

## BUILDINGS AND GROUNDS

One important aspect of good church stewardship is to reduce the liability risk by keeping facilities free of hazards that could cause accidents. Frequent causes of injury in churches are **slipping and falling**. One company (specializing in church insurance) said this type of accident "**is the leading cause of personal (bodily) injury loss suffered by churches**" and "**results in the highest amount of dollars paid out under a church's general liability and medical coverage.**"

State and local governments have specific statutes on building requirements. Churches and church-sponsored schools **should meet or exceed all these requirements**. The suggestions listed below include some of these requirements, but are not intended to be an inclusive list.

Take a periodic tour of your church building and grounds to determine liability exposure and how it can be reduced.

### Church Building Inspection Guidelines

Doorways: Maintain adequate width. All glass doors should have safety glass.

Stairwells/stairways: Maintain adequate width and uniform height. Proper access should be provided for physically challenged individuals.

Maintain tightly secured handrails on both sides of all stairs, even if there is only a single step.

Floors: Maintain all floor surfaces in good order to minimize slipping and tripping hazards. Use nonskid wax on all hard floor surfaces. Check carpets, rugs, and floor mats to be sure there are no frays, loose threads or other obstacles (doorways and stairwells included).

**All** deviations in floor levels, changes in surface from tile to carpet, carpet to tile, and warning of step up or step down should be clearly marked.

All stairs, halls, balconies, and floor area **should** be well lit.

Fire exits should be properly marked and unlocked when building is occupied. For daytime office security, be sure doors are locked from the outside but can be opened from the inside.

### Church Grounds Inspection Guidelines

Maintain a safe, carefree outdoors.

Provide proper ramps and access for physically challenged individuals.

Maintain appropriate eaves and downspouts.

Renovate areas where water or ice accumulates.

Keep parking areas, sidewalks, steps and driveways well lit, in good repair, free of obstacles, and free of ice and snow in season.

Concrete or asphalt parking lots, driveways, sidewalks and steps should be maintained with a continuous unbroken surface.

Parking blocks in parking areas should be separated a minimum of three (3) feet. Painting will improve visibility.

Safe railings should be maintained on all outdoor stairs.

Playground equipment should be of a safe design and maintained in good repair.

Check for attractive nuisances such as holes in the ground, including new construction, creeks or ponds, hanging ropes, ravines, cliffs or other such hazards on or near the premises.

"Warning" signs should be properly posted where hazards or attractive nuisances exist. Every effort should be made to eliminate these hazards. Other protective signs may be necessary for "skateboarding," "roller-skating," etc. on walks, driveways and parking lots such as:

***For Church Use Only — During Supervised Hours*** (show hours)

Consider fencing and/or other types of security (caretaker, supervisor, etc.).

### **Certificates of Insurance**

Obtain certificates of insurance from all contractors doing work for the church to be sure they are properly insured. You should also request that all contractors add your church to their liability insurance policy as an additional insured, covering work done for your church.

Avoid using uninsured contractors. Make sure all contractors have their own workers' compensation insurance or you could be held liable for their payroll and/or their injuries.

Obtain certificate of insurance from any outside groups using the church premises.

**NOTE:** This is not an exhaustive list. Local church leaders should be aware of specific statutes on building requirements in your area. Check with proper city or community officials. Check with insurance officials for insurance requirements.