easy access to children. Normally, they won’t wait that long to gain access.

- **Look for supervisors who have demonstrated maturity and good judgment.** Although teenagers in your church can be a good resource, they often lack the experience needed to deal with crisis situations. Always have at least two unrelated adults as your primary supervisors in each area where activities for children and disabled adults are conducted.

- **Enlist supervisors who have special training.** First aid and CPR training are recommended for supervisors of any activity. In addition, if the supervisor has special skills related to an activity, all the better. An experienced outdoorsman, for example, would be a great asset on a weekend camping trip.

- **Appoint supervisors who can maintain control of the group.** The ability to exert the appropriate amount of authority is essential to maintaining a safe—and fun—learning atmosphere for everyone. Young people who test the limits of authority might challenge someone who easily gives in to pressure or lacks proper confrontational skills.

- **Provide an adequate number of supervisors for the type of activity as well as the age and number of participants.** For their safety, children should be grouped by developmental stages. This allows you to give children at each developmental stage the attention they need. Events involving more risk or younger children require more supervision. Most states also require that state-licensed day care, preschool, and elementary school facilities meet a particular supervisor-to-child ratio. Your attorney can advise you about the requirements in your state.

### Have Enough Help?

To pay enough attention to each child’s needs, consider the following child/teacher ratios for day care, preschool, and elementary school programs:

- **Infants (0–6 months):** Two babies to one adult
- **Crawlers (6–12 months):** Three crawlers to one adult
- **Toddlers (12–18 months):** Four toddlers to one adult
- **Walkers (18–36 months):** Five or six walkers to one adult
- **Day Care (3–4 years old):** Six to nine students to one adult
- **Preschool (4–5 years old):** Eight to 10 students to one adult
- **Kindergarten (5–6 years old):** 10–12 students to one adult
- **Grades 1–6:** Ideally 15 students to one adult

*State requirements may mandate specific teacher-to-child ratios for licensed day care, preschool, and elementary school programs. Check with your attorney for your state’s requirements.*

- **Ask parents to complete an activity participation agreement before their children are allowed to participate in ministry programs for minors, especially off-site events.** Make careful note of any known medical conditions or allergies before allowing children and youth to participate in ministry.
activities. (A sample activity participation agreement form is included on page 30.) Remember, before you use any type of activity participation agreement or other liability release, be sure to have your attorney review it.

- Meet with supervisors before special activities to evaluate possible risks. Establish procedures for handling discipline problems or for dealing with emergency situations.

- Handle all disciplinary problems professionally. Make sure supervisors know the procedures for dealing with unruly participants. Instruct them not to grab or shake a child but to begin disciplinary procedures with a verbal reproach. If the problem continues or is serious, they should summon the parents. It should be clearly established that physical restraint should only be used when there is no other reasonable means to prevent participants from harming themselves or others. Treat the offending youth with respect. Administer discipline in a fair and consistent manner.

- Require supervisors to explain the rules to all participants before an activity begins. Making sure participants understand the rules before the event will help ensure fair treatment of the participants and will take the surprise out of any discipline that may need to take place.

- Require that at least two adults provide supervision whenever the church sponsors an activity involving children—on or off premises. More will be necessary if the group is large. Ideally, supervisors will be unrelated and at least 18 years old. Develop procedures to prevent situations that leave one adult alone with children in rooms, vehicles, or other enclosed spaces, especially changing areas or restrooms.

- Make sure that emergency and parental contact information is readily available to supervisors. In the event of an accident or sudden illness, you may need to contact the child’s parents or family physician.

- Require supervisors to report all injuries and disciplinary actions to the event leader. Notify parents as soon as possible. (See sample notice of injury form on page 29.)

- Seek immediate medical attention if a child becomes seriously ill during an activity. Contact the child’s parents as soon as possible.

Good supervision is essential to providing a safe and secure ministry environment. It not only helps you protect the children in your care and maintain the trust that they and their parents have placed in you, your church, and your ministry, but good supervision also helps organize and monitor children’s activities.
Education is one of the most important components of your child abuse prevention program. Implementation of a successful screening program is difficult without first obtaining support for it within your congregation. Otherwise, longtime volunteers, staff, or clergy might be offended to suddenly learn that you’re planning to investigate their backgrounds.

Communication informs and protects

As you begin developing a plan, communication will be critical to the successful adoption, implementation, and administration of your program. (See Section 6, Developing a Communication Plan, page 15.)

