# CHURCH RISK SELF-ASSESSMENT

*A Comprehensive Risk Management Questionnaire for Church Leadership*

This assessment is designed to help church leaders identify risk management strengths and gaps across nine key areas of church operations. Complete it honestly — there are no wrong answers, only opportunities to improve. The results will help prioritize where your church needs attention and form the basis of a productive conversation with your risk management advisor.

**Time to complete: approximately 20–30 minutes. Best completed by a pastor, administrator, or board member familiar with daily operations.**

Church Name:

Title / Role:

City / State:

Average Weekly Attendance:

Completed by:

Date:

How to Score:
For each question, select the response that most accurately describes your church'scurrent situation.
Be honest — overestimating your readiness defeats the purpose. At the end of each section, add up the points for each answer

| Response | YES: Fully in place, written, and consistently followed. | Partial: In progress, inconsistently applied, or informal/unwritten only. | NO: Not in place, unknown, or never considered. |
|---|---|---|---|
| Points | 2 | 1 | 0 |

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FERGUSON INSURANCE TEAM

# SECTION 1: PROPERTY & FACILITIES

*MAX: 16 POINTS*

| | | POINTS: 2 | 1 | 0 |
|---|---|---|---|---|
| 1. | Has the church had a professional replacement cost appraisal performed within the last 3 years? Not a carrier estimate — an independent appraisal by a qualified firm. | YES ◯ | PARTIAL ◯ | NO ◯ |
| 2. | Does the church have a documented preventive maintenance schedule for all buildings and systems (HVAC, roof, electrical, plumbing)? | YES ◯ | PARTIAL ◯ | NO ◯ |
| 3. | Are fire extinguishers, emergency exit lighting, and alarm systems inspected and tested on a documented annual schedule? | YES ◯ | PARTIAL ◯ | NO ◯ |
| 4. | Does the church have an inventory of valuable personal property (instruments, AV equipment, computers) with photos and estimated values? | YES ◯ | PARTIAL ◯ | NO ◯ |
| 5. | Does the church have a key and access control policy identifying who has building access and a process for revoking it when staff or volunteers leave? | YES ◯ | PARTIAL ◯ | NO ◯ |
| 6. | Does the church require certificates of insurance from all contractors before work begins, naming the church as an Additional Insured? | YES ◯ | PARTIAL ◯ | NO ◯ |
| 7. | Does the church have a written Facilities Use Policy governing outside groups that rent or use church space, including COI requirements? | YES ◯ | PARTIAL ◯ | NO ◯ |
| 8. | Is the church aware of its named storm / hurricane deductible amount and has leadership discussed the financial implications of a major storm event? | YES ◯ | PARTIAL ◯ | NO ◯ |

*Section 1 Score (transfer to summary on final page)* 0 / 16

# SECTION 2: CHILD & VULNERABLE ADULT PROTECTION

## *MAX: 16 POINTS*

| | | POINTS: 2 | 1 | 0 |
|---|---|---|---|---|
| **1.** | Does the church have a written Child Protection Policy (Safe Church Policy) that is distributed to all staff and volunteers? | YES ◯ | PARTIAL ◯ | NO ◯ |
| **2.** | Is the Two-Adult Rule (no one-on-one adult/child contact) consistently enforced across all ministry programs, including off-campus events? | YES ◯ | PARTIAL ◯ | NO ◯ |
| **3.** | Are criminal background checks required for all staff and volunteers with access to children or vulnerable adults—and are they renewed on a regular schedule? | YES ◯ | PARTIAL ◯ | NO ◯ |
| **4.** | Does the church have a written Mandatory Reporting Policy identifying who is required to report suspected abuse to authorities, and is it understood by staff? | YES ◯ | PARTIAL ◯ | NO ◯ |
| **5.** | Does the church have a written Abuse Allegation Response Protocol — a step-by-step procedure for what to do if an allegation is made? | YES ◯ | PARTIAL ◯ | NO ◯ |
| **6.** | Are volunteers trained on child protection policies — not just required to sign a policy, but actually trained? | YES ◯ | PARTIAL ◯ | NO ◯ |
| **7.** | Does the church maintain attendance and supervision rosters for all children's ministry programs? | YES ◯ | PARTIAL ◯ | NO ◯ |
| **8.** | If the church operates a licensed daycare or preschool, does it have a separate child protection policy and SAM coverage specific to that program? Mark YES if your church does not operate a daycare or preschool. | YES ◯ | PARTIAL ◯ | NO ◯ |

