

# Resilient Ministry™

Practical risk management guidance to help today's  
Christian churches, schools, colleges, and camps thrive.

## THIS IS HOW A CHURCH BURNS DOWN

Featured Article  
pg. 2

### *Also in this issue:*

A Revealing Look at Kidnap &  
Ransom Insurance pg. 6

Eyes on the Future: Seeing and  
Protecting Every Child pg. 8

Shepherding Seniors  
with Grace pg. 10

 **Brotherhood  
Mutual.**





# THIS IS HOW A CHURCH BURNS DOWN

## **Beware the gift that's not a gift.**

*A generous couple donated a new freezer for their church's fellowship hall. The lights dimmed briefly when a volunteer first plugged in the freezer, but no one in the kitchen thought twice about it—nor did anyone consider if the 55-year-old wiring could handle the electrical load. The freezer was working just fine. Until it didn't. Weeks later in the overnight hours, the outlet exploded and sparked a fire in a nearby mop. The fire quickly engulfed the building.*

**Electrical fires often are a combination of human error and neglect—and nearly all are preventable.**

A working light switch isn't always an indication of a healthy electrical system. A "safe" space heater doesn't exist. And just because an extension cord has multiple outlets doesn't mean it's safe to use all of them at once.

### “Don’t use this anymore.”

When Brad Chikowski, a risk control specialist for Brotherhood Mutual, performs routine, on-site risk assessments, he’s not expecting to find anything out of the ordinary, but it’s his job to look. It’s his job to help keep ministries safe.

One of the items on his to-check list is the electrical panel. And that’s where he started during one church’s inspection. There, he encountered an all-too-familiar sight: the panel had duct tape over one breaker labeled, “Don’t use this anymore.”

“I asked the pastor about it,” said Chikowski. “He told me that the outlets associated with that breaker kept tripping, so they thought it best to turn it off.” And that set off every red flag in Chikowski’s mind. It’s not a safety plan—it’s a disaster waiting to happen.

### Smells, sparks, and signs you shouldn’t ignore.

Electricity is easy to ignore—until it stops working. If an outlet powers an appliance, then it’s good to go. If an outlet doesn’t work, then you might tell others not to use it, or you tape a little sign to the wall. In extreme cases, you might label a breaker in the electrical panel as ‘bad.’

“I’ve seen some crazy things with electrical panels, things I knew for certain would burn down the building if not addressed,” said Chikowski.

In fact, along with frequent circuit breaker trips, the following are all early warning signs that a building has an electrical problem:

- Flickering or dimming of lights
- Buzzing, crackling, humming, or loud “pops”
- Burning or smoky smells (the familiar electrical smell)
- Warm or discolored outlets and switches
- Sparks when plugging in a device
- Evidence of rodent activity near wires

### Who’s watching your wires?

Your electrical system snakes all throughout your building and its health requires intentional action. Chikowski recommends that all ministries take this one small, but important step today: *determine who’s responsible for electrical safety in your building.*

If you don’t know the answer, that’s where your plan should start. Here are the next steps:

**Get a professional inspection.** A licensed electrician can spot hazards and recommend practical solutions—not just costly upgrades—to help avoid costly fires that disrupt your ministry.

- Licensing matters—a lot. Only a locally licensed electrician can ensure the work meets current code and permitting requirements.
- Get a second or third opinion—to help avoid being underquoted or overquoted.
- Talk with the folks in the **Brotherhood Mutual Risk Control Department**—they help customers find local resources, make safety recommendations, and help determine whether specific components of an electrical system are out of date or are no longer acceptable by code. They also can pair you with free Brotherhood Mutual online training courses to improve safety practices.

*Send an email to [riskcontrol@brotherhoodmutual.com](mailto:riskcontrol@brotherhoodmutual.com).*

**Complete annual inspections** that include visually checking for frayed or damaged wiring and proper grounding of electrical systems. If adding a large appliance or even a building addition, have an electrician check for wire compatibility.

### Keep fire suppression equipment in key areas.

Purchase models that meet NFPA recommendations and local fire codes. Train staff and frequent volunteers how to use them.

**Trim your trees.** Trees touching power lines can cause surges, flickering lights, and power outages. An arborist can help ensure your trees are safely trimmed and maintained to prevent these issues.

