

# BEST'S HAZARD INDEX

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Low 1-3, Medium 4-6, High 7-9, Very High 10

## SIC CODES AND CLASSIFICATIONS

8661	Religious Organizations
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## NAICS CODES AND CLASSIFICATIONS

813111	Religious Organizations
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## RELATED CLASSIFICATIONS

[Bus Operations - School](#)  
[Camps - Day and Sleep-over](#)  
[Catering](#)  
[Cemeteries and Memorial Parks](#)  
[Clubs and Organizations - Nonprofit](#)  
[Daycare Centers](#)  
[Libraries - Public](#)  
[Marriage and Family Counseling Services](#)  
[Schools - Elementary - Public and Private](#)  
[Schools - Secondary - Public and Private](#)

# SPECIAL EXPOSURES

- Antiquated buildings
- Valuable art objects
- Large sums of cash on hand
- Outdated electrical systems or wiring
- Open flames (e.g., candles)
- Lightning strikes
- Large numbers of visitors possible
- Use of facilities by outside organizations
- Vandalism
- Arson

## RISK DESCRIPTION

Houses of worship provide a place for individuals who share a common faith to gather together for the purpose of celebrating their beliefs and paying homage to their chosen deity(ies). For many religions, the expression of faith takes the form of ritualistic ceremonies and prayer that are performed during services held on an hourly, daily, weekly, or monthly basis. In addition, most religions have certain "holy days" celebrated annually during which special services are held.

Throughout human history, religion has played a key role in mankind's moral and spiritual evolution. Most early religions (e.g., Egyptian, Greco-Roman, etc.) were polytheistic (i.e., believed in the existence of multiple deities) and frequently developed in the form of myths that were passed down through oral tradition. These myths were often an attempt to explain natural phenomena that seemed mystical at the time due to a lack of scientific knowledge. Gradually, the notion of monotheism (i.e., the belief in a single god) emerged, and this concept remains a basic underlying tenet of many of the world's modern religions.

For centuries, religion has offered people the opportunity to explore their individual spirituality, explain life's mysteries, and probe for a deeper understanding of human nature. Most religions stress a reverence for all human life, and many will have an established code of conduct that believers are expected to follow, covering everything from the foods that can be eaten to the basic rules for marriage, sexuality, and even work. One example of such codes of conduct is that practiced by the Amish, whose beliefs forbid the use of electricity, motor vehicles, and other modern devices. By contrast, some religions acknowledge no common theology, but encourage congregants to explore their individual spirituality.

However, there are certain common elements that can be found in most of the world's major religions. These are: sacred histories that are preserved orally or through holy writings (e.g., the Torah, the Gospels, the Koran, etc.); renewal observances/services that take place on a regularly scheduled basis; the establishment of "sacred space" (e.g., the sanctuary area in a house of worship or a location where a sacred event supposedly occurred); the celebration of rites of passage, such as birth, entrance into adulthood, marriage, and death; interaction with spiritual beings often expressed in the form of prayer, offerings, sacrifices, penance, purification, and/or worship; the performing of symbolic rituals, such as moving one's hands in a given manner to offer a blessing, or wearing certain items of clothing or jewelry as an outward expression of one's faith; and a reverence for symbolic images, such as the cross which represents Jesus Christ's suffering for Christians, the crescent moon of the Muslims, or the Star of David which symbolizes identification with the Jewish people. Lastly, all religions offer to deliver their followers from the bondage of earthly cares by providing a "true path" toward greater spiritual knowledge, wisdom, and enlightenment, and in some cases, eternal life.

Historically, religious beliefs have often been the cause of warfare when one group felt that its beliefs were "superior" to another and thus sought to "convert" non-believers or others who would oppose them. In fact, it was to escape religious intolerance that the Pilgrims made their way to the New World in 1620. Nearly two centuries later, the First Amendment of the U.S. Constitution guaranteed every American citizen the right to practice his or her faith without fear of persecution. Consequently, houses of worship representing nearly every one of the world's organized religions can be found in the United States today.

The scope of services offered by houses of worship will vary greatly, depending to some degree on the size and interests of its congregation as well as its annual operating budget. Nearly all will hold regularly scheduled religious services, and many will perform additional ceremonies, such as baptisms, bar/bat mitzvahs, weddings, and funerals. Fundraisers are another common activity and may take

the form of raffles, bake sales, carnivals, rummage sales, bazaars (i.e., craft fairs), suppers, car washes, or bingo games. Some insureds will provide a food bank or soup kitchen for homeless or indigent persons, and others may sponsor sports teams in bowling or little leagues. Many will provide daycare, preschool, or kindergarten programs, or offer before- and afterschool programs for school-aged children. Some insureds will operate a private elementary, middle, or high school either adjacent to or at a separate location from their actual house of worship. Camps for children, either sleep- over (usually off site) or day camps (typically on site), are not uncommon during the summer months. Most houses of worship provide nursery care for youngsters during services in addition to weekly religious education classes for children of all ages; some may also coordinate weekly discussion or study groups for adult congregants. Many insureds offer the use of their facility (either free of charge or for a nominal fee) to local non-profit groups, such as 12-step programs, senior citizen organizations, or various psychosocial support groups. Depending on the background and experience of the insured's clergy member(s), various types of counseling services may be offered, either in group sessions or on an individual basis.

While there are some common features that can be found in most houses of worship, key differences will exist depending on the particular religion with which the facility is associated. The most common elements include: a sanctuary (i.e., the room where the actual religious services are held); kitchen facilities; a reception hall or auditorium (with or without a stage); a lobby or vestibule at the main entrance; an altar or proscenium from which the religious leader conducts prayers or services; administrative offices; conference rooms or classrooms; storage rooms; and restrooms. Depending on their individual requirements, some houses of worship may also have: a baptismal font or baptistry (for full-immersion baptisms); a mikvah bath (i.e., a Jewish ritual bath); confessionals; a smaller chapel (separate from the main sanctuary); a music room for choir rehearsals; a choir loft; a balcony; an area where the religious leader prepares him/herself for services (sometimes called a "vestry"); burial crypts; a bell tower, minaret, or steeple; living quarters for the religious leader(s); a daycare center; an elementary, middle, and/or high school; a library; and/or a gymnasium. The outdoor premises will most likely include a parking lot and may also have an outdoor playground, a garage or vehicle storage area, and in some cases, a cemetery. Some houses of worship will have folding chairs or pews (i.e., long rows of seats where congregants sit during services), while others will place mats or cushions on the floor for worshippers to sit or kneel upon. For some insureds, male and female congregants may be required to sit in separate areas (e.g., on opposite sides of the room or with men on the first level and women in the balcony). Typically, a house of worship will either be owned by the individual congregation or by its guiding organizational body, such as a Roman Catholic diocese.

Workers' backgrounds, education, and experience will vary greatly, depending on the scope of their duties. Paid workers may include: religious leaders as well as their assistants and trainees, deacons (i.e., church lay people who are granted the authority to perform certain religious functions, such as giving communion; depending on the church, they may be volunteers), an administrative assistant/office manager, maintenance and groundskeeping staff, general housekeepers, an organist, a choir director, daycare workers, teachers (non-religious), an accountant or bookkeeper, clerical staff, and bus drivers. Many houses of worship also rely on non-paid volunteers, who are often members of the congregation, to assist in their daily operations. These may consist of council/board/vestry members (these individuals may be elected to their posts by the congregation), lay ministers, religious education instructors (some of whom may be paid), librarians, cooks and servers (e.g., for soup kitchens and occasional fundraising "suppers"), teachers' aides, choir members, trip chaperones, and grounds "beautification" workers (e.g., volunteer personnel who help maintain outdoor gardens, cemeteries, etc.). Some denominations, such as the Church of Jesus Christ of Latter Day Saints (i.e., the Mormons), do not pay any of their "workers," including their religious leaders; they operate with a staff that is comprised entirely of individuals who may or may not hold an official "title," but who receive no monetary compensation for work that is performed on the house of worship's behalf.

Most clergy persons will have at least completed a bachelor's degree, although some religions will ordain individuals who only have a high school diploma. Some religions forbid the ordination of women as clergy. Many clergymen and women are graduates of a theological college or seminary, and some will hold a Master of Divinity or Doctor of Ministry degree. Some religions require their clergymen and women to undergo additional training that is geared toward their particular faith, such as Jewish rabbis and Roman Catholic priests, who must successfully complete a four- to five-year seminary program. Most new clergy members will start out in smaller houses of worship or as assistants to a more experienced cleric at a larger one, and will gradually work their way up to positions of greater responsibility. School teachers (not to be confused with religious education instructors) will most likely hold a bachelor's degree in their area of expertise, although they may or may not be state certified, depending on the insured's teaching requirements. Maintenance staff, cooks, groundskeepers, and office workers are likely to hold a high school diploma and may have also completed a vocational-technical program or earned a bachelor's degree in an appropriate field of study.

The number of visitors to houses of worship will vary greatly depending on the facility's location, the density of population in the community that it serves, and whether or not the building itself has tourist appeal due to historical significance. Naturally, nearly every house of worship will have regular members of an established congregation; however, their numbers will differ considerably, from as few as 20 - 25 for smaller congregations up to the thousands for facilities that are located in major metropolitan areas. In addition to congregants, other visitors will include: attendees at special events, such as weddings, funerals, and fundraisers; tourists (particularly for facilities that have historical significance); homeless or indigent persons who come to partake of free meals; members of groups that hold activities on the premises; clients who are receiving counseling services; children who are attending daycare, classes, camp, or youth group functions; and delivery personnel.