To gather the support you need, initiate an education process directed to all members of the ministry, regardless of their level of participation. This effort must be deliberate and well planned, comprehensive in scope, and ongoing in nature. Consider these factors:

- **Educate leaders with information that will help them understand the issues.** Seek their support and leadership in encouraging employees and ministry volunteers.

- **Provide resources for leaders to develop a ministry policy regarding child abuse.** Give them the appropriate tools and resources needed to train ministry workers and keep others in the organization sensitive to child abuse.

- **Your communications to leaders and the church membership should include information about the potential risks of child abuse, as well as the potential impact of child abuse on your congregation.** Although most people would agree that child abuse can occur anywhere, they often think that “it won’t happen here.” It’s important to explain, perhaps with relevant examples from the media, that “it can happen here,” especially if appropriate precautions are not taken. In addition, it’s important to note that the impact of abuse in church—upon both the individuals involved and the church body as a whole—can be truly devastating.

- **It can take years for trust and reputations to be restored internally and within the community.**

- **Be clear that the risk of abuse occurring within your ministry is significantly decreased if you take precautionary measures.** While no organization can totally eliminate the possibility of child abuse, your educational efforts should detail how you plan to keep the young people in your care safe and secure, while also protecting ministry workers from unwarranted child abuse accusations.

- **Make sure the educational process is fully integrated into your child abuse prevention program.** Keep your plan current, and take steps to ensure that it remains an enduring part of your program.

- **One communication is not enough. Keep all members of your church or ministry organization updated with changes in the program.** Your regular communication with all the members of your organization will help to maintain their sensitivity to child abuse issues—and may further help prevent child abuse in your ministry.

Like other parts of your child abuse prevention program, periodically reassessing your education efforts is essential. Review your communication plan annually and make changes to keep it relevant to your ministry situation.

Train and retrain ministry employees and volunteer workers, incorporating new people as soon as possible. You cannot depend on current ministry workers to transfer information and procedures to others on your ministry team. That has to be an ongoing responsibility shouldered by ministry leaders.

Leaders and members alike must fully understand that your child abuse prevention program not only protects the participants in your children’s and youth activities, but also your organization, employees, and the volunteers who are committed to serving your ministry.
Effective communication will be key to gathering the congregational, staff, and ministry worker support you will need to implement and maintain a successful child abuse prevention program. The following framework will help you identify specific elements of a communication plan that can be customized to your situation.

Who is your audience?

Identify potential groups that need to receive your communication. Be specific. You are best served when you have a clear understanding of each audience so you can customize your communications to the group’s needs. Consider all people who have access to your facilities and potential contact with your children’s program and participants.

Potential audiences include:

- Church leaders (elders, church board, trustees, administrators)
- Ministerial staff
- Non-ministerial staff, including administrative, janitorial, and volunteer staff
- Children’s and youth ministers
- Church school, day care, and preschool teachers and staff members
- Paid and volunteer ministry supervisors, program coordinators, and workers
- Parents, guardians
- Members and regularly attending non-members
- Vendors (janitorial, cafeteria, security)
- Outside entities that lease or borrow your facilities for their programs

What do I tell them?

Develop informational messages customized for each audience. Think about the messages you need to deliver about your child abuse prevention program.

Most of your education efforts will include the same information, but what you emphasize or provide in greater detail will depend on the potential audience. Those who will be working with children and youth need specific, detailed information so they can effectively implement and administer your program. The congregation needs information about the program and its benefits. They don’t need details about how to handle specific situations.

While developing your communication plan, you also should consult with your attorney. By doing so, you will be able to identify any state or local legal requirements that you will need to address in your communications.

General information to provide:

- Background information about child abuse, including general examples of abuse in a church or ministry setting and the potential effects on ministry efforts
- Purpose of the program
- Benefits of the program
- Protection the program provides for children, ministry workers, and the church
- Procedures to be followed, including screening

Details to provide for potential audiences:

- Leaders—The importance of the program, why it needs to be implemented, the protection it will provide for children and youth, what benefits it will have for ministry workers and the church.
- Staff—Importance of the program, its benefits, protections for children and ministry workers, screening procedures, monitoring.
• Ministry volunteers—Value of the program, protection the program gives children and ministry workers, benefits to the church, screening procedures, supervision, training, ongoing program monitoring.

• Parents—Value of the program in providing a safe environment for their children, security procedures, especially those that will affect them (nursery pagers, check-in/check-out policy, etc.), how to recognize and report suspected abuse, ongoing program monitoring.