*continued...*

outlet sparks -  
Don't use!



this is where  
preventable  
fires start...

**Outdated wiring**—Wiring in older buildings may not be capable of handling the electrical demands of modern appliances and devices. Particularly susceptible to overheating are knob and tube wiring, commonly found in pre-1950 buildings, and aluminum wiring, common in buildings from the mid-1960s to the mid-1970s.

*Do some detective work.* Check when your building was constructed. Then, have a licensed electrician inspect the wiring and help you create a plan to reduce your fire risk.

**Overloaded power strips/extension cords**—Plugging too many devices—like a coffee maker and a space heater—into a single power strip, using power strips that lack built-in circuit breakers, and “daisy chaining” multiple power strips or extension cords can generate excess heat, deteriorate insulation, and ignite surrounding materials.

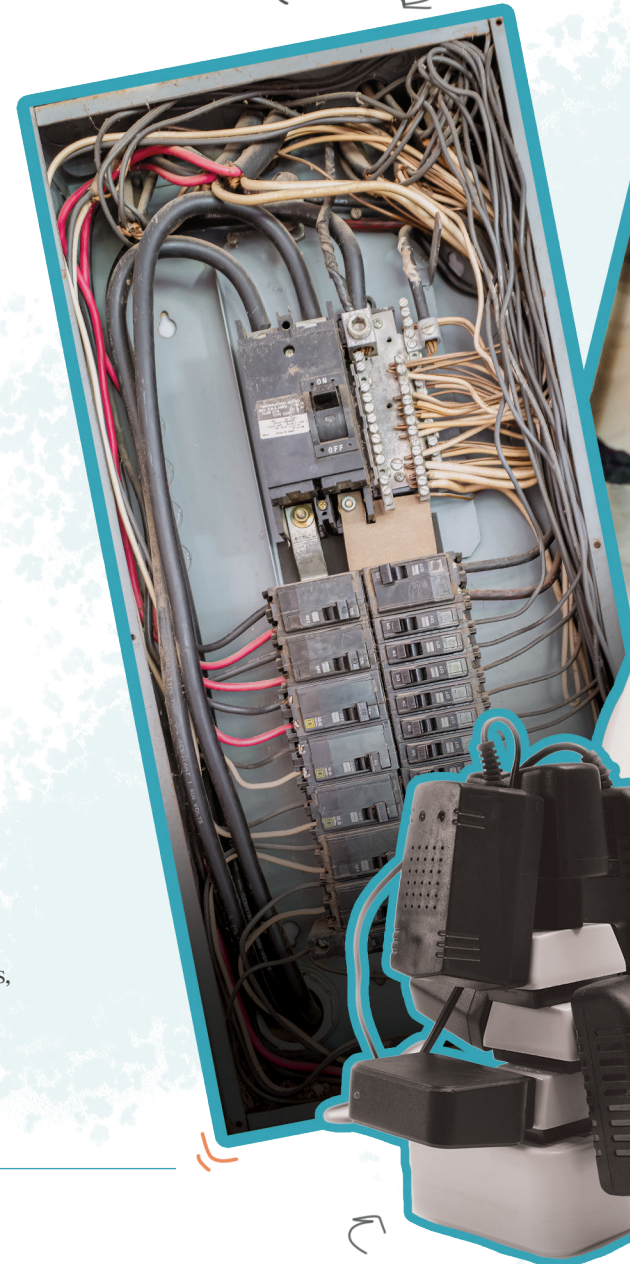
*Reduce the risk of overload.* Inventory each outlet and what’s plugged

into it. Make sure you’re using a UL listed surge protector power strip to safeguard against voltage spikes. Surge protectors can wear out due to normal voltage variations, so replace occasionally. If severe weather is on the way, consider unplugging power strips to protect equipment and reduce the risk of fires.

**Fuse boxes & circuit breakers**—Fire risk increases for older buildings that still use **fuse boxes**. Fuses are designed to break when overloaded, but excessive current flow, faulty or oversized fuses, or lack of maintenance can create sparks that ignite nearby materials. A **circuit breaker box** uses breakers that “trip” and are then reset. Worn-out or malfunctioning **circuit breakers** may fail to trip when necessary and overheat.

*Call in an expert.* A licensed electrician can assess whether your system meets current electrical codes, recommend safer alternatives, and test your breakers to ensure they’re working properly.