*Section 2 Score (transfer to summary on final page)* 0 / 16

# SECTION 3: FINANCIAL CONTROLS & FRAUD PREVENTION

*MAX: 16 POINTS*

| | | POINTS: 2 | 1 | 0 |
|---|---|---|---|---|
| 1. | Is offering and cash counting always performed by at least two unrelated individuals, with a signed count log and dual-signature deposit? | YES | PARTIAL | NO |
| 2. | Does the church require dual signatures on checks or electronic payments above a defined threshold? | YES | PARTIAL | NO |
| 3. | Are financial duties appropriately separated so that no single individual can initiate, approve, and record a financial transaction without oversight? | YES | PARTIAL | NO |
| 4. | Does the church receive regular financial statements reviewed by the governing board — at minimum quarterly? | YES | PARTIAL | NO |
| 5. | Has the church had an independent financial review or audit within the last two years? | YES | PARTIAL | NO |
| 6. | Does the church have a written policy for verifying wire transfer or ACH requests — including a verbal confirmation step before executing any electronic payment? This is designed to prevent social engineering / "pastor impersonation" email fraud. | YES | PARTIAL | NO |
| 7. | Does the church have a written expense reimbursement and purchasing policy with defined approval thresholds? | YES | PARTIAL | NO |
| 8. | Does the church have a Conflict of Interest Policy requiring board members and key staff to disclose personal financial interests? | YES | PARTIAL | NO |

*Section 3 Score (transfer to summary on final page)* 0 / 16

# SECTION 4: CYBER & DATA SECURITY

*MAX: 16 POINTS*

| | | POINTS: 2 | 1 | 0 |
|---|---|---|---|---|
| 1. | Does the church have an in-house IT department or position staffed by a qualified IT professional, or does the church contract with a Managed Service Provider to provide IT and Cyber Security services. | YES ◯ | PARTIAL ◯ | NO ◯ |
| 2. | Are multi-factor authentication (MFA) and strong password requirements in place for church email, financial, and administrative accounts? | YES ◯ | PARTIAL ◯ | NO ◯ |
| 3. | Does the church have a written Data Security and Privacy Policy governing how member, giving, and children's data is collected, stored, and protected? | YES ◯ | PARTIAL ◯ | NO ◯ |
| 4. | Are church data and systems backed up regularly to an off-site or cloud location, with backups tested for recoverability? | YES ◯ | PARTIAL ◯ | NO ◯ |
| 5. | Have staff received training in the last 12 months on recognizing phishing emails and social engineering attempts? | YES ◯ | PARTIAL ◯ | NO ◯ |
| 6. | Does the church have a written Cyber Incident Response Plan describing what to do in the event of a ransomware attack or data breach? | YES ◯ | PARTIAL ◯ | NO ◯ |
| 7. | Does the church have a process for revoking digital access (email, databases, financial systems) when a staff member or volunteer departs? | YES ◯ | PARTIAL ◯ | NO ◯ |
| 8. | Does the church have a Social Media Policy defining approved use of official church accounts and personal social media conduct by staff and volunteers? | YES ◯ | PARTIAL ◯ | NO ◯ |

*Section 4 Score (transfer to summary on final page)* 0 / 16

# SECTION 5: HUMAN RESOURCES & EMPLOYMENT

## *MAX: 14 POINTS*

| | | POINTS: 2 | 1 | 0 |
|---|---|---|---|---|
| **1.** | Does the church have a written Employee Handbook that has been reviewed by legal counsel and distributed to all paid staff? | YES ◯ | PARTIAL ◯ | NO ◯ |
| **2.** | Does the church have a written Anti-Harassment and Non-Discrimination Policy with a clearly defined reporting process? | YES ◯ | PARTIAL ◯ | NO ◯ |
| **3.** | Are written job descriptions in place for all paid staff positions? | YES ◯ | PARTIAL ◯ | NO ◯ |
| **4.** | Does the church consult with legal counsel before taking adverse employment actions (termination, demotion, discipline)? | YES ◯ | PARTIAL ◯ | NO ◯ |
| **5.** | Are volunteer applications and signed agreements on file for all active volunteers? | YES ◯ | PARTIAL ◯ | NO ◯ |
| **6.** | Is pastoral compensation (including housing allowance) formally approved and documented by the governing board each year for IRS compliance? | YES ◯ | PARTIAL ◯ | NO ◯ |
| **7.** | Does the church have a Whistleblower / Non-Retaliation Policy protecting those who report suspected misconduct or financial impropriety? | YES ◯ | PARTIAL ◯ | NO ◯ |