• Members—General information about the program (policy benefits, screening procedures, reporting abuse, benefits to the children and the church, etc.).

How do I tell them?

Use a variety of education and communication channels.

Each church or related ministry usually has several established avenues of communicating with their organization about ministry programs. Use as many of these avenues as possible to inform your congregation, staff, and ministry workers about the importance of this program and how it will be implemented and maintained in your church. Develop other communication methods, as needed.

Consider these possible communication methods:

• In-person, small group presentations—to church leadership, staff, ministry workers, parents

• Letter to members of the congregation, ministry workers, parents (See sample letter on page 19.)

• Special meetings with parents and ministry workers

• Pulpit announcements/presentations

• Congregational meetings

• Specially developed brochures, flyers

• Church bulletin

• Church newsletter

• Church Web site

• Posters, strategically placed

The time to begin communicating is before you implement your child abuse prevention program.

One communication will not be enough. Develop a schedule for ongoing communication. Keep the members of your organization updated with any changes in the program—even if they are not involved in working with young people.

Regular communication also will help you maintain a high level of sensitivity to child abuse issues within your organization. That awareness can be a catalyst in making your child abuse prevention program successful—success characterized by a safe and secure environment for children, young people, and disabled adults.
<table>
<thead>
<tr>
<th>Sample Policy and Forms</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checklist for Developing a Child Protection Policy</td>
<td>18</td>
</tr>
<tr>
<td>Sample Letter to the Congregation</td>
<td>19</td>
</tr>
<tr>
<td>Sample Worker Selection and Child Protection Policy</td>
<td>20</td>
</tr>
<tr>
<td>Sample Children’s /Youth Work Application</td>
<td>24</td>
</tr>
<tr>
<td>Sample Worker Renewal Application</td>
<td>27</td>
</tr>
<tr>
<td>Sample Reference Response Information</td>
<td>28</td>
</tr>
<tr>
<td>Sample Notice of Injury</td>
<td>29</td>
</tr>
<tr>
<td>Sample Activity Participation Agreement</td>
<td>30</td>
</tr>
</tbody>
</table>
**Guiding Principle: All ministry workers require screening—both paid and volunteer.**

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>Do you screen all employees, including ministerial staff, whether or not they will work with children and youth?</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Do you screen volunteer children’s and youth ministry workers?</td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>Do you consistently check employee and volunteer references?</td>
<td></td>
</tr>
<tr>
<td>d.</td>
<td>Do you regularly conduct criminal background checks on employees and volunteers?</td>
<td></td>
</tr>
<tr>
<td>e.</td>
<td>Do you conduct personal interviews with each ministry worker on a one–to three–year basis?</td>
<td></td>
</tr>
<tr>
<td>f.</td>
<td>Do you provide regular training for children’s and youth ministry workers?</td>
<td></td>
</tr>
<tr>
<td>g.</td>
<td>Do you have a clearly defined reporting procedure in case an incident of abuse occurs?</td>
<td></td>
</tr>
<tr>
<td>h.</td>
<td>Are you prepared to respond to potential media inquiries?</td>
<td></td>
</tr>
<tr>
<td>i.</td>
<td>Do you currently have a written child abuse prevention policy for your children’s and youth ministry programs?</td>
<td></td>
</tr>
<tr>
<td>j.</td>
<td>If you currently have a child abuse prevention program, are there elements that need improvement?</td>
<td></td>
</tr>
<tr>
<td>k.</td>
<td>Have you consulted an attorney in the development of a child abuse prevention policy and screening procedure?</td>
<td></td>
</tr>
<tr>
<td>l.</td>
<td>Do you strictly enforce your current policy or program?</td>
<td></td>
</tr>
<tr>
<td>m.</td>
<td>Do you have adequate insurance coverage to protect yourself financially if a claim of child abuse occurs?</td>
<td></td>
</tr>
<tr>
<td>n.</td>
<td>Have you developed and implemented a communication plan to meet your ongoing need to inform the members of your congregation?</td>
<td></td>
</tr>
<tr>
<td>o.</td>
<td>Do you regularly review your program and make changes when needed?</td>
<td></td>
</tr>
</tbody>
</table>
Dear Members and Friends of (name of church or ministry):

Child sexual abuse is a growing moral and legal problem in America, even in churches and church-related settings. If we are to encourage the spiritual development of our young people at (name of church or ministry), we must first take reasonable precautions to provide them with an environment in which they are protected from such abuse.

