



A list of best practices for loss prevention to help United Mutual agent partners and members identify the most common hazards that Places of Worship face every day.

Offered through

Places of Worship

Best Practices



- ☐ Since most Places of Worship are occupied infrequently, consider installing a combination of smoke, heat, carbon monoxide, water leak and security systems.

- ☐ All systems should be monitored by a qualified central station monitoring company to provide early detection and warning to emergency responders and key personnel.



- ☐ Consider installing fixed fire suppression systems in kitchen exhaust hoods — maintain regular professional cleaning of ductwork, etc. If any greasy cooking is occurring, it is likely that fire controls will be necessary.



- ☐ Board oversight should make provisions for “rainy-day” accounts that look to fund active building maintenance programs such as roofing, stained glass window preservation, electrical, heating, air conditioning, and plumbing systems, as they require large sums of capital for proper upkeep of all facilities.

- ☐ Employ multiple members to collect and count offerings.
- ☐ Bank drops should be completed as soon as practical using different people from week to week with discreet handling of funds, i.e., not in an apparent money or bank bag.
- ☐ Require board(s) approval of disbursements over a set dollar amount.
- ☐ Require at least two signatures on checks.

- ☐ Reconciling of accounts by someone other than those handling monies.
- ☐ Consider limiting full-time personnel (pastors, secretaries, administrators, etc.) vacation to one week at a time. Mail pick-up or sorting tasks should be completed by a number of different personnel.
- ☐ Consider acquiring financial bonding of key employees.
- ☐ Address concerns for programs such as pastoral counseling, nurseries (church members only), youth programs, Vacation Bible School, playground equipment and transportation (whether by owned vehicles or member vehicles) through program development and controls.
- ☐ With active shooter risks, Places of Worship need to develop programming and measures to counteract being a soft target. Best programs include working with local law enforcement and insurers to develop a security response protocol to respond to active threats, including but not limited to the following:

1. *Assignment of Responsibilities*
2. *Alerting of Law Enforcement Duties*
3. *Lock-Down Procedures and Times*
4. *Protection, Evacuation, Gathering Places and Safe Room Assignments*

