



Risk Management Tip Sheet

- Have a list or referrals that may support the need for room and board.
- Establish a member that can lead in determining needs and communication.
- When staff is present the building should be locked.
- Work with local law enforcement and have their number posted where it can be easily seen.
- Staff and volunteers should be encouraged to contact police any time they feel unsafe.
- Tell transients what they can do rather than focusing on what they cannot do so that conversation does not become adversarial in tone.
- Lighting is an excellent deterrent to sleeping on the property as well as a disincentive to burglary and vandalism.

Understanding your policy and what's covered:

Insured individuals include your employees, vestry members, directors, trustees, or volunteers, but only for liability incurred while engaged in activities authorized by and performed on behalf of your organization.

The Church Insurance Companies¹ pay all sums which an insured becomes legally obligated to pay as damages due to bodily injury... caused by an occurrence which takes place in the coverage territory, and the bodily injury or property damage occurs during the policy period.