Accusations and actual incidents of child abuse have far-reaching effects. Child abuse could scar a child for life and devastate a family. Ministries are tarnished by such incidents; some have been severely damaged by the legal and emotional fallout. Surely, you will agree that we need to take every reasonable precaution to prevent child abuse of any kind from happening in our church.

Our attorney and our insurance provider encourage churches to develop a child abuse prevention plan that includes screening of all employees and those volunteers who come into contact with children and youth. Such a program is the best way for us to protect our young people. It also demonstrates that we have taken reasonable measures to prevent abuse should an allegation or incident of child sexual abuse occur.

We have accepted these recommendations and developed a child abuse prevention plan that includes screening of all staff and volunteers working in the children’s and youth ministries of our church. (Relay the general features of your plan—timetable for implementing a screening program; the procedures involved, including completion of the necessary forms and background checks; training procedures; how the program will be monitored, and ongoing communication and education efforts.)

Some of you may find it difficult to talk about child abuse, thinking it couldn't happen here or be committed by someone you know. If you have questions about our new child abuse prevention plan, you can contact (name of person) at (contact phone, e-mail). He/She will be happy to discuss our program with you in greater detail.

We urge you to support our plans for protecting our children and the church from possible allegations or actual incidents of child sexual abuse. The problem is nationwide. We must do our part to ensure that it does not happen at (name of church, ministry)—for the sake of our children and the ministry of our church.

Sincerely,

Ministry Leader’s Name

This is a sample document only. Your organization is responsible for compliance with all applicable laws. Accordingly, this form should not be used or adopted by your organization without first being reviewed and approved by an attorney. Brotherhood Mutual Insurance Company assumes no liability in the preparation and distribution of this sample form.
This ministry is committed to providing a safe and secure environment for those participating in our ministry activities—children, youth, and disabled adults. We also seek to minimize any vulnerability to unwarranted accusations of improper behavior that our organization, volunteers, and employees may experience as they fulfill their ministerial duties. To fulfill these commitments as fully as possible, our leadership team has adopted the following procedures to be used, without exception, when selecting ministry volunteers and new employees.

### Volunteer Screening Procedures

1. Prior to consideration, all candidates seeking a volunteer position that involves working with children, youth, or disabled adults will complete and return an initial ministry application. *(See the sample work application form on page 24.)*

2. The ministry leader, or designee, will carefully review the application, ensuring that the candidate is an appropriate match for the ministry position. The ministry leader also will store all application materials—the application form, background checks, reference check, notes from interviews, etc.—in a locked file cabinet or other secure location.

3. If the individual appears to be an appropriate candidate for the ministry position, the ministry leader, or designee, will check at least two references to confirm the information that the candidate provided on the ministry application. The ministry leader also may conduct a criminal background check through a state law enforcement agency or other provider of such services. *(See the sample included with the work application on pages 24–26.)*

4. When indicated by our reference and/or background checks, volunteer candidates who pose a threat to others, or have a prior history of physical or sexual abuse directed against another person, will be removed immediately from consideration for ministry positions anywhere within our organization.

### Employee Screening Procedures

1. The same procedures required for volunteer workers also apply to all potential employees, regardless of the ministry position for which they are being considered.

2. In addition, a criminal background check performed through a state law enforcement agency is required for all potential employees.

3. When indicated by our reference and/or background checks, employment candidates who pose a threat to others, or have a prior history of physical or sexual abuse directed against another person, will be removed immediately from consideration for employment anywhere within our organization.

### Waiting Period

All volunteer candidates must be regularly involved in our organization for six months or more before they will be considered for any ministry position involving contact with children, youth, or disabled adults.

### Supervision

1. At least two adults must be present at every function or program involving children, youth, or disabled adults. This includes each classroom, vehicle, or other enclosed area. One or more of these adults must be 21 years of age or older. For large groups, the number of adult supervisors must be increased in accordance with state student/teacher ratio requirements. *(Check with your attorney or local authorities to determine the requirements in your state. Add a specific written reference to those requirements in your policy procedures.)*

2. Two or more adults must be assigned to monitor children’s, youth, and disabled adult activities in areas outside the location of a ministry service or event that is in progress. The adults assigned must have been previously approved through our ministry screening process.

