



RISK MANAGEMENT MEMO

"The Church Nursery"



Loss Control And Insurance Topics For United Methodist Leaders Number 4

Prepared by the United Methodist Insurance Program, Sponsored by the General Council on Finance and Administration

KEEPING THE NURSERY SAFE

Is your nursery safe? Churches providing nursery care have taken on increased responsibility for protecting the safety of children while their parents worship and participate in other activities. Physical injuries to children left in a nursery could range from minor cuts and bruises to more serious injuries such as broken bones and concussions. Falls, Electric shock, food poisoning or the spread of communicable diseases could be seen as the consequence of a poorly supervised nursery or an unsatisfactory physical environment.

Building and room inspections should be undertaken at regular intervals with a focus on the physical conditions of ceilings, walls, floors and floor covering, lighting and general housekeeping.



A "kids eye view" inspection of the church nursery, adjacent areas and washrooms used by nursery students is recommended. When you inspect your nursery, get down on your hands and knees and observe the room from the height and perspective of the children who use the nursery.

There are several potential hazards which should be checked. Any stairs used by nursery students should have anti-slip treads and child-high handrails. Walkways and stairs should be free from recognized "trip and fall" hazards. Climbing toys that are not age-appropriate for nursery students should be removed. Do not leave furniture or toys stacked so a child would find them inviting to climb, which may result in physical injury to them or others in the nursery. All cribs and playpens used in the nursery should meet current safety standards. Serious

injury may occur if a child's head becomes wedged between the slats or other opening. The distance between components in the cribs (such as slats, spindles, crib rods, corner posts) should be no wider than 2 3/8" (6 cm). The dimensions of openings in your cribs and playpens should be checked to verify that the safety standard is met. If any equipment does not meet this standard, discard it.

Electrical wiring, switches and outlets should be checked and brought up to local electrical codes. Electrical outlets should be covered when not in use, preferably with a non-movable piece of furniture, or with safety caps. Do not allow cords from clocks or other electrical appliances to dangle, creating potential strangulation hazards. Extension cords should never be used as permanent wiring, and must not be exposed to access by children even when used temporarily for electrical devices such as video cassette recorders or tape, compact disk, or record players.

Gates should be installed on stairwells and windows which are accessible to young children. Doors need to be closed to prevent children from wandering off, while maintaining access for parents and other adults into the nursery. A safety glass viewing port in the door, or the use of a split door can provide a solution.

Great care needs to be taken in the proper and safe storing of cleaning supplies, insecticides, matches, power tools and any other hazardous materials. Such materials should be stored in child-resistant, locked enclosures away from the nursery area. Any supplies utilized in nursery activities, such as paints, crayons and the like, must be non-toxic.

Nursery furnishings, equipment and toys should be sanitized on a regular basis. Crib and playpen mattress coverages should be made of washable vinyl. proper disposal facilities for soiled diapers are a requisite. All trash cans in the nursery should be securely covered.

If snacks or beverages are provided by either the church or parents, provisions to keep the food at the proper temperature until it is consumed are essential. Clean up thoroughly after the children eat

refreshments to avoid food poisoning from the consumption of spoiled left-overs or spillage, and attracting insects or vermin.

Churches with nurseries in a location at some distance from the church sanctuary, fellowship hall, church office or another location where adults are present when the nursery is in use will want to consider the installation of a remote audio monitor. Adults away from the nursery listening in on the activities can speed the response should an emergency require additional assistance. A buzzer system, accessible only to adults, incorporated into the monitoring system allows for a "help" signal to be sent when necessary.

The fire and emergency evacuation plan should be posted and known by every nursery worker. At a minimum, two remote fire exits with illuminated exit signs, and preferably with panic hardware, should be provided. Never lock exit doors with padlocks or deadbolts. Emergency lighting should be installed in order to provide necessary illumination in the event of a power failure. An approved automatic sprinkler system is the best defense against the peril of fire, and may be required due to your building construction or local ordinances. Check your local building code to verify that you are meeting all ordinance requirements.