Each insured will establish its own hours of operation, but most will be open for at least part of the day, seven days a week. At one time, many houses of worship kept their doors open to the general public 24 hours a day, but most are reluctant to maintain such practices nowadays due to both liability and security concerns. For most houses of worship, the busiest time during the week will be on the weekends, since Muslims, Jews, and Christians will conduct services celebrating their respective sabbaths on Fridays, Saturdays, or Sundays. Larger insureds may schedule several services at various times throughout the weekend in order to accommodate all of their congregants, while smaller insureds may offer only one service per week; some will hold religious services on a daily basis. For some insureds, administrative offices, counseling centers, soup kitchens, day camps (during the summer months), and daycare centers - any of

which may or may not be attached to the actual house of worship - may remain open throughout the week with normal business hours, from 9 a.m. to 5 or 6 p.m., Monday through Friday. For insureds that operate a school on the premises, the school will most likely operate on a nine-month academic calendar (e.g., September - May), will open earlier than the administrative offices (e.g., 7 - 8 a.m.), and will release students in the early or mid-afternoon. Some insureds may offer religious classes for students on weekends or on a daily basis after regular public school classes have dismissed.

Houses of worship will sometimes be open longer hours on days when other activities are scheduled, such as holiday services, weddings, funerals, or fundraising events, as well as occasional evenings to accommodate choir practice, non-profit group meetings, or youth group activities. Most insureds will lock their doors during off hours or at times when no one is able to watch the building. Several individuals may hold keys to the facility, and key distribution and control procedures will vary from one congregation to another. Some non-congregants may also have access to keys, such as leaders of non-profit groups that use the building for their meetings, or tenants (if any) of the insured's offices.

Houses of worship generally operate under a tax-exempt, non-profit status. For some insureds, the congregation's religious leader(s) may run the facility with virtual independence, but more often than not, these individuals do not have absolute authority. They must frequently answer to a board, council, or "vestry" that helps oversee the organization's operations and often plays a key role in budget allocation and decision-making. Typically, congregants will elect the board or council members on a regular basis (e.g., annually, bi-annually). Some houses of worship must also answer to a larger guiding body of their affiliated religion, such as a diocese, which is often overseen by a bishop or leader who holds a position of greater authority.

Sources of revenue for houses of worship will be numerous and diverse. Funds may come from individual contributions; offerings collected during services; bequests from the estates of past congregants; annual or monthly pledges or "dues" (i.e., a pre-specified annual amount that congregants pay, which may depend on the number of individuals in the family who attend); tithing (i.e., a percentage of one's annual income that is earmarked to be donated to the congregation, generally 10%); daycare, camp, or school tuition payments; fees paid for weddings, funerals, or burial services; returns on financial investments (e.g., stocks, interest-bearing bank accounts, etc.); money generated from fundraising events; rent collected from office space used by third parties; and/or funds that are allocated to that particular congregation from the affiliated religion's guiding body or diocese on an annual basis.

Although houses of worship may sometimes be viewed as institutions of tremendous longevity that are steeped in tradition and rituals, they are, nevertheless, affected by societal trends. Every effort is made to keep the congregations vital and thriving in numbers. For many, the incorporation of more modern music into religious services has been part of a concerted effort to attract younger members and hold their interest, hopefully retaining them as lifelong followers. In addition, modern marketing techniques, such as radio, newspaper, and television ads as well as billboards, are now being used by many religious institutions to attract new members, and most major religions are well represented on the Internet.

Nearly half of all marriages end in divorce in the United States, and this trend has had a tremendous impact on attendance at houses of worship. Because attendance at one's chosen house of worship has traditionally been thought of as a "family activity," some individuals stop attending religious services after going through a divorce. In an effort to adapt to this trend and retain divorced congregants, many houses of worship now promote attendance in singles' groups, single-parent support groups, and support groups for divorced individuals; these groups are often open to both congregants and non-congregants.

During the early 1990s, the number of arsons directed at churches (particularly those with African-American congregations or female clergy), synagogues, and religious schools rose dramatically. In most cases, the culprits were never apprehended. In response to this alarming increase, President Clinton formed the National Church Arson Task Force, in cooperation with the Bureau of Alcohol, Tobacco and Firearms (ATF) and the Federal Bureau of Investigation (FBI), to help combat this problem by educating religious leaders on how to increase their premises' security, and encouraging community members to exercise increased vigilance and report any and all suspicious activities or individuals. Since the formation of this task force, the number of arrests and convictions of church arsonists has risen considerably. Much of this success has been credited to the work done by both the National Church Arson Task Force and its subsidiary, the National Arson Prevention Clearinghouse (part of the Federal Emergency Management Agency, FEMA), which provides free information on how to prevent church arsons. However, religious institutions continue to be the target of arson, as well as other hate crimes, such as vandalism, bombings, and random shootings.

Over the last decade of the 20th century, another disturbing trend has been that many religious denominations have experienced an increase in the number of claims of sexual misconduct on the part of clergy. Some of these allegations have been made by adult women against male clergy members; however, a large number of claims have been filed in recent years in which children are alleged to have been molested by adult religious leaders. Many times, these incidents are not reported until the victims have reached adulthood and do not feel as intimidated about speaking out against their alleged perpetrators. In many cases, psychological damage also results in victims, who often report feelings of depression, reduced self-esteem, and/or a loss of faith in their chosen religion as a result of having been abused by someone whom they were taught to admire and respect. When such incidents first began coming to light, the response of many religious institutions was to try to "sweep them under the rug" in order to avoid negative publicity. However, the tendency now seems to be to give the victims the benefit of the doubt. A growing number of religious institutions now have written protocols on how these types of allegations should be handled by administrative personnel. In some cases, huge settlements have been awarded in class action lawsuits, even when the accused clergy member was no longer affiliated with the house of worship where the abuse occurred.

For many individuals, houses of worship provide not only a place to celebrate and express their chosen faith, but a social community as well. Since religious beliefs tend to be passed from one generation to the next through families, there is little doubt that houses of worship will continue to be a vital part of the American cultural landscape. As they have in the past, they will continue to offer their members the opportunity to search for universal truths in an increasingly complex and technological society.

Since nearly every organized religion has its own association(s), it would be virtually impossible to list them all. Therefore, the

underwriter is encouraged to check the Internet for appropriate associations, or ask the insured which associations would be able to provide the most relevant information and assistance.

## MATERIALS AND EQUIPMENT

Non-denominational items: portable furniture (e.g., folding tables and chairs for use in reception halls); ornamental or religious artwork/artifacts (e.g., statues, paintings, etc.); various musical instruments and sheet music; public address system with microphones; religious texts; various food stuffs; linens; dishes, cookware, and utensils; food preparation and refrigeration equipment; janitorial supplies (e.g., mops, cleansers, brooms, pails, etc.); maintenance equipment (e.g., handheld tools, ladders, etc.); groundskeeping equipment (e.g., lawnmowers, weed wackers, etc.).

Items associated with specific religions: Torah(s); ark(s) in which Torahs are stored; Bibles; copies of the Koran; vestments (i.e., religious robes worn by clergy during services); silver, brass, gold, or gold-plated goblets, serving trays, hosts, crucifixes, and candlesticks; choral robes; incense burners; a manger set; a baptismal font; cushions or mats for congregants to sit on during services.

For insureds that maintain libraries, schools, or daycare centers on the premises, refer to those classifications for a more complete list of materials and equipment that would typically be found in such facilities.

Office equipment: computers, photocopiers, fax machines, telephones.

## NARRATIVE LINES OF LIABILITY

### *Automobile Liability*

Houses of worship will frequently have one or more automobiles for use by clergy or other staff members. Those that operate one or more buses for the purpose of group trips or school operations will face an increased exposure with the possibility of multiple claimants. In general, houses of worship will face a moderate Automobile Liability exposure.

What are the number, age, type, and condition of the insured's vehicles? Most houses of worship will have one or more automobiles for use by clergy members. Some may have one or more minivans, mini-buses, or full-size school buses. Since houses of worship often purchase used school buses to save money, their condition should be carefully assessed to assure that they are in good operating condition and meet all state inspection and federal safety requirements.

What are the ages, training, and experience levels of the insured's drivers? School bus drivers are required to hold a valid commercial driver's license (CDL) with the state in which they reside. If the insured employs bus drivers, do they hold a current CDL? Obtain certificates of insurance and MVRs on all drivers. Since the Fair Credit Reporting Act requires written permission from the driver to obtain MVRs, the insured should make obtaining this permission part of the hiring process. Does the insured employ any drivers under the age of 25? If so, a youthful operator exposure will exist.

Who owns the vehicles that are driven by the insured's workers? Vehicles may be owned by the individual congregation, by a guiding religious body (e.g., diocese, if one exists), or by the clergy members themselves. If personally owned vehicles are ever used for business-related travel, a nonowned vehicle exposure will exist. The underwriter should confirm the existence of underlying personal insurance at an acceptable limit. Does the insured have a driver safety training program in place?

What are the insured's radius of operations and frequency of travel? Most driving will be local, but occasional long distance travel may be required when attending conferences or retreats, or when taking group trips. Travel will occur daily, particularly for insureds that run school bus operations. Clergy may visit elderly or housebound congregants in their homes, hospitals, or nursing homes. Some clergy also provide ministering to inmates in nearby prisons. Clergy may travel off site to perform weddings, circumcisions, or to give benedictions at special ceremonies. Office workers may sometimes run errands for the insured. Jewish rabbis may travel to meat packing plants and other food and beverage manufacturers or processors to certify that kosher foods are being properly prepared. School students or other groups affiliated with the house of worship may ride on buses owned by the insured and operated by its drivers. For insureds that typically charter buses for group trips or contract out school bus operations, this exposure will be reduced. Refer to the Automobile Liability section of the Bus Operations - School classification for more information.