Faulty  
electrical  
panels



Overloaded  
powerstrips





Smells like  
it's burning,  
but works  
OK.

**Short circuits, electrical arcing, deterioration of insulation**—If a live wire contacts a neutral or ground wire, it can produce sparks, extreme heat, or electrical arcs. Old or damaged insulation increases the likelihood of fires.

*Start here.* A licensed electrician can locate hidden hazards behind your walls and ceiling, and repair or replace damaged wiring before it leads to a fire.

**Improper use of space heaters**—When a space heater causes a fire, it's often because it was placed too close to flammable materials, old or damaged, plugged into a power strip or extension cord, or left unattended or while sleeping.

*Create a zone.* Keep your space heater in a 3-foot clear zone. Place it on a hard, flat, nonflammable surface, avoiding carpet, rugs, and curtains. Plug it directly into the wall. Only use space heaters with a UL or ETL mark and that feature tip-over shutoff.

**Lack of surge protectors**—Power surges from lightning or faulty wiring can overload breaker boxes and even power strips, causing fires.

*Here's a fix:* Install a whole-building surge protector at your breaker box to absorb and redirect sudden voltage spikes. It helps reduce fires by keeping electricity from overloading circuits, overheating wires, and damaging sensitive electronics. 🛡️

OUCH!  
too close

#### **Addressing the overconfident maintenance guy.**

It's not easy to turn down a volunteer or a staff member who isn't a currently licensed electrician that's offered to "fix" an electrical issue—but it's possible to be gentle in your response.

Here's a suggestion: "Thank you very much. Policies, compliance, and education are constantly changing. If you're not taking part in continuing education, then you may not be up to date."



# A Revealing Look at Kidnap & Ransom Insurance

“If someone you know and love is missing or being held for ransom, wouldn't you do everything you could to get them home safely?”

*We don't pay ransom, and besides, we're not going anywhere that's risky.*

“It's a common response many ministries have at the mention of kidnap and ransom insurance,” noted Tyler Ward, one of the mission specialists for Brotherhood Mutual. His experience as a pastor and mission worker has taught him the reality of how grave emergency situations can be.

He offers a thought-provoking reply, “If someone you know and love is missing or being held for ransom, wouldn't you do everything you could to get them home safely?”

## Right Coverage, Wrong Name

While the term “kidnap and ransom” might suggest a narrow focus, these policies offer a holistic approach to security, covering a wide range of scenarios like extortion, hijacking, disappearance, child abduction, and other security-related incidents that can upend a mission team. **“It's critical to manage the physical, emotional, reputational, and financial risks of your mission travelers,”** said Ward. It's why he recommends careful planning and a kidnap & ransom policy.

Kidnap and Ransom insurance (K&R), is a specialized policy designed to protect individuals and organizations from the financial and emotional fallout of many different issues that can come with mission work.

From churches to mission sending organizations and even schools, it offers critical protection for various emergency situations.

## Expert Help During Crisis

When things go sideways, a K&R policy provides a critical lifeline to a team of experts who can handle logistics and communication.

“One of the biggest benefits with a policy is access to in-country specialists who can help navigate crisis situations,” noted Ward.

These experts provide consultation and guidance during security-related incidents, ensuring that your ministry is well-prepared to handle emergencies and evacuate personnel safely and efficiently.

Engaging a response team can sometimes be the most expensive part of a crisis. “Hiring a specialist is costly. One ministry I helped had a \$60,000 bill just for the security response. They were glad they had purchased a \$1,400 K&R policy,” said Ward.

K&R  
coverage is  
more than  
a name





## Key Components of K&R coverage

**Ransom Coverage:** One of the primary features of K&R insurance is ransom coverage. This policy reimburses the ransom amount paid upfront to secure the release of a kidnapped individual. "Churches almost always say they have a policy that they won't pay ransom. The reality is that you'll do what you can to make sure your people come home," said Ward.

**Liability Coverage:** Protects the organization from lawsuits that may arise from incidents during mission trips. For example, if a family sues the church for allowing their loved

one to go on a mission trip where they were kidnapped and killed, the policy helps cover defense costs and damages, up to \$1 million.

**Disappearance Coverage:** If someone disappears during a mission trip, who would be your first call? A K&R policy provides access to a global team of security experts who can guide the response. This consultation alone can cost between \$500 to \$1,000 per hour.