3. Workers should arrive at least 10 minutes before a scheduled activity. They must remain at their assigned post until all people in their care have been picked up by an authorized person. No children or youth should be released to find their parents or wait unattended for transportation.
Guidelines for Ministry Workers

Sample Worker Selection and Child Protection Policy

Counseling

1. When workers meet with individuals for spiritual/emotional counseling, we encourage team counseling by two screened adults. If only one screened individual conducts the counseling session, it should be conducted in view of another screened worker through a window or an open door.

2. All counseling sessions should be limited to three occasions for no more than 30 minutes at a time. If more counseling is required, a professional counselor should be recommended.

3. Secure prior written permission from parents/guardians and a worker’s supervisor if the individual being counseled is a minor. If the person being counseled is an adult employee or volunteer, secure prior approval of the worker’s supervisor.

Work Restrictions

1. For children age 6 or older, at least one adult female should take girls to the restroom, and one adult male should take boys to the restroom. The adult should check to make sure the facility is safe and then wait outside the restroom for the children. The presence of a second adult escort is also recommended—perhaps a premises monitor (described in paragraph 2 under Supervision, page 20) could provide this additional accountability.

2. Children age 5 or younger (boys and girls) should be assisted as needed in the restroom by an adult female.

3. Never touch a person’s private areas except when necessary, as in the case of changing a diaper.

4. Workers should avoid the appearance of impropriety—such as sitting older children on their lap, kissing, or embracing others, etc.

5. Workers are to release children in their care only to parents, guardians, or persons specifically authorized to pick up the child.

Discipline

1. Workers are never to spank, hit, grab, shake, or otherwise physically discipline anyone. Physical restraint should only be used in a situation where it is reasonably necessary to prevent an individual from physically harming himself or another individual.

2. Disciplinary problems should be reported to the ministry activity coordinator or supervisor or to a parent or guardian.

Injuries or Illness

1. Persons who are ill (with a fever, or a communicable disease that can be transmitted by cough or by touch) will not be permitted to participate in any ministry activity.

2. A suitable worker—one who has been previously approved through our ministry screening process—must be used to take the place of a worker who is ill.

3. Participants should be returned to their parent or guardian as soon as illness is discovered. If immediate return is not possible, then the person who is ill should be isolated in a manner that allows an adult worker to monitor the participant until he/she can be returned to a parent or guardian.

4. Take reasonable steps to avoid contact with blood, saliva, or other bodily fluids.

5. Ministry coordinators and supervisors who become aware of an injury to a worker or participant will take steps to ensure that proper medical attention is given to the injured person and provide for continued monitoring of the remaining activity participants.

6. Persons who have received an injury that is obviously minor should be given first aid as needed at the time of injury. The individual’s parents or guardians should be notified of the injury when they pick up the injured person.

7. Any injury that may require medical treatment beyond simple first aid should be given immediate attention. The parents or guardians of the injured person should be notified immediately, along with the ministry worker’s coordinator or supervisor. If warranted by the injury, emergency medical personnel should be called.

Recordkeeping

1. All ministry functions involving children, youth, and disabled adults should maintain an attendance list for every function. Record the date of the function, along with the names of all participants, ministry coordinators, and supervisors.

2. Ministry workers should prepare a written Notice of Injury report whenever an injury occurs during a ministry function. (See sample form on page 29.) Promptly forward the incident report to the ministry coordinator or supervisor.
**Notice of Injury, Abuse, or Molestation**

1. Volunteer or paid ministry workers who become aware of any injury, abuse, or molestation occurring within any ministry activity must immediately inform their activity coordinator, supervisor, or ministry leader.

2. Activity coordinators and supervisors who become aware of any injury, abuse, or molestation connected with a ministry activity must immediately inform the ministry leader about it. The ministry leader should then complete a Notice of Injury form. *(See sample form on page 29.)*

3. Ministry leaders who become aware of possible abuse or molestation of a participant must ensure that the participant’s parent or guardian is immediately informed that possible abuse or molestation has occurred. The ministry leader also will ensure that an attorney is immediately contacted to provide a written opinion as to whether the organization should report the abuse or molestation to law enforcement authorities. The written opinion should be obtained within 24 hours after the ministry leader first becomes aware of the situation. The attorney’s advice should be acted upon immediately, including reporting the incident to the authorities. An attorney also should be contacted immediately if the ministry leader or activity monitor becomes aware of possible abuse or molestation of a participant by a parent or guardian.

4. Ministry leaders must promptly notify our ministry’s insurance carrier (general or professional liability insurance) upon notice of abuse or molestation. Also notify (name of denominational or headquarters contact person or office), to whom we also report such allegations.