What are the hazards of typical routes? Since most travel will be local, drivers should be familiar with road conditions. Exposures will include traffic congestion, poor road conditions, and inclement weather. Hazards faced by bus drivers will also include dealing with discipline problems and time constraints. It is a positive underwriting sign if assigned seating and/or bus monitors are used on school buses to help bus drivers maintain discipline. What is the insured's policy regarding school closings or early dismissals during bad weather? Are



drivers ever required to operate vehicles during hours of darkness? The potential for reduced visibility and driver fatigue will be increased at such times.

What maintenance schedules are set for the insured's vehicles? The insured should contract out all vehicle maintenance and repair services. Employees should not be allowed to do repair work or assist in the repair of any vehicles. What are the qualifications of the insured's mechanics?

### ***General Liability: Premises and Operations***

Depending on the size of the congregation, visitors to houses of worship may be numerous. Many insureds actively strive to recruit new members for their congregations, and will have little if any security measures in place to screen individuals who wish to enter the facility. However, houses of worship pose few hazards to those that enter them; therefore, the General Liability exposure will be moderate. Facilities that are open daily to the public, conduct tours, and/or operate a daycare center, summer camp, or school on the premises will face an increased risk. (Such insureds affected may wish to cover daycare, camp, or school operations under a separate policy.)

What are the average and maximum number of visitors to the insured's premises daily? The number of visitors will vary greatly depending on the scope of services offered by the insured and whether or not the house of worship maintains an "open door" policy. Those that run daily soup kitchens, schools, summer camps, daycare centers, counseling centers, or offer historical tours will have a greater number of daily visitors. Those that do not maintain such operations will see the greatest number of visitors on weekends or religious holidays when services are held. Visitors will typically include congregants; attendees at weddings, funerals, or fundraising events; tour groups; homeless or indigent persons; tenants (if any) who maintain offices on the insured's premises; counseling patients; members of groups that meet on site; children attending classes or various other activities; and delivery personnel.

What is the layout of the insured's premises? While there are some common features that can be found in most houses of worship, key differences will exist depending on the particular religion with which the facility is associated. The most common elements include: a sanctuary (i.e., where the actual religious services are held); kitchen facilities; a reception hall or auditorium (with or without a stage); a lobby or vestibule at the main entrance; an altar or proscenium from which the religious leader conducts the services; administrative offices; conference rooms or classrooms; storage rooms; and restrooms. Depending on their individual needs, some houses of worship may also have: a baptismal font or baptistry (for full-immersion baptisms); a mikvah bath (i.e., a Jewish ritual bath); confessionals; a smaller chapel (separate from the main sanctuary); a music room for choir rehearsals; a choir loft; a balcony; an area where the religious leader prepares him/herself for services (sometimes called a "vestry"); burial crypts; a bell tower, minaret, or steeple; living quarters for the clergy; a daycare center; an elementary, middle, and/or high school; a library; and/or a gymnasium. The outdoor premises may also have an outdoor playground, and in some cases, a cemetery. Some houses of worship will have folding chairs or pews (i.e., long rows of seats where congregants sit during services), while others will place mats or cushions on the floor for worshippers to kneel or sit upon. For some insureds, male and female congregants may be required to sit in separate areas (e.g., on opposite sides of the room or with men on the first level and women in the balcony).

What are the insured's hours of operation? Each insured will establish its own hours, but most will be open for at least part of the day, seven days a week. Houses of worship will sometimes be open longer hours on days when other activities are scheduled, such as holiday services, weddings, funerals, or fundraising events, as well as occasional evenings to accommodate various evening activities (e.g., choir practice, non-profit group meetings, youth group meetings, etc.). Some houses of worship may keep their doors open to the general public 24 hours a day. For most houses of worship, the busiest time during the week will be on the weekends, since Friday, Saturday, or Sunday is the day when weekly services are held for Muslims, Jews, and Christians, respectively. Larger insureds may schedule several services at various times throughout the weekend in order to accommodate all of their congregants, while smaller insureds may offer only one service per week; others will hold religious services on a daily basis. For some insureds, administrative offices, counseling centers, soup kitchens, day camps (during the summer months), and daycare centers may remain open throughout the week with normal business hours, from 9 a.m. to 5 or 6 p.m., Monday through Friday. For insureds that operate a school on the premises, the school will most likely operate on a nine-month academic calendar (e.g., September - May), will open earlier than the administrative offices (e.g., 7 - 8 a.m.), and will release students in early or mid-afternoon. Some insureds may offer religious classes for students on weekends or on a daily basis after regular public school classes have dismissed.

For visitors to the insured's premises, slips, trips, and falls will present the main General Liability exposure. What is the level of housekeeping? Sanctuaries, soup kitchens, reception halls, and other areas to which visitors will have access should be well maintained and kept free of debris and clutter. Electrical, telephone, and microphone cords should be routed around walkways and doorways; where this is not possible, they should be securely taped down or covered with mats. It is a positive underwriting sign if the insured's religious leaders use walking (i.e., cordless) microphones whenever possible. What is the condition of the floor and floor coverings? Floors should be swept or vacuumed daily and worn, torn, or loose floor coverings repaired or replaced promptly. Restrooms that are open to the public should be cleaned and disinfected at least daily. Trash should not be allowed to accumulate and should be removed from the premises regularly. Some houses of worship, such as Buddhist temples, require individuals to remove their shoes before entering them. If this is the insured's practice, all shoes should be placed in a designated area to prevent visitors from tripping over them.

Where does the insured store items such as floor cushions or folding tables and chairs when they are not in use? Most insureds will have a separate storage room where such items are kept. However, for smaller sized facilities, the lack of adequate storage space may pose a problem. If there is no room for storing such items inside the main building itself, the addition of an outdoor storage shed may be advisable

since randomly stacked cushions or chairs may increase the likelihood of tripping incidents. What is the condition of the insured's furnishings? Some insureds may use folding chairs and/or tables for various events. The insured's furniture should be inspected periodically and repaired or replaced as necessary. Who is responsible for the maintenance and repair of the insured's furniture? Determine their reputation and qualifications. Some church pews will be equipped with kneelers (i.e., padded bars that flip down from the back of the pew) so that worshippers can kneel at appropriate times during the service. Kneelers should be flipped up when not in use to help reduce the possibility of people tripping over them. Is there adequate aisle space between pews?

Some houses of worship, such as Islamic mosques and Hindu temples, will not have built-in pews but will require congregants to sit on mats or cushions that have been placed on the floor. Where floor seating is the custom, are cushions or mats placed far enough apart to allow visitors to walk among them without tripping? Are any benches or chairs provided for the elderly or infirm?

Some insureds may occasionally hold indoor or outdoor rummage sales or bazaars where various types of goods will be sold. Does the insured sponsor such events? If so, sturdy tables and racks should be used for displaying merchandise. Are aisles sufficiently wide between fixtures to accommodate pedestrian traffic? Refer to the General Liability section of the Flea Markets and Farmers' Markets classification for more information.

Some houses of worship require the segregation of men and women during services, with women being seated in a separate section or balcony. In addition, some churches will have a choir loft (i.e., a small balcony in the back of a church where the choir and/or musical director/organist sit during services). All balconies, choir lofts, and stairways should be equipped with sturdy handrails. Are stairways leading to balconies or choir lofts covered with non-slip treads? While bell towers, steeples, and minarets are usually closed to the general public, some insureds may allow tour groups to go up into them; this practice should be discouraged.

Incidents have occurred where parts of buildings, such as roof tiles or pieces of masonry, became dislodged from above and fell to the ground, striking and injuring passersby who were standing or walking below. Regular inspections and proper building maintenance are essential loss control measures for this exposure. Determine who maintains the insured's buildings as well as their qualifications and experience. How often are roofs checked for loose tiles or masonry inspected for cracks? When problems are discovered, repairs should be made promptly. What is the insured's practice?

For many insureds, crowd control may be an important issue. Large numbers of visitors may assemble on the premises for religious services, particularly on holidays, or various special events. "Standing room only" crowds could present a substantial loss potential in the event of a fire and should be strongly discouraged. What are the insured's strategies for crowd control? Depending on the occasion, large crowds may gather in the insured's sanctuary, reception hall, gymnasium, auditorium, or in a temporary outdoor tent (e.g., for "tent revival" services, dances, bingo games, etc.). During such events, are any extra security measures taken, such as hiring security guards? Does the insured hire employees to serve as security guards, or do they contract with a service to provide guards? If they do contract out such work, hold-harmless agreements and evidence of insurance should be required. At any function where large crowds are anticipated, a public address system should be set up so that instructions can be heard by all in the event of an emergency. It is a positive underwriting sign if tickets are sold/distributed and/or multiple times are scheduled for popular events to avoid overcrowding. Have arrangements been made for the local police department to assist with traffic control if necessary?

Some events, such as weddings, carnivals, and revivals, may require the use of large outdoor tents, which are usually erected with ropes and stakes being used to support them. Visitors could possibly trip over the ropes and injure themselves. How experienced are the individuals who erect the tent(s)? It is a positive underwriting sign if the insured rents its tents for such events and the renter's employees assume responsibility for erecting them. If such is the case, are hold-harmless agreements signed? Before allowing visitors inside, all tents should be inspected by a qualified individual (i.e., fire marshal) to ensure that they meet state and local regulations regarding material and construction.

Some insureds may run soup kitchens for feeding homeless or indigent persons. Visitors should not be allowed to wander into food preparation areas unsupervised. Are "Authorized Personnel Only" signs posted at entrances to food preparation areas? (If congregants who have volunteered to prepare the meal were injured, they would be covered under Workers' Compensation.)