**Extortion/Hijacking:** Helps provide reimbursement for expenses related to paying a ransom as a condition of not carrying out threats to hurt, kill,

or abduct your people, or to damage or pollute your property.

**Enhanced Security Evacuation:** For ministries with either short-term travelers or long-term in-country missionaries, this feature helps with the logistics and costs of evacuating from a country in case of an emergency.

**Wrongful Detention:** If a ministry member is wrongfully detained by local police or other government officials, a K&R policy would help by providing legal assistance and support to secure the mission worker's release. 🙏

Kidnap and Ransom coverage is underwritten by other insurance carriers and sold through Brotherhood Works Insurance Services, LLC, a subsidiary of Brotherhood Mutual Insurance Company. The coverage descriptions provided are intended to help ministry leaders better understand coverages that may be available to them. They do not provide insurance coverage of any kind, nor do they modify the terms of any policy. All coverages are subject to conditions, coverage limits, limitations, and exclusions. For complete insurance coverage details, please refer to actual policy documents. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event. Some coverages may not be available in all states.



# Eyes on the Future: Seeing and Protecting Every Child

A formal abuse prevention document establishes a culture of safety and accountability with a written record of policies, practices, guidelines, and procedures designed to protect the vulnerable.

It's the call no ministry leader wants to get—that a church employee or volunteer has been accused of sexually abusing a child.

As you focus on staying connected with your people, you must also remember to protect them. Unfortunately, predators see churches as an easy target, taking advantage of situations like volunteer turnover, lax screening measures, delayed training, loss of supervisory staff, or the natural tendency for believers to trust others.

There's a heightened legal duty when you're ministering to children. "This duty exists regardless of where children's ministry takes place—whether it's in-person at church, off campus, or via online or web platforms," noted Kyle Johnson, corporate counsel at Brotherhood Mutual.

That's why it's important to acknowledge and plan for the possibility that child sexual abuse could happen at your ministry.

## Critical Areas to Address in Your Written Child Protection Policy

In a season of constant change, it's more important than ever to ensure your ministry is following its policies and procedures—especially when it comes to staff and volunteers who work with children.

"Ministries tend to do a good job in understanding basic procedures to screen out predators. But screening alone isn't enough," said Steve Case, vice president and general counsel at Brotherhood Mutual.

Make sure your child abuse prevention plan addresses the following areas:

**1. Six-month rule**—A requirement that individuals interested in volunteering with children attend your church for at least six months.

**2. Strengthen screening processes**—Everyone working with the vulnerable—both paid and volunteer—should be screened, even if you know them well. Unless a sexual predator has been previously convicted, the individual most likely won't show up on a criminal background check. That's why you need a multilayered screening process that includes four essential elements:

1. Written application
2. Personal interview
3. Background check
4. Reference check

**When doing a background check**, you'll want to work with a reputable provider to do a national criminal record check and a local background check. Brotherhood Mutual recommends MinistryDefender Solutions for background checks. Plus, you can add real-time arrest notifications. They also have an automated reference check system that enables candidates to drive their own reference checks. This saves ministry leaders hours of work and frustration, especially with high-rotation areas of ministry.





**3. Training and education**—Educate anyone who will be working with children 17 years and younger in your ministry. Have training in place that empowers your volunteers and employees to recognize the signs of predatory and grooming behaviors. Check out MinistryDefender Solutions for abuse prevention training.

### Be Seen Seeing

**Begin your supervision plan**—Good supervision helps to deter abuse. The goal is to prevent situations that leave one employee or volunteer alone with minors in rooms, vehicles, restrooms, or via technology. Ideally, ministries should have procedures in place to avoid, or at least limit, opportunities for one-on-one interaction between adult employees or volunteers and minors. A “Two-Adult Rule” or “Rule of Three” could help your ministry meet this standard.

**Two-Adult Rule**—“The two-adult rule is the gold standard for child supervision. The rule requires that two screened and unrelated adults be present at every function and in each classroom (Sunday school), vehicle, or other enclosed area during all activities involving children, youth, or vulnerable adults,” said Johnson.

This rule creates accountability that helps prevent and deter misconduct. It also helps reduce the ability for anyone to make a false accusation against the volunteer or employee.