**Internal Investigation**

1. This ministry organization considers any allegation of abuse or molestation a serious matter. Each situation will be fully investigated by ministry leaders, always with the assistance of legal counsel and civil authorities.

2. Employees who are the subject of an investigation will be removed from their position, with pay, pending completion of the investigation. Employees who admit to the abuse or molestation will be terminated consistent with the established employment practices of this ministry.

3. Volunteer subjects of any investigation will be removed from their positions pending completion of the investigation.

4. This ministry will permanently remove any employees or volunteers from their ministerial duties within the organization if they are found guilty of abuse or molestation. Whenever termination of employment is a factor, we also will consult with legal counsel.

**Dealing with Law Enforcement, News Media**

1. All ministry leaders, employees, and volunteers of this ministry will cooperate fully with law enforcement or governmental agencies investigating allegations of injury, abuse, or molestation.

2. The leadership of this ministry will seek legal counsel as soon as possible after we receive notice of possible abuse or molestation within the organization. Advice from legal counsel will be the basis for our response to the allegations.

3. One individual—a member of the leadership team, a staff member, a ministry leader, or our attorney—will be the designated spokesperson to handle all inquiries from the news media. Our spokesperson will be the only person to convey information concerning the situation, doing so in a prudent manner to avoid compromising an ongoing investigation and to maintain the privacy of the individuals involved.

**Violation of Policy or Procedures**

1. Ministry workers must promptly notify their ministry coordinator or supervisor when they or others violate the procedures mandated by this policy.

2. Ministry coordinators, supervisors, and ministry leaders who become aware of a violation of the procedures set by this policy are required to take all necessary steps to ensure future compliance with them. In the process of ensuring compliance with this policy, it may become necessary to remove workers from their positions.
Annual Review

1. Each year, we will conduct a review meeting. At that time, the procedures mandated by this policy will be reviewed with all volunteers, employees, ministry coordinators and supervisors, and the leadership of the organization.

2. Paid ministry employees and all volunteers working in any capacity with children, youth, or disabled adults will complete a brief renewal application annually. (See the sample renewal application form on page 27.)

3. Should the renewal application indicate that any employees or volunteers have become unsuitable for working with children, youth, or disabled adults, they will be removed immediately from their current position. They will not be considered for positions involving work with other similar groups.

Revision of Policy and Procedures

The leadership of this ministry, with the assistance of legal counsel, will regularly review this policy and the procedures established within it. If necessary, the policies and procedures will be modified in accordance with the bylaws of the organization. When changes are made, ministry leaders will communicate them to all employees and volunteers affected by the policy changes.
**Sample Children’s/Youth Work Application**

Name: ____________________________________________

Daytime telephone: ____________________________________________

Address: ____________________________________________

Age range:  ☐ 18 or younger  ☐ 19–25  ☐ 26 or older

In which children's/youth program(s) do you want to become involved? ____________________________________________

What skills would you bring to the children's/youth program? ____________________________________________

What other children's/youth work experience do you have? (Please list)

<table>
<thead>
<tr>
<th>Organization</th>
<th>Program</th>
<th>Dates</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Have you at any time ever:**

- Been arrested for any reason?  ☐ Yes  ☐ No
- *Been convicted of, or pleaded guilty or no contest to, any crime?  ☐ Yes  ☐ No
- **Engaged in, or been accused of, any child molestation, exploitation, or abuse?  ☐ Yes  ☐ No

*To the extent that a crime does not pose a threat to minors, you might not be able to ask this question in your state. Check with your attorney.

**The accusation aspect of this question might not be able to be asked of an employee or an applicant for employment. Check with your attorney.

Are you aware of:

- Having any traits or tendencies that could pose any threat to children, youth, or others?  ☐ Yes  ☐ No
- Any reason why you should not work with children, youth, or others?  ☐ Yes  ☐ No

If the answer to any of these questions is “yes,” please explain in detail: ____________________________________________

__________________________________________________________________________________

(Please attach additional pages if more space is needed)

(This is a sample document only. Your organization is responsible for compliance with all applicable laws. Accordingly, this form should not be used or adopted by your organization without first being reviewed and approved by an attorney. Brotherhood Mutual Insurance Company assumes no liability in the preparation and distribution of this sample form.)
### Church Activity

What church or churches have you attended in the past five years?

<table>
<thead>
<tr>
<th>Church name</th>
<th>Pastor’s name</th>
<th>Years attended</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### References (Other than relatives). Please provide at least two.