Insureds that maintain daycare centers, summer camps, before- and afterschool youth programs, and/or schools will face exposures that are typical for those types of operations. If indoor gymnasium facilities are on site, all athletic equipment should be in good working condition. Determine who maintains the insured's athletic equipment. Does the insured have an outdoor playground? A base surface that provides cushioning (e.g., wood chips, sand, or shredded rubber tires) is recommended to help reduce the possibility of injuries caused by slips, trips, or falls on the playground. There should be at least one adult supervising at all times whenever children are using athletic or playground equipment. Are all children's toys age-appropriate and approved by the Juvenile Products Manufacturers Association (JPMA)? Consult the General Liability section of the Daycare Centers, Camps - Day and Sleep-over, Schools - Elementary - Public and Private, and Schools - Secondary - Public and Private classifications for more information concerning these types of exposures.

Some houses of worship will sponsor group trips (which may involve occasional pilgrimages abroad) or host spiritual retreats at locations off site. Insureds could be held liable for incidents that occur under such circumstances, even if the property where the incident occurred is not owned by the insured. When group trips are taken, is the "buddy system" employed where individuals are paired with a "buddy" and are responsible for knowing their partner's whereabouts at all times? Where minor-aged travelers are involved, are a sufficient number of adult chaperones provided (e.g., one adult for every six children)? Are all children required to wear tags that state their group affiliation? It is a positive underwriting sign if all participants are required to sign a waiver/release form prior to going on any trips or off-site retreats. Travelers could also be injured in bus accidents; refer to the Automobile Liability section of this article for more information.

Some houses of worship will host carnivals on their property as fundraisers. The insured should always require evidence of the carnival operator's insurance and ask to be named as an additional insured. It is also recommended that a hold-harmless agreement be signed to protect the insured in the event of any losses resulting from the carnival operator's negligence. What are the reputation and loss history of the carnival operators? For more information, refer to the General Liability section of the Carnivals - Traveling classification.

Does the insured allow outside groups to use its meeting rooms? Some houses of worship allow local clubs and organizations (e.g., 12-step programs, girl and boy scouts, bridge clubs, etc.) to use their premises for meetings or social functions. If so, determine if any groups are permitted to use food preparation equipment (e.g., coffee makers, stoves, etc.). Are hold-harmless agreements signed that release the insured from any liability for injuries or accidents that might occur on the premises?

Does the insured ever host events (e.g., carnivals, weddings, bar/bat mitzvahs) at which alcoholic beverages are served or sold? If so, this will present a Host Liquor Liability exposure. Are proper age verification procedures followed at such events? This exposure will not apply to normal religious services where an alcoholic beverage (e.g., wine) may be served as part of the service since the amount imbibed in such situations is usually insignificant and will not lead to intoxication.

Some houses of worship practice full-immersion baptisms (i.e., when the participant is fully immersed in a baptismal pool), and some Jewish synagogues will have mikvah baths on the premises. Accidental drownings could occur. What measures does the insured have in place to help minimize such risks? Some baptismal pools (called a "baptistry" by certain denominations) will be raised and will require participant(s) to walk up steps to get to the pool and then climb down another set of built-in steps to immerse themselves in the water. However, mikvah baths and many baptismal pools will be built into the ground so that participants only have to walk down a few steps to stand in the water. If the insured has such a facility on site, is the pool equipped with sturdy handrails and stairs that have non-slip treads? What is the depth of the water? A depth of no more than 3 1/2 - 4 feet is recommended. Is there a minimum age at which persons can participate in full-immersion baptisms or mikvah baths? How many individuals are present at times when such ceremonies are performed? It is a positive underwriting sign if the clergy who oversee such rituals have received training in CPR and mouth-to-mouth resuscitation.

Since many houses of worship have an "open door" policy, they generally have little, if any, security measures in place to screen individuals who enter the facility. Although such incidents are rare, this type of policy has resulted in situations where congregants who were alone in the sanctuary were assaulted by an intruder(s), or where an armed person has walked into the building and opened fire on congregants who were participating in worship services. To reduce the possibility of violent activity occurring on their premises, insureds may wish to consider installing interior and exterior surveillance cameras. Larger insureds may face a greater challenge due to the fact that their total congregation could number in the hundreds or thousands, and many people will be entering the facility on a regular basis. How familiar are the insured's clergy with their congregants? It is a negative underwriting sign if the house of worship's doors are ever left unlocked while the building is unattended. Determine the insured's method of key distribution and control. Approximately how many individuals have keys to the insured's main offices or house of worship?

Some houses of worship may use animals, such as venomous snakes, during certain parts of their religious ceremonies. Incidents have occurred where participants in these ceremonies have been bitten by these animals. Does the insured ever use animals in any of its religious ceremonies? If so, how experienced are the individuals who handle them? Congregants who are not familiar with the animals should not be permitted to handle them. What is the insured's practice?

What is the condition of the outdoor premises? Outdoor stairways, sidewalks, and parking lots should be in good condition and free of cracks or potholes. Are any building entrances designed to be handicapped accessible? If the insured maintains a cemetery on the premises, who is responsible for maintaining this area? Grass should be mowed regularly, particularly around low headstones since visitors might trip over a grave marker that is hidden by tall grass. Have arrangements been made for the prompt removal of ice and snow from parking lots and sidewalks?

### ***Product Liability and Completed Operations***

The Product Liability and Completed Operations exposure for houses of worship will be slight. Some insureds will hold fundraising events, such as carnivals, raffles, suppers, bingo games, bake sales, or rummage sales. At events where attendees pay for food or other items, the insured could be held liable for resulting illnesses or injuries that were caused by their consumption or use.

Does the insured ever host events at which prepared foods are served or sold? If food is prepared by paid workers or volunteers on the insured's premises, it will most likely be held directly accountable should claims of food poisoning arise. However, claims arising from "pot luck" suppers where congregants bring food onto the premises that was prepared in their own homes are more likely to favor the insured. Catered events (e.g., wedding receptions, bar/bat mitzvahs, or funeral receptions) are the most favorable to the insured since the food is being prepared by a third party. Are hold-harmless agreements signed with all caterers?

Does the insured ever hold bake sales as part of its fundraising efforts? If so, local statutes often dictate how home-baked items should be packaged for sale (e.g., cookies, cupcakes, and brownies may have to be individually wrapped). Does the insured follow all applicable statutes when selling home-baked goods? Some insureds will also sell baked goods at bingo games, along with prepackaged foods, such as candy bars, sodas, and crackers. Does the insured sell any prepackaged food items on the premises? If so, determine the reputation of the vendor(s) that it deals with most frequently. It is advisable to sign hold-harmless agreements with all prepackaged food vendors.

Most items sold at rummage sales or bazaars (i.e., craft sales) are donated or handcrafted and are typical household items, such as dishes, clothing, and linens; such items should not pose any threat of serious bodily injury. However, before donated toys are put on display for sale, they should be checked for sharp edges, broken pieces, or small parts that may pose a choking hazard. Any toys that are in questionable condition should be thrown away rather than sold. Broken, chipped, or cracked dishware and glassware should also be discarded. What is the insured's practice?

If the insured hosts carnivals, check the reputation of the vendors and carnival operators with whom the insured deals most often. All items that are sold or given away as prizes should meet basic child safety requirements (e.g., no small parts that could cause choking, no



sharp edges, etc.). The house of worship should require evidence of the carnival operator's insurance and ask to be named as an additional insured. Are hold-harmless agreements signed?

## *Professional Liability*

There are two major exposures in this line of coverage - counseling services and sexual misconduct. Claims in these areas have historically resulted in costly settlements. Therefore, the Professional Liability exposure for houses of worship will be significant. If any of the house of worship's clergy perform circumcisions, this may pose an additional hazard. Insureds that operate a school or camp on the premises may wish to consider adding Directors' and Officers' Liability coverage.

What are the training, education, and experience of the insured's paid professionals? Most clergymen and women will have at least completed a bachelor's degree, although some religions will ordain individuals who only have a high school diploma. Some religions forbid the ordination of women as clergy. Many clergy members are graduates of a theological college or seminary, and some will hold a Master of Divinity or Doctor of Ministry degree. Some religions require their clergymen and women to undergo additional training that is geared toward their particular faith, such as Jewish rabbis and Catholic priests, who must successfully complete a four- to five-year seminary program. Most new clergy will start out in smaller houses of worship or as assistants to a more experienced cleric at a larger one, and will gradually work their way up to positions of greater responsibility. School teachers (not to be confused with religious education instructors) will most likely hold a bachelor's degree in their area of expertise, although they may or may not be state certified, depending on the insured's teaching requirements. For an in-depth discussion of Professional Liability as it relates specifically to teachers, refer to that section in both the Schools - Elementary - Public and Private and Schools - Secondary - Public and Private classifications.

What is the scope of duties performed by the insured's clergy member(s)? Although the required duties for clergy may vary from one congregation to another, there are some basic similarities that apply to virtually all religious denominations. Clerics officiate at religious services and special ceremonies (e.g., circumcisions, bar/bat mitzvahs, weddings, funerals, etc.), administer sacraments (e.g., baptism, holy communion, confirmation, etc.), deliver sermons, offer blessings at non-denominational ceremonies (e.g., graduations), lead worshippers in prayer, and read from sacred texts (e.g., the Bible, the Torah, the Koran). In addition, they often organize, supervise, and head educational programs, schools, or summer camps. They visit sick or bereaved persons to offer comfort, and counsel individuals and couples who are experiencing difficulties. They may also work to increase the congregation's size, solicit donations, and perform administrative office duties, such as supervising the work of other staff members and handling financial affairs. Clergy will usually work on weekends and holidays, frequently putting in more than 40 hours per week. Their ages will range from the mid-20s to 65 and older.