**Rule of Three**—When the two adult rule can’t be supported, we recommend the rule of three, which requires at least three individuals to be present in each enclosed area, with at least one being a screened adult employee or volunteer. When applying the rule of three, ministries should consider the child’s age and mental capacity, ensuring that children are at least 5 years old.

*Note: Some states have additional requirements for supervision.*

### See Something, Say Something: Mandatory Reporting

Your ministry’s written plan should include internal and external procedures for reporting child abuse and neglect. Every state has its own mandatory reporting requirements, and an observation from your employees and volunteers during your activities might trigger these requirements. Written procedures help satisfy state requirements and direct staff if they suspect a child might be the victim of abuse or neglect.

### Shielding the Future: Key Insurance and Legal Essentials

When seeking sexual abuse and misconduct coverage, it is helpful to share your ministry’s written abuse prevention policies and procedures with the insurance company. These policies should apply to all activities and events involving children, youth, or vulnerable adults.

Consider taking an inventory of all your activities to help make sure that your ministry’s policies address all potential exposures. “Children’s programming and youth ministry activities might quickly come to mind, but think about policies addressing youth sports, vacation Bible school, special needs ministry, or other less frequent activities involving minors,” noted Case.

Even the best prevention measures do not totally eliminate the risk of abuse. You can protect your ministry by working with your insurance company to make sure you have the right coverages in place.

Check to make sure your ministry has liability insurance that covers not only claims of child sexual abuse, but also sexual misconduct and harassment. If your ministry is named as part of a civil lawsuit, sexual abuse and misconduct insurance can help you hire an attorney to defend the ministry and provide money to pay for a court judgment or settlement.

“Litigation almost always includes the organization that the predator used to gain access to children either as an employee, volunteer, teacher, or coach, for example,” mentioned Johnson.

### Care and Support for Survivors

In addition to causing immediate physical harm, the trauma of abuse can inflict devastating, life-long effects. The child can benefit from immediate counseling from a professional that specializes in this area.

Ask how your insurance company can assist you in caring for someone who is a victim of child sexual abuse. Are there funds available so you can offer outside counseling services?

Why is offering outside providers for counseling often a good idea? Even if your ministry staff have specialized training in this area, depending on the situation, trying to provide this support in-house may not be appropriate if the abuse was sustained in the church or the allegations involve a church leader, employee, or volunteer.

Abuse that occurs within a ministry setting can cause overwhelming obstacles to the child’s overall faith development as well as trust issues regarding church. The way you respond can have a direct impact on both and can be a tangible demonstration of your ministry’s commitment to protecting the minors in your care. 🙏





## Elder Care: Shepherding Seniors with Grace

Ministering to the elderly within your congregation is a God-honoring way to care for them as they age. Whether you serve adults through hospital visitation, visiting shut-ins, or creating a space within your ministry's building, careful planning and forethought can help reduce liability and promote a safe and successful elder care ministry.

### It Takes a Select Few

Before starting an elder care ministry, think about the staff and volunteers who will help bring the ministry to fruition. Make sure the individuals you choose to represent your ministry are trustworthy and qualified to work in an adult care ministry. Caring for elders can be challenging and stressful, especially if they suffer from cognitive decline.

"We look for people who have a heart to serve the elderly and who are willing to serve consistently," said Scott Davis, community care pastor at Grabill Missionary Church in Indiana. "We also perform background checks and training, especially for anyone who drives our bus," he added.

Screening your employees and volunteers should be a priority before starting an elder care ministry. Not only should you perform a background screening for a criminal past, but you should make sure workers have the disposition to safely work with those who may need more care or who may have mental health challenges.

After selecting your ministry staff and volunteers, make sure they have the necessary training to carry out the jobs they will be doing for your adult care ministry. Training may involve the operation of a handicap accessible van, use of wheelchair restraints, learning CPR, and more.

### Not Your Typical Sunday Drive

Whenever you're transporting someone as part of your ministry (church van ministry, doctor appointments, grocery store trips, etc.), careful driver screening is essential. You need to be confident that you are retaining good, qualified drivers to transport people on behalf of your ministry. Ask these four important questions as part of the screening process:

#### 1. What is the candidate's driving record?

A candidate's driving record will expose any suspensions, citations, or other violations.

