Abuse Prevention & Your Insurance Provider

Questions Every Church Should Ask

Your insurance provider can be an important partner in your church's abuse prevention efforts, but only if you know what your policy requires. Churches may agree to specific safety practices as a condition of coverage, such as background checks, written policies, training, or other preventive measures. Requirements can vary by policy and provider, so don't assume - ask. Use these questions to start a conversation with your church's insurance agent or carrier and make sure you understand both your prevention responsibilities and what to do when a concern arises.

---

1. KNOW YOUR COVERAGE

□ Does our current policy include coverage for abuse? (sometimes called sexual abuse and molestation - SAAM - coverage).

_____

□ Are there separate limits, exclusions, deductibles, or conditions associated with this coverage?

_____

□ Who is covered under the policy: employees, volunteers, ministry leaders, board members, students serving with minors, etc.?

_____

□ Are there ministry activities or situations that require additional coverage, such as camps, overnight events, transportation, counseling, or off-site activities?

_____

2. KNOW WHAT YOUR POLICY REQUIRES

□ What abuse prevention practices are we required to maintain as a condition of our coverage?

_____

□ How often must background checks be renewed? _____

□ What does you expect to see included in our written abuse prevention policies?

_____

□ Does our carrier require or recommend specific policies, such as a two-adult rule, bathroom procedures, check-in/check-out procedures, transportation guidelines, or electronic communication boundaries?

_____

KNOW WHAT YOUR POLICY REQUIRES (CONT.)

□ Is abuse prevention training required? Who must complete it, what must it include, and how often must it be renewed?

_____

□ What documentation should we maintain to demonstrate that we are following these requirements?

_____

□ Have any of these requirements changed since our policy was issued or last renewed?

_____

3. KNOW WHAT TO DO WHEN THERE IS A CONCERN

□ If we make a report of suspected abuse to law enforcement or child protective services, when are we required to notify our insurance provider?

_____

□ Who should make that notification, and who at the insurance company should be contacted?

_____

□ What information or documentation will the insurance company need from us?

_____

□ Are there things we should—or should not—do following a report that could affect our coverage or the handling of a future claim?

_____

□ What should we do if we learn about an allegation involving a current or former employee or volunteer, even if the alleged incident happened years ago?

_____

4. ASK ABOUT KNOWN SEX OFFENDERS

□ Are we required to notify our insurance provider if we learn that a registered sex offender is attending or wants to attend our church?

_____

□ Does our policy place any restrictions or requirements on that individual's participation?

_____

□ Does our carrier require a written agreement, supervision plan, designated service time, restricted access, or other safeguards?

_____

□ Are there circumstances in which allowing a known offender to attend or participate could affect our coverage?

_____

BEFORE YOU HANG UP...

Ask your agent or carrier:
"Is there anything else related to sexual abuse prevention, reporting, or response that our policy requires us to do in order to maintain our coverage?"

Then ask them to provide those requirements in writing and keep that documentation with your church's insurance and abuse prevention records.

An insurance policy is only one piece of a comprehensive abuse prevention plan. Churches need to understand what they have agreed to do. Review your requirements regularly, document your practices, and include your insurance provider in your church's abuse prevention conversation.

Your insurance provider's requirements may represent only the minimum practices necessary to maintain coverage. Just because a safety practice isn't required by your insurer doesn't mean your church shouldn't do it. Build your abuse prevention system around what best protects children and vulnerable people, not simply what is required for coverage!

This resource is intended for educational purposes and is not legal or insurance advice. Coverage, reporting requirements, and policy conditions vary. Churches should consult their insurance provider and qualified legal counsel regarding their specific circumstances.