Claims have arisen from clients who have been counseled by clergy members for personal or marital problems and felt that their situation was worsened as a result of the advice they received. For example, in one notable case, a young man committed suicide and a claim resulted because his surviving family members maintained that the clergy member who was counseling him had caused his depression to worsen. If any of the insured's clergy (paid or unpaid) provides counseling services, either gratis or for a fee, what are their qualifications and educational background? Have they undergone any formal training in counseling techniques? It is a positive underwriting sign if the insured's clergy member(s) have been trained to recognize self-destructive or suicidal behaviors, and refer seriously depressed or suicidal individuals to a psychiatrist for more thorough evaluation and treatment. What is the insured's practice?

Sexual misconduct is another area of particular concern for houses of worship. Such instances generally fall within two areas: harassment of female congregants, and molesting of children. In the last decade of the 20th century, reported claims of this type increased dramatically. Many times, child molestation incidents have gone unreported until the victims have reached adulthood and feel less intimidated about speaking out against their alleged perpetrators. In some cases, claims of long-lasting psychological damage have also been made; victims of sexual misconduct by clergy members often report feelings of depression, reduced self-esteem, and/or a loss of faith in their chosen religion as a result of the abuse.

When such incidents first began coming to light, the response of many religious institutions was to try to "sweep them under the rug" in order to avoid negative publicity. However, the tendency today seems to be to give the victims the benefit of the doubt. A growing number of religious institutions now have written protocols on how these types of allegations should be handled by administrative personnel. As a result, many congregations are taking steps to protect their interests and ensure the moral character of all workers who have frequent contact with children, such as clergy, teachers, bus drivers, camp counselors, and daycare workers. Does the insured require and verify references on all of its paid or volunteer workers (e.g., religious education instructors, youth group leaders, camp counselors, daycare attendants, etc.) whose positions involve frequent contact with children? It is advisable to conduct a thorough background check, including a criminal history check, on all persons who are applying for such positions.

What is the insured's selection and/or hiring process for its religious leaders? Some religions, such as the Roman Catholic Church, assign clergy members to a particular congregation, and members have little influence over these decisions. Other houses of worship conduct a rigorous interview process with the congregation's guiding board, council, or vestry presiding; a "trial period" lasting for a week or more may also be part of this hiring process. Some insureds will require the entire congregation to vote on whether or not to accept a prospective candidate as their new religious leader. Still others will rely on the house of worship's leadership body to collectively decide on and appoint new leaders who are chosen from among the congregation; these individuals may or may not have undergone any prior formal training, but may receive training after they have accepted their post.

While the search is being conducted for a permanent leader, some congregations will hire an "interim" (i.e., a temporary cleric). Since the congregation is not intending to retain such individuals for a significant length of time, the insured may be less thorough in its

investigation of their background. However, in some cases, settlements have been awarded against the house of worship where an act of abuse occurred, even after the accused cleric was no longer affiliated with that congregation. Are background checks and interviews conducted on all applicants, regardless of how long they are supposed to work for the insured?

After the congregation has decided on a new religious leader, what is the length of the initial contract typically agreed to or signed by the insured? Written contracts are always preferable to verbal ones. Some insureds will sign an initial contract of only 6 to 12 months, and if at the end of that time they are satisfied with the religious leader's performance, subsequent contracts may be signed for longer periods of time. It is advisable to include a morals clause in any contracts between the house of worship and its full- or part-time clergymen and women. What is the insured's practice?

If the insured is a synagogue, does its rabbi perform circumcisions? In the Jewish religion, all male infants must undergo circumcision on the eighth day after their birth. This procedure must be performed by a mohel; a rabbi may or may not be a mohel, and not all mohels are necessarily rabbis. Mohels have received the requisite surgical and religious training to perform this rite, during which the child is also named and blessed. Some mohels may carry their own malpractice insurance. However, if the house of worship employs any rabbis who perform circumcisions, it may wish to provide this coverage on their behalf. What are the training and experience of all rabbis in the insured's employ who perform circumcisions?

Insureds that operate a school or camp on the premises may wish to consider adding Directors' and Officers' Liability coverage to protect them from possible claims of negligence on the part of principals, school administrators, or camp directors. What screening methods does the insured use when hiring such individuals? Are thorough background checks conducted, references consulted, and previous employment verified?

### ***Workers' Compensation***

In general, houses of worship pose few hazards to workers, although those that run daily soup kitchens or schools will face an increased risk due to the additional hazards posed by these operations. Coverage should be written to include non-paid, volunteer workers as well as paid workers. There will be a minor Workers' Compensation exposure for houses of worship.

How many workers does the insured employ, and what are their duties? The number of paid workers will vary, depending on the size of the insured's congregation and its annual operating budget. Those houses of worship that cannot afford a large staff of paid workers often rely to a large extent on the work of volunteers, most of whom are also congregants. Paid workers may include: religious leaders as well as any assistants or trainees, deacons (i.e., lay people who are granted the authority to perform certain clerical functions, such as giving communion; some of these individuals may be non-paid), an administrative assistant/office manager, maintenance and groundskeeping staff, general housekeepers, an organist, a choir director, daycare workers, teachers (non-religious), an accountant or bookkeeper, clerical staff, and bus drivers. Non-paid, volunteer workers may consist of council/board/vestry members (who may be elected to their posts by the congregation), lay ministers, religious education instructors (some of whom may be paid), librarians, cooks and servers (e.g., for soup kitchens and occasional fundraising "suppers"), teachers' aides, choir members, trip chaperones, and grounds "beautification" workers (who help maintain outdoor gardens, cemeteries, etc.). Some denominations, such as the Church of Jesus Christ of Latter Day Saints (i.e., the Mormons), do not pay any of their "workers," including their religious leaders; they operate with a staff that is comprised entirely of volunteers who may or may not hold an official "title."

What are the ages, experience, and training of the insured's paid workers and non-paid volunteers? The backgrounds, education, and experience of workers will vary greatly, depending on the scope of their duties. Most clergy will have at least completed a bachelor's degree, although some religions will ordain individuals who only have a high school diploma. Some religions forbid the ordination of women as clergy. Many clergy members are graduates of a theological college or seminary, and some will hold a Master of Divinity or Doctor of Ministry degree. Some religions require their clergymen and women to undergo additional training that is geared toward their particular faith, such as Jewish rabbis and Catholic priests, who must successfully complete a four- to five-year seminary program. Most new clergy will start out in smaller houses of worship or as assistants to a more experienced cleric at a larger house of worship, and will gradually work their way up to positions of greater responsibility. School teachers (not to be confused with religious education instructors) and librarians will most likely hold a bachelor's degree in their area of expertise, although they may or may not be state-certified, depending on the insured's requirements. Maintenance staff, cooks, groundskeepers, and office workers are likely to hold a high school diploma and may have also completed a vocational-technical program or earned a bachelor's degree in an appropriate field of study. Workers and volunteers will range in age from teenagers to retired senior citizens.

What is the layout of the insured's premises? While there are some common features that can be found in most houses of worship, key differences will exist depending on the particular religion with which the facility is associated. The common elements are: a sanctuary (i.e., where the actual religious services are held); kitchen facilities; a reception hall or auditorium (with or without a stage); a lobby or vestibule at the main entrance; an altar or proscenium from which the religious leader conducts the services; administrative offices; conference rooms or classrooms; storage rooms; and restrooms. Depending on their individual needs, some houses of worship may also have: a baptismal font or baptistry (for full-immersion baptisms); a mikvah bath (i.e., a Jewish ritual bath); confessionals; a smaller chapel (separate from the main sanctuary); a music room for choir rehearsals; a choir loft; a balcony; an area where the religious leader prepares him/herself for services (sometimes called a "vestry"); burial crypts; a bell tower, minaret, or steeple; living quarters for the clergy; a daycare center; an elementary, middle, and/or high school; a library; and/or a gymnasium. The outdoor premises may have an outdoor playground, and in some cases, a cemetery. Some houses of worship will have folding chairs or pews (i.e., long rows of seats where congregants sit during services), while

others will place mats or cushions on the floor where worshippers sit.

What are the insured's hours of operation? Each insured will establish its own hours, but most will be open for at least part of the day, seven days a week. Houses of worship will sometimes be open longer hours on days when other activities are scheduled, such as holiday services, weddings, funerals, or fundraising events, as well as occasional evenings to accommodate various evening activities (e.g., choir practice, non-profit group meetings, youth group meetings, etc.). Some insureds may keep their doors open to the general public 24 hours a day. For most houses of worship, the busiest time during the week will be on the weekends, since Friday, Saturday, or Sunday is the day when weekly services are held for Muslims, Jews, and Christians, respectively. Larger insureds may schedule several services at various times throughout the weekend, while smaller insureds may offer only one service per week; others will hold religious services on a daily basis. For some insureds, administrative offices, counseling centers, soup kitchens, day camps (during the summer months), and daycare centers may remain open throughout the week with normal business hours, from 9 a.m. to 5 or 6 p.m., Monday through Friday. For insureds that operate a school on the premises, the school will most likely operate on a nine-month academic calendar (e.g., September - May), will open earlier than the administrative offices (e.g., 7 - 8 a.m.), and will release students in early or mid-afternoon. Some insureds may offer classes for students on weekends or on a daily basis after regular public school classes have dismissed. It is important to note that many clergy are "on call" 24 hours a day, 7 days a week, whether at the house of worship itself or while off site attending to the needs of the congregation and/or its individual members.

