Church Risk Management Tool

Church Risk Self-Assessment

A Comprehensive Risk Management Questionnaire for Church Leadership

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> 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's current situation. Be honest — overestimating your readiness defeats the purpose.

Response	YES — Fully in place, written, and consistently followed	PARTIAL — In progress, inconsistently applied, or informal/verbal only	NO — Not in place, unknown, or never considered	Points	2 points	1 point	0 points

SECTION 1: PROPERTY & FACILITIES | MAX: 16 POINTS

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?Particularly critical for SC coastal and low-country churches.	YES	PARTIAL	NO

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

SECTION 2: CHILD & VULNERABLE ADULT PROTECTION | MAX: 16 POINTS

9	Does the church have a written Child Protection Policy (Safe Church Policy) that is distributed to all staff and volunteers?	YES	PARTIAL	NO
10	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
11	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
12	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
13	Does the church have a written Abuse Allegation Response Protocol — a step-by-step procedure for what to do when an allegation is made?	YES	PARTIAL	NO
14	Are volunteers trained on child protection policies — not just required to sign a policy, but actually trained?	YES	PARTIAL	NO
15	Does the church maintain attendance and supervision rosters for all children's ministry programs?	YES	PARTIAL	NO
16	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 ____ **/ 16**

SECTION 3: FINANCIAL CONTROLS & FRAUD PREVENTION | MAX: 16 POINTS

17	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
18	Does the church require dual signatures on checks or electronic payments above a defined threshold?	YES	PARTIAL	NO
19	Are financial duties appropriately separated so that no single individual can initiate, approve, and record a financial transaction without oversight?	YES	PARTIAL	NO
20	Does the church receive regular financial statements reviewed by the governing board — at minimum quarterly?	YES	PARTIAL	NO
21	Has the church had an independent financial review or audit within the last two years?	YES	PARTIAL	NO
22	Does the church have a written policy for verifying wire transfer or ACH requests — including a verbal confirmation step before executing any electronic payment?Designed to prevent social engineering / "pastor impersonation" email fraud.	YES	PARTIAL	NO
23	Does the church have a written expense reimbursement and purchasing policy with defined approval thresholds?	YES	PARTIAL	NO
24	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 ____ **/ 16**

SECTION 4: CYBER & DATA SECURITY | MAX: 14 POINTS

25	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
26	Are multi-factor authentication (MFA) and strong password requirements in place for church email, financial, and administrative accounts?	YES	PARTIAL	NO
27	Are church data and systems backed up regularly to an offsite or cloud location, with backups tested for recoverability?	YES	PARTIAL	NO
28	Have staff received training in the last 12 months on recognizing phishing emails and social engineering attempts?	YES	PARTIAL	NO
29	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
30	Does the church have a process for revoking digital access (email, databases, financial systems) when a staff member or volunteer departs?	YES	PARTIAL	NO
31	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			_____ **/ 14**

SECTION 5: HUMAN RESOURCES & EMPLOYMENT | MAX: 14 POINTS

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

Section 5 Score ____ **/ 14**

SECTION 6: TRANSPORTATION & DRIVER SAFETY | MAX: 12 POINTS				
39	Does the church have a written vehicle and driver policy covering authorized drivers, MVR checks, minimum driver age, and accident reporting?	YES	PARTIAL	NO
40	Are Motor Vehicle Record (MVR) checks conducted on all drivers — staff and volunteers — who transport people on behalf of the church?	YES	PARTIAL	NO
41	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
42	Does the church maintain trip logs for church-owned vehicles (driver, destination, passengers, mileage)?	YES	PARTIAL	NO
43	Does the church enforce a no-phone / no-distraction policy for all drivers operating vehicles on behalf of the church?	YES	PARTIAL	NO
44	If the church uses 15-passenger vans, has the church evaluated replacing them with safer alternatives and trained drivers on rollover risk?Mark YES if church does not use 15-passenger vans.	YES	PARTIAL	NO
Section 6 Score				____ **/ 12**

SECTION 7: MINISTRY PROGRAMS & SPECIAL ACTIVITIES | MAX: 14 POINTS

45	Does the church have a written Counseling Ministry Policy defining the scope, limitations, and referral process for pastoral counseling?	YES	PARTIAL	NO
46	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
47	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
48	Does the church collect signed waivers and medical authorization forms for higher-risk youth activities (camps, sports, outdoor events)?	YES	PARTIAL	NO
49	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
50	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
51	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 ____ **/ 14**

SECTION 8: GOVERNANCE & LEADERSHIP | MAX: 12 POINTS

52	Does the church have current, legally reviewed Constitution and Bylaws that clearly define leadership authority, succession, and conflict resolution?	YES	PARTIAL	NO
53	Are board meeting minutes consistently recorded, approved, and maintained as permanent records?	YES	PARTIAL	NO
54	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
55	Has the church had an annual insurance coverage review with its insurance advisor in the past 12 months?	YES	PARTIAL	NO
56	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
57	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			____ **/ 12**

SECTION 9: INSURANCE PROGRAM ADEQUACY | MAX: 16 POINTS				
58	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
59	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
60	Does the church carry a Crime / Fidelity policy including Employee Dishonesty and Social Engineering / Funds Transfer Fraud coverage?	YES	PARTIAL	NO
61	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
62	Does the church carry Ordinance or Law coverage on its property policy to cover code upgrade costs following a covered loss?	YES	PARTIAL	NO
63	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
64	Does the church carry Directors & Officers (D&O) and Employment Practices Liability (EPLI) coverage?	YES	PARTIAL	NO
65	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				_____ **/ 16**

SCORE SUMMARY & RESULTS

Section	Topic	Max Points	Your Score
1	Property & Facilities	16	
2	Child & Vulnerable Adult Protection	16	
3	Financial Controls & Fraud Prevention	16	
4	Cyber & Data Security	14	
5	Human Resources & Employment	14	
6	Transportation & Driver Safety	12	
7	Ministry Programs & Special Activities	14	
8	Governance & Leadership	12	
9	Insurance Program Adequacy	16	
TOTAL SCORE		**130**	**/ 130**

What Your Score Means

104–130 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 coverage review to confirm no gaps have developed. You are in a strong position — keep it that way.

78–103 Points (60–79%) — Moderate Risk Exposure Your church has a 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.

52–77 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 with your insurance advisor as soon as possible.

Below 52 Points (Under 40%) — Urgent Attention Required Your church has significant and immediate 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.

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 & Vulnerable Adult Protection	Implement Two-Adult Rule, begin background check program, draft Child Protection Policy
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; 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

Your Next Step: A No-Cost Risk Discovery Meeting
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 60-minute Risk Discovery Meeting to review your results, analyze your current coverage, and build a prioritized action plan — with no obligation.

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