TOP 10 RISK MANAGEMENT TIPS FOR CHURCH PLANTERS

GuideStone has partnered with hundreds of church plants over the years, guiding them in establishing safe, secure spaces to worship and serve. Here are the top 10 risk management tips we share with everyone planting a new church:

1. **Create Policies To Protect:** Church planters often host activities to generate excitement, which can come with some risk. Having policies and procedures in place — such as facility use agreements and participant agreements — is a vital risk management tool that clearly outlines who bears responsibility in each situation.

2. **Be Prepared for Accidents:** They happen even in small churches. A general liability policy is a must to protect against bodily injury claims and shows your commitment to do the right thing.

3. **Care for the Children:** Policies and procedures to protect children are a must. Learn the risks and assure that every worker submits an application and undergoes a screening that includes background checks. Train your workers and establish the two-adult rule for all interactions with children.

4. **Protect Your Lay Leaders:** Your elders, deacons and trustees risk their own assets and reputation to serve the church. Protect them directors' and officers' liability coverage.

5. **Cover Your Rented Building:** If you rent a building for services and modify it, you need leasehold/tenants' improvements coverage to recoup your improvement costs in case of a loss. Also, consider coverage for items kept at a rented facility or maintained elsewhere and transported during the week.

6. **Defend Your People:** Understand your basic policy regarding the defense of employees and volunteers. You may want to provide additional coverage to protect your people.

7. **Worship Safely in Homes:** House churches present risks to both the homeowners and your ministry. Ask yourself: "If someone got hurt here today, who is responsible for that?"

8. **Be Road Ready:** Volunteers often drive their personal vehicles for church events. Buying non-owned auto insurance is an inexpensive way to protect your ministry.

9. **Guard Your Online Presence:** Cybersecurity is an issue churches must manage, too. Use reliable software to protect yourself and adopt policies and procedures to guide you in handling a data breach.

10. **Partner With an Expert:** Talk to Christian insurance experts about what you do and let them guide you. There are church-specific and inexpensive policies for church planters that provide excellent coverage solutions and great peace of mind as you grow.

Visit *GuideStone.Org/ChurchPlantResources* **to access all the free resources designed specifically for church planters and their teams.**

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