<table>
<thead>
<tr>
<th>Name /Relationship</th>
<th>Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Children's/Youth Work Verification and Release

I recognize that (name of organization) is relying on the accuracy of the information I provide on the Children's/Youth Work Application form. Accordingly, I attest and affirm that the information I have provided is absolutely true and correct.

I authorize the organization to contact any person or entity listed on the Children's/Youth Work Application form, and I further authorize any such person or entity to provide the organization with information, opinions, and impressions relating to my background or qualifications.

I voluntarily release the organization and any such person or entity listed on the Children's/Youth Work Application form from liability involving the communication of information relating to my background or qualifications. I further authorize the organization to conduct a criminal background investigation if such a check is deemed necessary.

I have carefully read the policy and procedures of the organization, and I agree to abide by them and to protect the health and safety of the children or youth assigned to my care or supervision at all times.

Printed name: ____________________________________________________________

Signature: ___________________________________________ Date: __________________

(Please read this document carefully before you sign it.)
Worker Renewal Application
Volunteers and Employees

Name: ___________________________ Daytime telephone: ______________________

Address: __________________________

Age range: ☐ 18 or younger ☐ 19–25 ☐ 26 or older

Which area(s) of this ministry are you currently involved? __________________________

What other areas of this ministry, if any, do you plan to become involved? __________________________

Have you at any time ever:

• Been arrested for any reason? ☐ Yes ☐ No

• *Been convicted of, or pleaded guilty or no contest to, any crime? ☐ Yes ☐ No

• **Engaged in, or been accused of, any child molestation, exploitation, or abuse? ☐ Yes ☐ No

*To the extent that a crime does not pose a threat to minors, you might not be able to ask this question in your state. Check with your attorney.

**The accusation aspect of this question might not be able to be asked of an employee or an applicant for employment. Check with your attorney.

Are you aware of:

• Having any traits or tendencies that could pose any threat to children, youth, or others? ☐ Yes ☐ No

• Any reason why you should not work with children, youth, or others? ☐ Yes ☐ No

If the answer to any of these questions is “yes,” please explain in detail: __________________________

Worker Renewal Work Verification and Release: Volunteers and Employees

I recognize that (name of organization) is relying on the accuracy of the information I provide on the Worker Renewal Application form. Accordingly, I attest and affirm that the information I have provided is absolutely true and correct.

I voluntarily release the organization and any such person or entity listed on the Worker Renewal Application form from liability involving the communication of information relating to my background or qualifications. I further authorize the organization to conduct a criminal background investigation if such a check is deemed necessary.

I agree to abide by all policies and procedures of the organization, and to protect the health and safety of the children or youth assigned to my care or supervision at all times.

Printed name: __________________________

Signature: ___________________________ Date: __________________________

This is a sample document only. Your organization is responsible for compliance with all applicable laws. Accordingly, this form should not be used or adopted by your organization without first being reviewed and approved by an attorney. Brotherhood Mutual Insurance Company assumes no liability in the preparation and distribution of this sample form.

M130 (12/06)
Reference Response Information

To: ____________________________________________

From: ____________________________________________

Subject: ____________________________________________

The individual named above has expressed an interest in working with children or youth in our ministry. The candidate has listed you as a reference. In order for our organization to properly evaluate the qualifications of this worker candidate, we are asking you to complete this form with your honest opinions and impressions of the candidate.

Please return the completed form to our organization in the enclosed envelope. Thank you for your assistance.

1. How long have you known the ministry worker candidate? ____________________________________________

2. In what capacity have you come to know this individual? (i.e. coworker, neighbor, friend, etc.) ____________________________________________

3. In your opinion, is the above worker candidate fully qualified to work with children and youth?
   Yes _____ No _____ (If no, please explain)

4. What concerns, if any, would you have in allowing this individual to work with children or youth? ____________________________________________

5. Are you aware of anything in the candidate's background, personality, or behavior that could in any way pose a threat to children or youth?
   Yes _____ No _____ (If yes, please explain)

Additional comments or explanations:

The above information is true and correct to the best of my knowledge.

Signature: ____________________________ Date: ______________

Please return this form at your earliest convenience to: (name of church, individual)

Thank you.