Slips, trips, and falls will present the greatest Workers' Compensation exposures. What is the level of housekeeping on the premises? Sanctuaries, soup kitchens, reception halls, and office areas should be well maintained and free of debris and clutter. Electrical, telephone, and microphone cords should be routed around walkways and doorways; where this is not possible, they should be securely taped down or covered with mats. Whenever possible, the religious leader(s) should use cordless microphones during services to reduce the likelihood of tripping over tangled cords. What is the condition of the floor and floor coverings? Floors should be swept or vacuumed daily and worn, torn, or loose floor coverings should be repaired or replaced promptly. Is trash removed on a regular basis? Is there adequate aisle space between pews (if used) and desks in office or classroom areas? Some houses of worship, such as Buddhist temples, require individuals to remove their shoes before entering them. If this is the insured's practice, all shoes should be placed in a designated area to prevent workers from tripping over them.

Some insureds may occasionally hold indoor or outdoor rummage sales or bazaars where various types of goods will be sold. Does the insured sponsor such events? If so, sturdy tables and racks should be used for displaying merchandise. Are aisles sufficiently wide between fixtures to accommodate pedestrian traffic? Consult the Workers' Compensation section of the Flea Markets and Farmers' Markets classification for additional information.

Maintenance workers and cleaning personnel could experience electrical shock from the use of handheld power tools or electrically powered vacuum cleaners and floor waxers; religious leaders and teachers may also use microphones, movie or slide projectors, or other video equipment when making presentations. Frayed wires or power cords could cause electrical shocks. Is all electrically powered equipment properly grounded, NRTL-listed, and equipped with emergency shutoffs? Power tools should also be equipped with appropriate safety guards. Is the insured in compliance with OSHA standards 1910.242, Hand and Portable Power Tools, General?

Maintenance workers may need to use ladders when replacing overhead lighting fixtures, or stand on scaffolds when performing repairs to the building's exterior; falls could occur. All ladders should have rubberized treads and scaffolds should be solidly constructed; the insured may wish to contract out the construction of scaffolds to a qualified specialist. Does the insured comply with OSHA standards 1910.25, Portable Wood Ladders, 1910.26, Portable Metal Ladders, and 1910.28, Safety Requirements for Scaffolding?

Housekeepers may be exposed to harsh cleaning agents (e.g., ammonia, silver polish, wood polish removers, etc.) that could cause skin irritations, such as dermatitis (i.e., inflammation of the skin), or breathing problems. Is the insured in compliance with OSHA standards 1910.138, Hand Protection and 1910.134, Respiratory Protection whenever harsh cleaning agents or known skin irritants are being used?

Some churches will have a balcony, bell tower, minaret, or choir loft (i.e., a small balcony in the back of a church where the choir and/or musical director/organist sit during services). Are stairways leading to such structures covered with non-slip treads and equipped with sturdy handrails? Determine who is allowed access to these areas. How frequently are these parts of the building inspected for structural integrity? Elevated, open areas where workers or volunteers may have to stand (e.g., to ring the bells, or to sing in the choir) should be constructed with railings that are at least waist-high to prevent possible falls from these structures. Some insureds may have these parts of the facility sealed off due to infestation problems (e.g., birds, bats, mice, etc.). If this is the case, what measures have been taken to prevent pests from spreading to other parts of the building? Does the insured contract out pest control services with a reputable outfit?

Burns, scalding, or lacerations could result from the use of food preparation equipment in kitchen areas. Workers may be exposed to heated surfaces (e.g., ovens, grills, stovetops) or hot liquids (e.g., hot soup or coffee), as well as sharp edges from knives, slicers, or food processors. What precautions have been taken to prevent burning or scalding incidents in these areas? The use of potholders when handling hot cooking utensils, pots, or pans should be strongly encouraged. Sharp instruments should be handled with extreme care. New kitchen workers should be properly supervised by a more experienced employee until they have learned the scope of their duties. What is the insured's practice?

Back injuries may result from two possible areas, improper lifting methods and bell ringing. The lifting exposure will be more of a risk for workers at Jewish synagogues where copies of the Torah may weigh 20 pounds or more. These religious texts are laboriously hand-copied onto large scrolls of paper that are stored in an ark at the front of the sanctuary. Rabbis and cantors must lift the Torahs in and out of the arks using great care so as not to damage them in any way. Are the insured's rabbis and cantors instructed in proper lifting methods? Although most church bells are now rung electronically, some church bells still need to be rung manually. Bell ringers at churches may also experience back injuries from improperly pulling on the rope that causes the church's bell to ring. Depending on their size, church bells can be extremely heavy; for some, it may take nearly the full body weight of an adult person pulling on the rope to make the bell swing. Are bell ringers instructed in how to ring the church bells with the least amount of strain to back and shoulder muscles?



Bell ringers may also be subject to hearing loss. Workers who are exposed to noise levels at or above 85 dB should be given annual audiometric examinations and NIOSH-approved hearing protection devices if requested. Workers who are exposed to noise levels above 90 dB must be issued and required to wear hearing protection devices. Does the insured conduct annual audiometric examinations on workers who are exposed to loud noise? The insured should be in compliance with OSHA standard 1910.95, Occupational Noise Exposure. It is a positive underwriting sign if the insured has bells that are operated via a remote control panel.

Clergymen or women who minister to prison inmates will face the risk of being assaulted. If the insured's clergy visits prisons, is a warden or guard present in the room or stationed just outside the door for the duration of all individual consultations or group meetings? Closed-circuit surveillance cameras should be in place in rooms where meetings are held between clergy members and inmates. Determine the extent of security measures designed to protect visitors at any prison(s) that the insured's clergy regularly visits.

Religious education instructors and schoolteachers for those insureds that maintain such operations will face the potential of being assaulted by students or being injured while trying to break up a fight between students. Have these employees been trained in conflict resolution methods as well as how to administer basic restraining holds? For more information on this exposure, refer to the Workers' Compensation section of the Schools - Secondary - Public and Private classification.

Rabbis must sometimes travel to meat packing facilities or other food or beverage processing plants to certify that kosher food or beverage preparation methods are being used and to provide a blessing upon these foods or beverages. They will face the types of hazards that are typical for such facilities. Are rabbis accompanied at all times by an experienced employee of the food or beverage processing company when visiting such plants? For more information on the types of exposures faced by visitors to these facilities, consult the General Liability section of the Meat Packing Plants, Pickle Processing Plants, Cheese Manufacturing, and Bottling - Soft Drinks classifications.

Office workers may experience eye strain or repetitive motion injuries, such as carpal tunnel syndrome, from prolonged work on computers and/or word processors. It is advisable to have them look away from the screen and focus on distant objects from time to time, and to have them take a 15-minute break every 3 hours. Does the insured follow ANSI standard ANSI/HFS 100-1988, which provides ergonomic design guidelines for visual displays, keyboards, and workstations?

Clergy may sustain injuries from automobile accidents since they may be frequently on the road ministering to congregants off site. If the insured employs its own bus drivers, these workers will also face an increased risk of being injured in motor vehicle accidents. Refer to the Automobile Liability section of this classification for more information on loss control measures for this exposure.

## *Crime*

There will be a large amount of cash on hand at times due to collections that may be taken during services, at fundraising events, or at events for which an admission is charged. Most insureds deal strictly with cash or checks, which makes them more vulnerable to theft. Valuable religious artifacts, such as goblets, paintings, smaller sculptures, or religious texts, may also be attractive to thieves. An employee dishonesty exposure may also exist. As a result of these factors, the Crime exposure for houses of worship will be significant. Due to the fact that they tend to be sparsely furnished and will have less cash on hand, mosques will face a reduced exposure.

What are the average and maximum amounts of cash on the premises daily? Larger insureds may collect thousands of dollars in donations (typically made in the form of cash or personal checks). For insureds that take up collections during each religious service, the amount of cash on hand will be increased at such times. Some houses of worship may accept credit card payments for school tuition or daycare fees. At many houses of worship, congregants will personally hand in or mail in personal checks on a monthly, quarterly, bi-annual, or annual basis to pay their pledges, tithes, or dues. All checks should be stamped "For Deposit Only" immediately upon receipt. Are employees trained in proper credit card verification procedures? All checks, credit card receipts, and petty cash should be stored in a tool-, torch-, and explosion-resistant, NRTL-listed, time- delay safe until they can be deposited. Since many services are held on weekends when banks are typically closed, insureds may not be able to deposit funds until the banks reopen for business on Monday. It is a positive underwriting sign if the insured makes off-hours deposits using an external depository at its chosen financial institution.

Some insureds may have "poor boxes" situated somewhere in their sanctuary; congregants and visitors can drop change or bills into a slot at the top of the box. Since poor boxes will have some cash in them every day, their presence will create an additional Crime exposure. If the insured has one or more poor boxes, how often are they emptied, and are they padlocked to deter would-be thieves from breaking into them?

For many insureds, the presence of valuable sacramental objects, religious artifacts, and/or sacred texts will be as large of an exposure as the amount of cash on hand. Some items may be comprised of precious metals (e.g., silver, gold, etc.) while others will be valuable simply because of their rarity and uniqueness (e.g., hand-copied Torah scrolls). In most Christian churches, such items are typically stored in a vestry room (i.e., the room where the cleric prepares him or herself for the service). When not being used, these items should be kept in a secure location, such as a safe that is connected to an alarm system, or in locked cabinets with access limited to a few authorized individuals. They should never be left unattended in sanctuaries between services. Many Jewish synagogues have experienced problems with theft of Torahs. These are generally stored in an ark located at the front of the sanctuary, which should be kept locked during off hours. Key control is an essential loss control measure. Insureds that have experienced problems with such thefts in the past may wish to install surveillance cameras at the front of the sanctuary to assist police in the apprehension of thieves.