*Section 5 Score (transfer to summary on final page)* 0 / 14

# SECTION 6: TRANSPORTATION & DRIVER SAFETY

*MAX: 12 POINTS*

| | | POINTS: 2 | POINTS: 1 | POINTS: 0 |
|---|---|---|---|---|
| **1.** | Does the church have a written vehicle and driver policy covering authorized drivers, MVR checks, minimum driver age, and accident reporting? | YES | PARTIAL | NO |
| **2.** | Are Motor Vehicle Record (MVR) checks conducted on all drivers — staff and volunteers — who transport people on behalf of the church? | YES | PARTIAL | NO |
| **3.** | Does the church have a written policy for volunteers who use personal vehicles for church activities, including minimum personal auto liability limits? | YES | PARTIAL | NO |
| **4.** | Does the church maintain trip logs for church-owned vehicles (driver, destination, passengers, mileage)? (Mark YES if the Church does not own any vehicles). | YES | PARTIAL | NO |
| **5.** | Does the church enforce a no-phone / no-distraction policy for all drivers operating vehicles on behalf of the church? | YES | PARTIAL | NO |
| **6.** | If the church uses 15-passenger vans, has the church evaluated replacing them with safer alternatives and trained drivers on roll-over risk? Mark YES if church does not use 15-passenger vans. | YES | PARTIAL | NO |

*Section 6 Score (transfer to summary on final page)* 0 / 12

# SECTION 7: MINISTRY PROGRAMS & SPECIAL ACTIVITIES

*MAX: 14 POINTS*

| | | POINTS: 2 | POINTS: 1 | POINTS: 0 |
|---|---|---|---|---|
| 1. | Does the church have a written Counseling Ministry Policy defining the scope, limitations, and referral process for pastoral counseling? | YES ○ | PARTIAL ○ | NO ○ |
| 2. | For mission trips, does the church collect signed participant agreements, medical release forms, and require travel accident and medical evacuation coverage? Mark YES if church does not conduct mission trips. | YES ○ | PARTIAL ○ | NO ○ |
| 3. | Does the church have food handler training and safe food handling procedures for food pantry, community meals, and events? Mark YES if church has no food service activities. | YES ○ | PARTIAL ○ | NO ○ |
| 4. | Does the church collect signed waivers and medical authorization forms for higher-risk youth activities (camps, sports, outdoor events)? | YES ○ | PARTIAL ○ | NO ○ |
| 5. | For recovery or support group ministries, does the church have a policy addressing confidentiality, crisis response, and supervision? Mark YES if church does not host recovery/support groups. | YES ○ | PARTIAL ○ | NO ○ |
| 6. | Does the church have a Photo and Media Release Policy, with signed releases on file for use of images of members, volunteers, and children? | YES ○ | PARTIAL ○ | NO ○ |
| 7. | Does the church have a written Emergency Action Plan covering evacuation, shelter-in-place, medical emergencies, and active threat scenarios — shared with staff ? | YES ○ | PARTIAL ○ | NO ○ |

*Section 7 Score (transfer to summary on final page)* 0 / 14

# SECTION 8: GOVERNANCE & LEADERSHIP

*MAX: 12 POINTS*

| | | POINTS: 2 | 1 | 0 |
|---|---|---|---|---|
| 1. | Does the church have current, legally reviewed Constitution and Bylaws that clearly define leadership authority, succession, and conflict resolution? | YES ○ | PARTIAL ○ | NO ○ |
| 2. | Are board meeting minutes consistently recorded, approved, and maintained as permanent records? | YES ○ | PARTIAL ○ | NO ○ |
| 3. | Are board members aware that they may be personally named in lawsuits arising from governance decisions, and does the church carry Directors & Officers (D&O) coverage? | YES ○ | PARTIAL ○ | NO ○ |
| 4. | Has the church had an annual insurance coverage review with its insurance advisor in the past 12 months? | YES ○ | PARTIAL ○ | NO ○ |
| 5. | Does the church have a Crisis Communication Plan identifying a designated spokesperson and defining the process for communicating during a public incident? | YES ○ | PARTIAL ○ | NO ○ |
| 6. | Does the church have a Business Continuity or Disaster Recovery Plan enabling it to continue operations and services following a major property loss? | YES ○ | PARTIAL ○ | NO ○ |

*Section 8 Score (transfer to summary on final page)* 0 / 12

# SECTION 9: INSURANCE PROGRAM ADEQUACY

*MAX: 16 POINTS*

| | | POINTS: 2 | 1 | 0 |
|---|---|---|---|---|
| 1. | Does the church carry standalone or adequately sublimited Sexual Abuse & Molestation (SAM) coverage —not just a sublimit buried in a GL policy? A $100,000 SAM sublimit is not adequate. Ask your agent for the specific limit. | YES | PARTIAL | NO |
| 2. | Does the church carry a standalone Cyber Liability policy (not just a small endorsement) that includes ransomware, data breach notification, and funds transfer fraud? | YES | PARTIAL | NO |
| 3. | Does the church carry a Crime / Fidelity policy including Employee Dishonesty and Social Engineering / Funds Transfer Fraud coverage? | YES | PARTIAL | NO |
| 4. | Does the church carry Hired and Non-Owned Auto (HNOA) coverage for volunteer use of personal vehicles on behalf of the church? | YES | PARTIAL | NO |
| 5. | Does the church carry Ordinance or Law coverage on its property policy to cover code upgrade costs following a covered loss? | YES | PARTIAL | NO |
| 6. | Does the church carry Business Income / Extra Expense coverage to fund continued operations and an alternate worship location following a major property loss? | YES | PARTIAL | NO |
| 7. | Does the church carry Directors & Officers (D&O) and Employment Practices Liability (EPLI) coverage? | YES | PARTIAL | NO |
| 8. | Does the church carry an Umbrella or Excess Liability policy with limits of at least $1,000,000 above the underlying GL policy? | YES | PARTIAL | NO |