Approved fire extinguishers should be properly placed, available within 75 feet of the nursery, and accessible to adults but not young children. Extinguishers should be inspected or recharged and tagged at least annually. All possible sources of fire should be eliminated or properly controlled. Boilers and furnaces should be enclosed within a minimum 1 hour fire resistive rooms, and located well away from the nursery.

A safety check of your church nursery facilities should be a high priority. It should become a routine activity for those responsible for the nursery operation, and completed at least twice a year.



LIABILITY EXPOSURES

One of the first risk management steps for every church with a nursery program is to review the current insurance policy to confirm that there is adequate protection in place. The liability coverage provided under insurance policies for local churches usually includes bodily injury and medical payments. There may be separate policies or endorsements for vicious liability for physical or sexual abuse, and for day care centers. Check with your church's insurance agent to determine what is covered by your policy, and at what limits. You do not want to discover an under-insurance problem in the event of a loss. You should also confirm that liability protection is afforded non-medical personnel who administer first aid to children and others who may be injured in the nursery or elsewhere at the church.



An assessment of liability exposures is recommended for church nursery programs. Parents have a right to be concerned about the well being of others during worship, weekday care or other church activities. Evaluate your **SUPERVISION, SECURITY, SAFETY** and **SANITATION** procedures to assure yourself that you have taken the necessary preventive steps to avoid an accident or incident.

Adequate **SUPERVISION** of children in the nursery may be taken for granted and if not properly maintained, may result in tragic consequences. Do you have a minimum of two nursery attendants on duty at all times, with a ratio of at least one nursery worker to every four children? Should one of the children require special assistance when only one person has been assigned to the nursery, there is no backup assistance readily available. Are your nursery attendants an appropriate age for this responsible assignment? At least one of the workers should be age 18 or older whenever the church nursery is in use. It is inappropriate to have older children and youth responsible for the church nursery. Adult supervision is required. Have you thoroughly screened your nursery workers to determine qualifications? Have you checked references for

any previous history which would disqualify any of the workers to serve in the nursery?

SAFETY SECURITY
SANITATION

Security is as much an issue with church nurseries as in secular settings. Is your nursery located so that access from outside the church facility is regulated? Are the washrooms used by nursery attendants and children adjacent to or near the nursery? Do others involved in church activities, such as ushers or church school superintendents, for example, check on the nursery periodically to see that things are OK? Is a phone readily available, and is its location known by nursery workers so that emergency police, fire and medical personnel can be summoned quickly if necessary? Remember to post emergency phone numbers, including direct dial numbers, as an alternative to 9-1-1 service. Are there measures in place to restrict the persons who pick up children at the end of worship or other event to only those authorized to do so? Your church doesn't want to contribute to unauthorized pickup, whether by a stranger or from a non-custodial parent or other relative. Many churches have implemented a sign-in, sign-out policy, utilizing matching identification tags for child and parent, to prevent children leaving with an unauthorized adult.

Children's **SAFETY** can be enhanced by evaluating several concerns. Are all the nursery toys and furnishings in proper repair? Are the toys and equipment age-appropriate? Are toys, furniture and equipment stacked so that they will not become unstable and fall on children? Are children prevented from wandering off unobserved through entrance ways and windows? Are electrical outlets guarded, and fans and other electrical appliances out of the reach of children? Do cribs meet safety code standards; and are those which don't discarded?

SANITATION care of the nursery includes cleaning toys, furnishings and washroom facilities with a disinfectant on a regular basis; having proper disposal facilities available for, and safe handling procedures in place, for soiled diapers; having first aid supplies readily available for emergency use; and having safe procedures in place to avoid disease transmittal from treating wounds.

These are just some of the aspects of church nursery operations which should be reviewed regularly. For further information and assistance, contact the loss control specialists of your insurance company through your agent. Many county and state departments of health, and child

protective services agencies, have helpful resources available.

SCREENING NURSERY WORKERS

Parents and guardians who leave infants and toddlers in the care of church nursery workers expect that their children will have a safe and nurturing experience. Lasting impressions about the care given by church members are formed with the children and adults. The church's love in action is the desired impression, so every possible step should be taken to ensure that nursery time is positive. Churches particularly want to avoid the occurrence of any accident, or have children victimized by physical or sexual abuse in the church's nursery.