Hindu temples will have statues of gods and goddesses that are frequently adorned with items of clothing or jewelry that worshippers have placed there to honor them. These statues may be carved of marble or stone, but are adorned with actual swatches of fabric, bracelets, necklaces, and tiaras. Smaller items could easily be pocketed and carried off by thieves without anyone noticing. Valuable paintings may



also be hung on walls inside houses of worship. Two effective loss control measures for this exposure would be the installation of alarms on all valuable paintings as well as the strategic placement of security cameras around the premises, particularly in areas where valuable artifacts are situated. Are any additional security measures taken during religious holidays when attendance at services is likely to be increased? The insured may wish to hire security guards during such times or request additional police patrols.

An employee dishonesty exposure may exist. Careful screening of all paid and non-paid workers who will be handling funds can help to reduce this exposure. Are all references and previous employment verified and background checks conducted? The insured should perform periodic unannounced audits. Is more than one person responsible for handling the insured's financial matters? How much direct control does the insured's clergy have over its operating budget? It is a positive underwriting sign if the insured's leadership council, board, or vestry helps oversee the congregation's budget and assists in decision-making whenever major expenditures are being considered. For some insureds, the annual operating budget may be partially or completely determined by an external party, such as a diocese or the organizational body for that particular denomination. If this is the case, determine who is responsible for allocating the insured's allotted funds.

What is the level of security on the premises? Are the grounds well lit at night, or have motion-sensitive lights been installed around the exterior of the building? The insured may wish to erect perimeter fencing around schoolyards, playgrounds, or cemeteries with "No Trespassing" signs prominently displayed. If perimeter fencing is erected, one of an open design (e.g., chain link) is recommended so that police can have an unobstructed view of the facility on drive-by patrols. Determine the insured's loss history. Some insureds may wish to install internal and external closed-circuit surveillance cameras or hire security personnel to patrol the premises during off hours, although the latter option may be financially unfeasible for some insureds due to budget constraints. Is the facility connected to a central-station alarm monitoring system? Doors should be equipped with double-cylinder, deadbolt locks, and windows should be equipped with tamperproof locks. Determine who has access to the insured's building(s) during off hours. Is any part of the facility ever left unlocked while unattended?

Determine the location and response time of the local police department.

### ***Fire and E.C.: Property***

The values exposed to loss in houses of worship will be considerable, and may include valuable religious artifacts or immovable objects, such as a pipe organ. Potential ignition sources will be numerous, including open flames from candles, arson, and lightning that is attracted to taller parts of the structure, such as bell towers, steeples, and spires. All of these factors make the Fire and E.C. exposure for houses of worship serious.

What are the age, type, and condition of the insured's building(s)? While some houses of worship may be well over a hundred years old, others may be quite modern in both construction and design. Some will be massive in size, taking up an entire city block, while others may be approximately the size of a one-room schoolhouse. It is noteworthy that the open construction of many houses of worship can contribute to a rapid fire spread.

What is the layout of the insured's premises? While there are some common features that can be found in most houses of worship, key differences will exist depending on the particular religion with which the facility is associated. The most common elements include: a sanctuary (i.e., where the actual religious services are held); kitchen facilities; a reception hall or auditorium (with or without a stage); a lobby or vestibule at the main entrance; an altar or proscenium from which the religious leader conducts the services; administrative offices; conference rooms or classrooms; storage rooms; and restrooms. Depending on their individual needs, some houses of worship may also have: a baptismal font or baptistry (for full-immersion baptisms); a mikvah bath (i.e., a Jewish ritual bath); confessionals; a smaller chapel (separate from the main sanctuary); a music room for choir rehearsals; a choir loft; a balcony; an area where the religious leader prepares him/herself for services (sometimes called a "vestry"); burial crypts; a bell tower, minaret, or steeple; living quarters for the religious leader(s); a daycare center; an elementary, middle, and/or high school; a library; and/or a gymnasium. Some houses of worship will have folding chairs or pews (i.e., long rows of seats where congregants sit during services), while others will place mats or cushions on the floor where worshippers sit.

Houses of worship will have a number of potential ignition sources. These will include: candles or incense that may be used during religious services, lightning strikes, faulty wiring, furnaces and boilers, ovens and stoves, lighting fixtures, and smoking. In addition, fires at houses of worship may be caused by the actions of arsonists or vandals.

For many insureds, candles and/or incense are used during religious services. They may be handheld or placed into candlesticks or holders. Some churches will have votive racks (i.e., racks of votive candles that are lit individually to offer a prayer for someone) and these candles will stay lit throughout most of the day. Synagogues are required to maintain an "eternal flame" in front of the ark(s) that holds the Torah scrolls. Some churches and synagogues have replaced the traditional votive holders and eternal flames with "electric candles" that look like a candlestick but have a flame-shaped light bulb instead of an open flame.

Does the insured ever use lit candles or incense as part of its religious services? During Hindu services, for example, a lit candle is passed among the congregants. If such items are typically used, determine who is allowed to handle them and how many are lit during each service. Is that number ever increased for holiday services, or on other occasions, such as weddings or funerals? All wall-mounted or free-standing fixtures that hold lit candles or burning incense should be solidly constructed and well-balanced to avoid tipping. Are lit candles ever left unattended? This practice should be strongly discouraged.

Lightning is another hazard that particularly affects houses of worship since many will be situated in open, isolated areas or have a

steeple, dome, minaret, bell tower, or spire(s) as part of their architectural design. Any part of the structure that rises above surrounding structures or that is comprised of steel or other metal will attract lightning. Insureds with such structures should be safeguarded by a lightning protection system, such as a lightning rod that runs unbroken into the ground and is attached to rods that are situated at least 8 - 10 feet underground. If any of the insured's buildings have architecture that poses a lightning risk, have lightning rods been attached to these parts of the structure?

Faulty wiring and lighting fixtures are other possible ignition sources. Is the insured's electrical power supply adequate to meet its needs? Some houses of worship will be antiquated structures and may have been rewired at some point; determine if this is the case. Is all wiring in compliance with NFPA 70, National Electrical Code and routinely inspected by a licensed electrician? An improperly designed electrical system could cause fires if the load is too heavy for the system. Larger insureds may have high intensity lighting fixtures (similar to spotlights used in theatres) so that the cleric who is performing the service can be seen by all. Determine the experience of the individuals who maintain and operate these lighting fixtures. Are they ever left on when the building is unattended? This practice should be discouraged as they could overheat and possibly start a fire.

Furnaces and boilers pose another fire threat. Have all furnaces been installed according to manufacturer's specifications and local building codes? Boilers should be separated from the rest of the facility by masonry or a noncombustible enclosure to reduce the possibility of fire spread. All heating units should be inspected at least annually by a qualified outside contractor. What is the insured's practice? Larger insureds may wish to consider a Boiler and Machinery policy as well, depending on their needs.

An additional ignition source for some insureds will be cooking equipment. Determine the age, type, and condition of all food preparation equipment on the premises. Electric stoves, ovens, and grills are preferable to gas appliances since they do not have open flames. Refer to the Fire and E.C. section of the Restaurants classification for more information on this exposure.

Does the insured permit smoking on the premises? If smoking is permitted, is it restricted to certain areas? Self-closing, fire-resistant containers should be provided in all areas where smoking is allowed, and "No Smoking" signs should be posted in all areas where smoking is prohibited. Insureds with schools on the premises will face an increased risk due to students smoking in lavatories. If the insured has a school on site, how frequently are student lavatories monitored throughout the day? Refer to the Fire and E.C. section of the Schools - Secondary - Public and Private classification for more information.

What hazards are posed by adjacent facilities? While many houses of worship are freestanding structures, others may share walls with adjacent structures. Some insureds may have separate parts of their own facility, such as daycare centers, schools, administrative offices, storage sheds, garages, a chapel, or religious leaders' living facilities, attached or adjacent to the main building. Are all adjacent facilities separated by a firewall that extends to the ceiling?

What is the insured's fire load? The fire load for houses of worship will typically include furniture, paper, trash, linens, cushions or floor mats, robes, various cleaning or polishing agents, books, and in some cases, a pipe organ that has been built into the structure itself. The load will be increased for insureds that maintain a library or operate a school(s) on the premises.

Good housekeeping practices can be an effective loss control measure. Are flammable substances (e.g., gasoline used in lawnmowers, cleaning agents, wood polishes) stored at safe distances from hot surfaces and/or open flames? A well-organized, locked storage room is preferred. Are rags that have been tainted with flammable substances kept in self-closing metal containers until they can be properly disposed of? Trash should be removed daily, particularly in kitchen areas, and aisles and hallways should be kept free of clutter and debris. For insureds that operate a library, school, or daycare facility on their premises, refer to the Fire and E.C. section of the appropriate classification for additional loss control measures.

For insureds that maintain a library on the premises or that store multiple copies of books used by congregants during services (e.g., prayer books, hymnals, etc.), where and how are books stored? Metal bookshelves are preferable to wooden ones since they will not burn as readily in a fire. Is all shelving positioned at safe distances from heat sources, including heating ducts, hot water pipes, or high-heat lighting fixtures? Shelves that reach too close to the ceiling may hamper the effectiveness of the insured's sprinkler system.

Where and how are items such as folding tables and chairs, floor mats, seat cushions, or choir robes stored when not in use? Depending on their setup, many insureds will have a separate storage room or walk-in closet where such items can be neatly stacked or hung. It is a positive underwriting sign if the insured uses metal folding chairs since these will not burn as readily as wooden ones. For smaller insureds, lack of storage space may be a problem. If there is no storage room inside the main building itself, the addition of an outdoor storage shed for holding such items may be advisable.