*Section 9 Score (transfer to summary on final page)* 0 / 16

# SCORE SUMMARY & RESULTS

| Section | Topic | Maximum Points | Your Score |
|---|---|---|---|
| 1 | Property & Facilities | 16 | 0 |
| 2 | Child & Vulnerable Adult Protection | 16 | 0 |
| 3 | Financial Controls & Fraud Prevention | 16 | 0 |
| 4 | Cyber & Data Security | 16 | 0 |
| 5 | Human Resources & Employment | 14 | 0 |
| 6 | Transportation & Driver Safety | 12 | 0 |
| 7 | Ministry Programs & Special Activities | 14 | 0 |
| 8 | Governance & Leadership | 12 | 0 |
| 9 | Insurance Program Adequacy | 16 | 0 |
| **Total Score** | | **132** | 0 **/ 132** |

## *WHAT YOUR SCORE MEANS:*

**106–132 Points (80–100%) — Strong Foundation**

Your church has built a solid risk management program. Continue to review and update your policies annually, ensure your insurance program keeps pace with the church's growth, and schedule a complimentary coverage review to confirm no gaps have developed. You are in a strong position — let's keep it that way.

**80–105 Points (60–79%) — Moderate Risk Exposure**

Your church has the foundation but meaningful gaps remain. Review the sections where you scored lowest and prioritize addressing those areas in the next 3–12 months. An insurance review and policy audit are recommended to align your coverage with your actual risk profile.

**53–79 Points (40–59%) — Significant Gaps Identified**

Several important risk management and coverage areas are inadequately addressed. This creates real financial, legal, and operational exposure for your church and the people you serve. Prioritize immediate action on the three lowest-scoring sections and schedule a risk assessment meeting as soon as possible.

**Below 53 Points (Under 40%) — Urgent Attention Required**

Your church has significant risk exposure across multiple areas. The gaps identified here represent potential financial and legal vulnerabilities that could threaten your church's mission, assets, and the safety of the people in your care. We strongly recommend scheduling a Risk Discovery Meeting immediately to begin building a protection plan.

# NEXT STEPS: HOW TO USE THE RESULTS OF YOUR ASSESSMENT

## *WHERE TO START: PRIORITY BY SECTION SCORE*

Look at your lowest-scoring sections first. Regardless of your overall score, any section score of 4 or below (out of the section maximum) deserves immediate attention. Use the table below as a starting point:

| | If this section scored low... | Immediate Priority Action |
|---|---|---|
| ! | Child and Vulnerable Adult Protection | Implement Two-Adult Rule, begin background check program, create Child Protection Policy (we can help with this) |
| ! | Insurance Program Adequacy | Schedule insurance review — check SAM, Cyber, Crime, HNOA, and D&O coverage immediately |
| ! | Financial Controls & Fraud Prevention | Implement dual-count offering procedure and dual-signature policy this month |
| ! | Cyber & Data Security | Enable MFA on all accounts; implement cloud backup;  Contract with an MSP (We can help with this); evaluate Cyber Liability coverage |
| ! | Property & Facilities | Commission a replacement cost appraisal; review named storm deductible with your agent |
| ! | Transportation | Pull MVRs on all drivers; implement written volunteer driver policy immediately (we can help with this) |

## *FEELING OVERWHELMED?*

If you scored lower than you expected, that's okay. Remember, this assessment is a starting point — not a final diagnosis. The gaps you've identified here are the beginning of a conversation about how to protect your church, your people, and your mission more effectively. The Ferguson Insurance Team offers a complimentary, in-depth Risk Discovery Meeting to review your results, take a deeper look at your operations, analyze your current coverage, and build a prioritized action plan. There's no obligation or high-pressure sales tactics, just friendly, helpful advice.

If you scored highly on this assessment, great news! Your church is already well-positioned to handle most risks it is facing, and as a result, you should be taking advantage of the best rates on your insurance. Schedule a meeting with us today to see how your premiums compare to what we have to offer.

## *YOUR NEXT STEP: A NO-COST RISK DISCOVERY MEETING*

**EMAIL or CALL me to schedule your Risk Discovery Meeting:**

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