Workers are the nursery, as much as the setting, housekeeping, toys, activities and other children. Local churches typically conduct minimum application, screening and supervision of their paid and/or volunteer nursery staff, a step so crucial to successful nursery operation. The enthusiastic acceptance the church historically offered to almost anyone willing to work with children is widely known both inside and outside the church membership. This has left many of our churches vulnerable to violation of the trust given to nursery workers by church leaders, parents and children. Would physical discipline of toddlers be promptly dealt with as unacceptable? Are your nursery workers capable of responding to immediate first-aid needs should a child be injured? Is your nursery staffed by a person authorized to change soiled diapers, or who knows how to locate a parent when a change becomes necessary? Families and other church members need reassurance that only persons qualified to handle these and the other demands placed on nursery workers are assigned. It is crucial that you develop a policy requiring persons to formally apply for these important positions, and that the policy be implemented and applied consistently.



Responsible church leaders use the utmost care in screening volunteer and paid staff who will be working with children in the nursery. Some child abuse prevention specialists suggest that, as other professional child-serving programs and agencies implement more effective screening techniques, church programs will be an attraction to chronic child abusers. It is crucial that local churches begin to exercise more care in screening all who work with children and youth. Experts suggest that you use an application form to check that background, training and experience of individuals volunteering their services, and of those applying for paid nursery positions. The encouraged practice is to require all persons to submit an application for any desired position. The significance of any position is affirmed when persons wishing to serve must apply for the opportunity. It is essential to request information about current employment, previous church membership, previous volunteer work, qualifications and possible criminal record. It is appropriate to ask why individuals wish to work in the nursery. References should be carefully checked and a written record of the process kept in the volunteer's file. Previous incidents or allegations which could disqualify them may be discovered. Nursery worker applications with criminal records, child abuse history of alcohol and other drug abuse problems should not be entrusted with the care of children.

Similar queries should be made of applicants for paid positions, although the type of questions which may be asked of persons applying for paid positions varies from state to state. Generally, applicant for paid positions may only be asked questions which are relevant to the position being sought. Application and reference forms used in your local church should be reviewed with legal counsel familiar with your state's employment laws prior to implementation.

You should be clear that all nursery workers serve a probationary period and may not be continued in their position after that time. It is best for all parties involved to have a clear probationary and termination procedure than to face the difficulty of need to release an ineffective, inappropriate or disqualified nursery worker after weeks or years of service.

Some local church members may resist the idea that all persons wishing to serve in the nursery

be required to apply for the responsibility. "No one would ever harm any of our children" and "it's hard to get anyone to volunteer to work in the nursery as it is" are two commonly heard comments. Without a consistently enforced policy in place, a local church may find itself in the awkward position of attempting to respond to an applicant with a potentially inappropriate background to work in the nursery; and, at the same time, having no assurance that others already working in the nursery are appropriately placed...

Document all of your personnel processes: hiring, probations, incidents and dismissals. Maintain your documentation with the full knowledge that others may read the records, so take care to include factual details, not speculative commentary. All employment and volunteer applications should be retained permanently, locked up and available only to properly authorized church staff and members. Typically, personnel records for former employees should be maintained for three years after termination. However, information on church workers with children should be maintained for a longer period, given the statute of limitations on abuse or misconduct incidents.

Remember, those who work in your church nursery represent your church to others as much as the pastoral leadership, the quantity and quality of your ministries and missions, and the impression created by your buildings and grounds. Appropriate screening of nursery workers will go a long way toward developing an excellent church nursery that you can be proud of, and which parents will be pleased is available.

The Risk Management Department of the General Council on Finance and Administration of The United Methodist Church (GCFA) has developed this Risk Management Memo as an education tool on behalf of the United Methodist Insurance Program. GCFA does not develop loss control procedures for United Methodist organizations, but does offer the Risk Management Memo series to help them develop loss control procedures to suit their own needs. We do not intend for nor does this memo establish a standard of care regarding any of this subject matter, and GCFA does not provide legal advice. We encourage church leaders to consult with competent attorneys about any matter that has potential legal implications. GCFA encourages reproduction and distribution of this memo within the United Methodist denomination. Non-United Methodist groups may contact the Risk Management Department, GCFA, 1200 Davis Street, Evanston IL 60201, 847-425-3345 to discuss permission to reproduce this memo.