This is a sample document only. Your organization is responsible for compliance with all applicable laws. Accordingly, this form should not be used or adopted by your organization without first being reviewed and approved by an attorney. Brotherhood Mutual Insurance Company assumes no liability in the preparation and distribution of this sample form.
# Notice of Injury

<table>
<thead>
<tr>
<th>Organization</th>
<th>Name: ________________________________</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Address: ______________________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Time and Place of Injury</th>
<th>Date of Injury: ____________ Time: _______  ☐ AM ☐ PM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Where did the injury occur? ____________________________</td>
</tr>
</tbody>
</table>

| Person Injured | Name: ________________________________ Age: _______
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Address: ________________________________ Telephone: ____________</td>
</tr>
<tr>
<td></td>
<td>Name of parents/guardians (if a minor): ____________________________</td>
</tr>
<tr>
<td></td>
<td>Employer: ________________________________</td>
</tr>
<tr>
<td></td>
<td>Injuries sustained: ____________________________</td>
</tr>
<tr>
<td></td>
<td>Where was injured taken? (hospital/doctor): ____________________________</td>
</tr>
</tbody>
</table>

| Relationship to organization: ☐ Member ☐ Visitor ☐ Volunteer ☐ Employee
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>☐ Student/Camper ☐ Tenant/Resident ☐ Other</td>
</tr>
</tbody>
</table>

| Full Description of Incident | If injury occurred on insured's premises, for what purpose was the injured on the premises? ____________________________ |

<table>
<thead>
<tr>
<th>Witnesses</th>
<th>Name: ________________________________ Telephone: ____________</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Address: ________________________________</td>
</tr>
<tr>
<td></td>
<td>Name: ________________________________ Telephone: ____________</td>
</tr>
<tr>
<td></td>
<td>Address: ________________________________</td>
</tr>
</tbody>
</table>

Signature: ________________________________ Date of report: ____________________________

---

This is a sample document only. Your organization is responsible for compliance with all applicable laws. Accordingly, this form should not be used or adopted by your organization without first being reviewed and approved by an attorney. Brotherhood Mutual Insurance Company assumes no liability in the preparation and distribution of this sample form.
Sample Activity Participation Agreement

Activity Information (To be completed by the activity sponsor)
Name of sponsoring organization: ____________________________________________________________
Address: ______________________________________________ Telephone: ____________________________
Name of sponsor’s coordinator: ______________________________ Telephone: __________________________
Description of activity: ________________________________________________________________
Date(s) and location of activity: ________________________________________________________

Participant Information (To be completed by participant or authorized guardian)
Name of participant: ____________________________________________________________
Name of parents/guardians: _________________________________________________________
Address: ______________________________ Telephone: _________________________________
Name of emergency contact: _________________________________________________________
Telephone (daytime): ______________________________ Telephone (evening): __________________
List allergies or medical conditions: ________________________________________________

Is sponsor authorized to approve medical treatment?  ❏ Yes  ❏ No
Is participant covered by personal/family medical insurance?  ❏ Yes  ❏ No
If yes, name of insurer: ____________________________________________________________
Policy or group number: ____________________________________________________________

Participation Agreement
I acknowledge that participation in the activity described above involves risk to the participant (and to the
participant’s parents or guardians, if the participant is a minor), and may result in various types of injury including,
but not limited to, the following: sickness, bodily injury, death, emotional injury, personal injury, property damage,
and financial damage.

In consideration for the opportunity to participate in the activity described above (the “activity”), the participant (or
parent/guardian if the participant is a minor) acknowledges and accepts the risks of injury associated with participation
in and transportation to and from the activity. The participant (or parent/guardian) accepts personal financial
responsibility for any injury or other loss sustained during the activity or during transportation to and from the
activity, as well as for any medical treatment rendered to the participant that is authorized by the sponsor or its agents,
employees, volunteers, or any other representatives (collectively referred to as the “activity sponsor”). Further, the
participant (or parent/guardian) releases and promises to indemnify, defend, and hold harmless the activity sponsor for
any injury arising directly or indirectly out of the described activity or transportation to and from the activity, whether
such injury arises out of the negligence of the activity sponsor, the participant, or otherwise.
If a dispute over this agreement or any claim for damages arises, the participant (or parent/guardian) agrees to resolve the matter through a mutually acceptable alternative dispute resolution process. If the participant (or parent/guardian) and the activity sponsor cannot agree upon such a process, the dispute will be submitted to a three-member arbitration panel for resolution in accordance with the rules of the American Arbitration Association.

Signature: ____________________________ Date: ______________
Signature: ____________________________ Date: ______________
Signature: ____________________________ Date: ______________

(Participant and/or parent/guardians if participant is a minor)