What are the average and maximum values exposed to loss? The values exposed to loss will include religious artifacts, sacred texts (e.g., Bibles, Torah scrolls, the Koran), musical instruments, and stained glass windows, all of which will be discussed under Inland Marine. Valuable papers and records, such as financial records, baptism, marriage, and burial or cemetery records, will also be covered under Inland Marine. For some insureds, a library collection and/or built-in pipe organ are valuable items that may also be exposed to loss.

What are the age, type, and condition of the insured's fire detection and suppression system? It is recommended that the insured have an overhead sprinkler system installed. In rooms where valuable artwork or sacred texts are stored or displayed, additional measures may be necessary to protect these items from water damage in the event that the sprinkler system is employed. Annually tagged, Class ABC fire extinguishers should be located throughout the premises, especially in kitchen areas. Are employees trained in the proper operation of fire extinguishers and informed of their location? Although the open construction of many houses of worship can contribute to rapid fire spread, the use of fire resistant curtains and carpeting can help to minimize this risk. Is the insured in compliance with NFPA 912, Fire Protection in Places of Worship?

Has the insured participated in any pre-fire planning? Regular fire drills should be conducted, particularly for those insureds with daycare centers, day camps, or schools on the premises. How often is the insured's evacuation plan practiced and updated? Are signs posted in highly visible locations stating the suggested evacuation procedures and showing the most expedient exit routes? Determine the location and response time of the local fire department.

Houses of worship can be a frequent target of "hate crimes," such as arson, vandalism, and bombings; fires are often the consequence of such nefarious activities. Arson can be particularly problematic for houses of worship, and the resulting property losses can be substantial due to the valuable items they may contain. Most arson fires are set at night, so the installation of flood lights or motion-sensitive lights around the building's exterior is strongly recommended. Key access should also be strictly controlled. Who has access to the insured's facility during off hours? Oftentimes, vandalism takes the form of graffiti with derogatory slurs, slogans, or symbols, and the desecration of gravesites in cemeteries. What is the level of security on the premises? Insureds may wish to request random police patrols and should keep shrubbery trimmed and debris cleared away from the building so that officers can have an unobstructed view of the premises. If perimeter fencing is erected, one of an open design (e.g., chain link) is recommended for the same reason. Have "No Trespassing" signs been posted on any exterior fencing? Determine the insured's loss history. Houses of worship that have experienced recurrent problems with vandalism may wish to install internal and external closed-circuit surveillance cameras or hire security personnel to patrol the premises during off hours, although the latter option may be financially unfeasible for some insureds due to budget constraints. Is the facility connected to a central-station alarm monitoring system? Doors should be equipped with double-cylinder, deadbolt locks, and windows should be equipped with tamperproof locks to discourage trespassers.

### ***Business Interruption***

Since there is no peak season for houses of worship (with the exception of annual holidays), and they do not manufacture products for sale, the Business Interruption exposure will be minimal. However, insureds that operate a daycare center, summer camp, or school on the premises are likely to face an increased exposure since these facilities generate a source of income that may be lost if relocation is not deemed possible.

Are the insured's premises owned or leased? Typically, a house of worship will either be owned by the individual congregation or by its guiding organizational body, such as a Roman Catholic diocese. Is the insured more dependent on its location or reputation? Although houses of worship with historical significance may attract visitors from greater distances, most insureds' congregations will be comprised of local residents who attend because the house of worship is of their chosen faith and is conveniently situated. Therefore, most insureds will choose to rebuild in the event of a loss. Houses of worship that operate a school, daycare center, or summer camp on the premises may experience a greater loss in revenue until rebuilding is completed due to lost tuition payments.

What is the availability of replacement space? Since congregations often strive to maintain friendly relations with neighboring houses of worship (even if they are of different denominations), procuring an alternate location at which to hold services should not prove difficult. Most likely, a neighboring house of worship or a school with an auditorium would be willing to alter its schedule and provide the necessary space to accommodate additional services for the insured's congregation. However, Extra Expense coverage may be required if the temporary facility would request payment for the use of space. Does the insured have a contingency plan in place?

Could the insured continue operations while repairs were being made to the premises? If services ceased altogether, congregants might start attending a different house of worship, become comfortable there, and fail to return once rebuilding was finished. If a loss occurred during summer months or in southern climates, it may be possible to conduct religious services in an outdoor tent. Some daily operations, however, such as the running of a daycare center, may have to be temporarily discontinued depending on the extent of damage to the facility. Counseling services could be continued out of a basic office set-up, which should not be difficult to locate.

For houses of worship that operate a counseling center, daycare, camp, or school on the premises, how would a loss affect their ability to continue these operations? Fees or tuition payments may have to be wholly or partially refunded, and individuals could develop loyalties to an alternate institution before the insured was able to reopen its facility. How quickly could an alternate facility for use as a counseling center, daycare, camp, or school be located? Does the insured have a contingency plan in place? Refer to the appropriate classifications' Business Interruption sections for additional loss control measures.

### ***Inland Marine***

Many houses of worship will have valuable art objects and/or hand-copied or artistically crafted editions of sacred written works, such as Bibles, Torahs, and the Koran, which will be covered by a Fine Arts Floater. Musical instruments, such as pianos, guitars and movable organs may also be on hand. Coverage for valuable papers and records, groundskeeping equipment, and electronic data processing (EDP) equipment may be required. Overall, the Inland Marine exposure for houses of worship will be moderate.

Some sacred texts can be quite valuable, and in some cases, irreplaceable, (e.g., Torahs in Jewish synagogues that are each meticulously hand-copied and may be centuries old). Other works of art, such as statues, candlesticks, goblets, stained glass windows, and paintings, can also be found in houses of worship. Although some underwriters may choose to include these items (along with library collections) as specially defined property under the Fire and E.C. portion of the insured's policy, art objects and sacred written works can be covered by a Fine Arts Floater under Inland Marine. The value of such items should be carefully determined. Larger pieces (e.g., statues) will be more vulnerable to acts of vandalism than theft, due to their excessive size and weight. Objects made of valuable metals (e.g., gold or silver) should be stored in a safe when they are not being used as part of a religious ceremony. Where this is not possible, they should be kept in a

secure location with key control strictly enforced and access limited to authorized personnel. What is the insured's policy?

A Musical Instrument Floater may be necessary since many insureds will have at least one organ or piano on the premises. Other musical instruments commonly owned by houses of worship may include but are not limited to: guitars, drum sets, and various other stringed, brass, or woodwind instruments. Larger instruments are unlikely to be stolen due to their excessive size and weight. However, smaller pieces may be subject to theft. Have all valuable instruments been etched with identification numbers to assist in their recovery if they are lost or stolen? Where are such items stored when not in use? A locked storage cabinet with access restricted to authorized personnel is recommended. It is noteworthy that some churches will have pipe organs built into their internal architecture; these are considered special property and should be covered as such under a Fire and E.C. policy.

Most insureds will have basic groundskeeping equipment, such as a lawn mower or weed wackers, as well as some handheld power tools and possibly a floor waxing machine. These items should be covered under an Equipment Floater. Where are such items stored when not in use? A locked storage shed is advisable with access limited to authorized personnel only.

Some insureds may have speakers or musicians who make special appearances. How often does the insured host such events? A Bailee policy is advisable to cover the exhibits, equipment, and/or musical instruments of guest speakers or performers. Are hold-harmless agreements signed with these individuals? This coverage would also protect temporary displays that are on loan from other institutions or individuals.

Many houses of worship maintain records of important events, such as marriages, births, baptisms, bar/bat mitzvahs, and funerals. Financial records are also kept, as are student files for insureds that operate schools. Valuable Papers and Records coverage is advisable to protect these items. What is the insured's practice of recordkeeping? All important documentation should be kept in an NRTL-listed, fire-resistant safe. Are copies of these documents kept off premises in a similar type of safe?

Most houses of worship will have at least a few computers for managing their offices, maintaining correspondence, and tracking financial records. However, no specialized software would be required. What are the number, age, type, and value of the insured's computers? Have identification numbers been permanently etched on all of them? If important information is kept on computer disks, backup disks should also be kept off premises. While many insureds may choose to cover their data processing equipment under a combination of Boiler and Machinery and Property policies, an EDP policy may still be necessary.

An Outdoor Sign Floater may be necessary. If the insured has a sign, what is its type and condition? Outdoor signs are subject to damage from wind and vandalism. Is the sign freestanding or securely attached to the building?

## UNDERWRITER'S CHECKLIST

- ☐ If the insured operates a school on site, does it maintain a fleet of buses?
- ☐ At events where large crowds are anticipated, such as carnivals and revivals, what crowd control strategies are employed? Are outdoor tents ever used?
- ☐ Does the insured ever host events at which prepared foods are served or sold?
- ☐ What is the scope of duties performed by the insured's clergy? If counseling services are offered, how much formal training have they received in this area?
- ☐ What is the insured's hiring process for its religious leaders? Are they required to undergo a trial period before any long-term contracts are signed?
- ☐ Are kitchen facilities located on the premises? If so, who is allowed to use these facilities?
- ☐ Are rabbis ever required to travel to food processing plants to certify kosher preparation methods?
- ☐ What is the approximate value of religious artifacts or artwork that is housed on the premises? What security measures are in place to protect these items from being stolen?
- ☐ What is the insured's method of key distribution and control?
- ☐ Does the insured burn candles or incense during any of its religious services? Is the building ever left unattended while candles or incense are still burning?
- ☐ Are steeples, domes, spires, minarets, or bell towers equipped with lightning rods?
- ☐ If the insured has a cemetery, is it surrounded by perimeter fencing?