#### 2. Does the candidate have the proper license?

This is especially important if your ministry worker will potentially be driving any buses or large vans. Most states require the driver to have a commercial drivers' license (CDL) when driving such vehicles if they hold more than 14 passengers.





### 3. Should you consider the candidate's age?

According to the National Safety Council, drivers under the age of 21 or over 65 are the two groups with the highest crash rates. Before implementing age restrictions, check with a local attorney to ensure that such restrictions won't create age discrimination issues with respect to older drivers.

### 4. Can the candidate safely operate the type of vehicle required for your ministry?

Some adult care ministries require drivers to operate handicap or wheelchair accessible vans. Make sure that your driving candidate has the proper training and experience to operate the appropriate vehicles for your ministry.

### Give People a Lift

Driving congregants to church comes with some liability risk.

If you're picking up people in wheelchairs or walkers, falls are a major risk. "Our bus has an ADA lift, so when we pick up someone who uses a walker, we ask them to get into a wheelchair so we can safely load them on the bus," noted Roger Schwartz, a deacon and co-leader of the elder care program at Grabill Missionary Church. And when they arrive at your church, it may be safer to have them stay in the wheelchair until they are back home.

### Address Safety and Security Liability Risks

It's also important to make sure your ministry has the appropriate insurance coverage when adding this type of ministry. "We worked closely with our Lightwell insurance advisor who made sure we were covered for our liability risks," said Davis.

If your adult care ministry involves the transportation of individuals or if you plan to operate the ministry out of your church or other parts of the property you own or maintain, you'll need to address several liability exposures.

"If your building has known safety issues that remain unfixed, you could be held liable if someone falls or injures themselves. Make sure you address trip hazards, install handrails, and provide adequate lighting. The same can be true if a staff or volunteer worker operates

a vehicle that's deemed unsafe," stated Marv Miller, president of Lightwell Insurance Advisors of Indiana.

If you live in an area that gets snow and ice, it's especially important to make sure your parking lots and entrances are clear.

Additionally, buildings that you make available for these ministries should be equipped with wheelchair ramps, accessible restrooms, and other related safety features.

"We have an accessible parking area next to the building and it doesn't have curbs. It's just a gentle transition, which removes a potential trip hazard," noted Davis.

### Carefully Consider Supervision Exposures to Protect Participants and Workers

If your ministry provides care or supervision of someone with Alzheimer's or dementia, or other physically healthy but mentally compromised individuals, give special consideration to the following safeguards:

- **Assign Multiple Workers**

Assign at least two workers per room or area when supervising others. This practice provides backup assistance whenever an unexpected situation arises and one of the workers steps in to help. It also provides a witness in the event of an injury or accident.

- **Educate and Support Your Staff and Volunteers**

Be sure to not only provide education and support for your ministry's clients, but also for your workers and volunteers. Studies show that those who provide care to mentally disabled individuals often experience increased stress, anxiety, depression, and other forms of mental health issues themselves.

- **Dealing with Anger or Aggression**

Adults living with age-related medical or mental conditions can sometimes become angry. Anger can come on suddenly and may or may not have an external trigger. Whenever safety becomes a concern, it's best to call 911 for assistance. Some things that can help restore calm include playing relaxing music, distracting the individual by playing a game or shifting to a different activity, or simply taking a break. 🚫

### Reporting Elder Abuse and Neglect

**Elder abuse and neglect is an increasing problem, with nearly 1 in 10 Americans aged 60 and older experiencing abuse, neglect, or exploitation.\*** As ministries seek to provide spiritual and physical care for a growing elderly population, it's important to know how to report suspected elder abuse.

"Every state has different laws, so take the time to research your state's laws or work with an attorney to ensure compliance. Your written abuse prevention plan should include both internal and external procedures," noted Charles Hedman, associate corporate counsel with Brotherhood Mutual.

Check your state's adult protective services webpage for information about who must report, how to report, and additional information.

\*Source: U.S. Department of Justice. (2014). The Elder Justice Roadmap. <https://www.justice.gov/file/852856/download>. Accessed April 2025.





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### Resilient Ministry Routing List

- ☐ Pastor
- ☐ Administrators
- ☐ Office Staff
- ☐ Board Members
- ☐ Facilities Team
- ☐ Other

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*Resilient Ministry* is a magazine created for churches, schools, colleges, camps, and related ministries.

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RM37-1

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