[12/01]

VOLUNTEER APPLICATION FORM THE UNITED METHODIST CHURCH

*SAMPLE ONLY. Please review
with local attorney or other
authority prior to use*

The information obtained on this form is for internal use by this local church only.

Name _____ Date of Birth _____

Address _____

City, state, zip _____

Home telephone _____ Business telephone _____

Position applied for _____

Occupation, current employer, and business address: _____ Time at this employment: ___ years ___ months

List (name and address) other churches you have attended regularly the past five years:

Name/address/telephone number of pastor, and employer and personal references who may be contacted.

Pastor:

Employer:

Personal:

Describe your background working with the program and/or age group requested. (Include information about church-related, volunteer, and paid experience you may have.)

Groups you are currently active in:

Have you ever been convicted of any criminal offense? Yes No

Have you ever been charged with or convicted of child neglect or abuse? Yes No

Have any complaints or allegations of misconduct involving children ever been made against you? Yes No

Have you been convicted of the possession, use, or sale of drugs? Yes No

Within the past 30 days have you abused alcohol, legal or illegal drugs? Yes No

Have you been convicted or plead guilty to a traffic offense within the last 5 years? Yes No

Current drivers license number:

Please explain fully any YES answers to the above questions. In addition to the above, is there any fact or circumstance involving you or your background that would call into question your being entrusted with the supervision, guidance, and care of young people? (Explain)

The information that I have provided may be verified by contacting persons or organizations that may have information concerning me. I hereby release and agree to hold harmless from liability any person or organization that provides information, and this release may be sent to any reference. I also agree to hold harmless the (name) United Methodist Church, and the officers, employees, and volunteers thereof from any use of this application or information. I waive any right that I may have to inspect references provided on my behalf.

I certify that the information I have provided is true and correct; if it is found that the answers given are untrue, I understand it may be cause for dismissal.

Signature _____

**SUGGESTED WRITTEN RECORD OF CONTACT WITH A REFERENCE
OF AN APPLICANT FOR CHILDREN/YOUTH WORK**

(PLEASE COMPLETE ONE FORM FOR EACH REFERENCE CONTACTED)

CONFIDENTIAL

1. Name of Applicant _____

2. Reference or church contacted (if a church or organization, identify both the church or organization and person or minister contacted)

3. Date(s) and time(s) of contact(s) _____

4. Person contacting the reference or church _____

5. Method of contact (e.g., telephone, personal conversation, letter [PLEASE ATTACH]):

6. Summary of conversation (summarize the reference's or minister's remarks concerning the applicant's fitness and suitability for youth or children's work)

Signature

Position: _____

Date: _____

REPORT FORM FOR INJURIES OCCURRING IN THE NURSERY

Today's date: _____

Injured's name:	Age:	
Address:	City:	Phone:
Parents/guardians of injured:		
Date/time/parent/guardians contacted:		

Location of accident:	
Date of accident:	Time of accident:
Staff person in charge at time of accident:	
Brief description of accident:	
Other children involved in accident:	
Other adult or youth witnesses to accident:	

Action taken:
Medical attention required:
Treating medical personnel and/or facility:
Follow up required:

Insurance-related action:	
Name of insurance company:	Policy term:
Agent:	
Action taken:	

REPORT FORM FOR SUSPECTED INCIDENTS OF SEXUAL OR PHYSICAL ABUSE

Staff person completing report:

Victim's name: _____ Age: _____

Parents/guardians of victim: _____

Location of incident: _____

Date: _____ Time: _____

Brief description of incident:

Date/time/location of initial conversation with victim:

Notes of conversation:

Name of person accused of abuse:

Date/time/location of initial conversation with accused (if staff member):

Notes of conversation:

Date/time/location or phone call of initial contact with parent(s)/guardian(s):

Person spoken to:

Notes of conversation:

Date/time of call to child protective services agency:

Person contacted:

Notes of conversation:

Date/time/location of call to law enforcement agency:

Persons contacted:

Notes of conversation:
