

Good Insurance Questions to Ask

Many church workers assume adequate insurance coverage is in place. It is recommended that you do not rely on second hand information. Consider going to the source and directly contact your insurance provider. And consider making the contact now before an incident occurs. Below are good questions to have the answers to. Protect yourself, your church staff, your volunteers, your students, and your congregation.

1. Who do I ask when I have questions about the church's insurance coverage?
2. Does the congregation have more than one insurance carrier? (on-site, off-site, transportation, etc...)
3. Who is the insurance provider (carrier)?
4. What is the name and contact information of the assigned agent?
5. What is the insurance policy or identification number?
6. What coverage does the congregational policy provide for paid staff members?
7. What coverage does the congregational policy provide for volunteers?
8. What type of paperwork does the carrier require the congregation keep on file for staff members? For volunteers?
9. Does the insurance carrier require background checks on volunteers? If so, do the background checks need to include fingerprinting? Does the insurance company have a recommended list of background check providers?
10. Does the insurance company have Best Practice templates of documents for us to adopt?
11. What does the insurance carrier advise when it comes to overnight chaperoning?
12. Does the policy cover injury for adults and/or youth while attending church sponsored events? Does church or personal insurance come into play first?
13. Does the insurance carrier provide recommended best practices, guidelines, recommendations, or crisis procedures for the congregation? (Tornado, fire, auto accident, inclement weather, allegations of abuse, etc...)
14. What insurance coverage is in effect at off-site events? (Hayrides, service trips, Christmas Caroling, bowling, ski trips, roller skating, etc).
15. If required by off-site facilities, how is a "Certificate of Insurance" acquired?
16. What level of driver training does the policy require of volunteer drivers driving church owned vehicles?
17. What type of coverage do volunteers have when driving church owned vehicles? What coverage do volunteers have if driving their personal vehicles on church sponsored events? What is the minimum age for being a volunteer driver?
18. In what circumstances can teens drive other teens to and from church sponsored events? Once at the church can teens drive to a church sponsored church activity off-site? (Example: meet at church and then drive to the roller skating rink).
19. Does the congregation have a commercial general liability policy? If so, what are the details?

20. Does the insurance company have a list of activities that are deemed hazardous, extremely hazardous, or are not covered by insurance (Example: whitewater rafting, paint ball, snow tubing, youth on ladders or roofing, tackle football, dunk tanks, etc...)
21. Is there any playground equipment that the church should not have on site?
22. What have we neglected to ask? What else should I know?