



Your Responsibility

The responsibility for the safety of every staff person, volunteer and young person in your ministry ultimately belongs to you. While the NSC publishes policy, offers training and resources and purchases insurance to help you manage this risk, the Executive Director and the Ministry Site Director "own" the risk. Very often, your own God-given common sense is your greatest asset.

Approach to Risk Management

A successful Risk Management program has three proactive strategies: Screening, Training and Supervision. Clearly there are important strategies for handling incidents once they occur: timely crisis response, insurance claims cost control, etc., but our focus is on prevention.

Screening Requirements:

YFC/USA's National Board mandates all staff, board members, and any volunteer with access to youth must have a nationwide criminal background check. YFC has partnered with Praesidium to provide this service to all chapters and affiliates.

Training Resources:

Web based abuse risk management training is available at all times, and is required for all new staff through the training blueprint. Additional training may be available through ongoing training venues or can be requested specifically for your site.

Supervision

Your supervision responsibility is to ensure that all staff or volunteers are behaving intelligently, prioritizing safety and ensuring all trips, events, programs and activities operate in accordance with YFC's policies. Mutual accountability is part of the culture of Youth for Christ.

Insurance Coverage

As part of Youth for Christ, you are covered by a package of insurance policies designed specifically for YFC. Through our partnership with Lockton Insurance Brokers (the world's largest privately held insurance brokerage firm), Youth for Christ is one of nine owners of Stewardship Insurance Limited, allowing us to self fund our insurance costs. The other owners of Stewardship include Young Life, The Navigators, Wycliffe Bible Translators and World Vision International.

General Liability Insurance

Provides coverage against litigation or expenses in cases where YFC is liable for damages against another person or organization.

Workers Compensation Insurance

Provides coverage for employees injured on the job (or volunteers if they are doing the work of an employee) including hospitalization, rehabilitation, medication and sometimes short or long term disability. To be eligible for work comp coverage, an injury must both arise in the course of doing work and occur as a result of the work.

Directors & Officers and Employment Practices

Provides coverage for all Directors of the organization including management and boards of directors. Also provides coverage for claims arising out of employment practices such as discrimination or wrongful termination. Deductible is \$15,000.

Business Travel Accident

Provides coverage for illness, injury or evacuation for full time staff traveling on YFC business.

Business Automobile

Provides liability and physical damage coverage for YFC-owned vehicles and hired (rented/leased) vehicles. Also provides liability coverage only for borrowed vehicles. Deductible is \$500 per claim.

Participant Accident Insurance

Provides coverage for volunteers or students injured at YFC events or activities. This is a secondary insurance policy, meaning the injured party's personal medical coverage will be primary and this policy will pay any expenses not paid by their insurance. Deductible is \$250 and coverage limit is up to \$25,000.

Abuse and Molestation Insurance

Provides coverage for YFC when staff or volunteers are accused or guilty of sexual abuse.

Umbrella Policy

Protects YFC's assets in the event any claim exceeds the limits specific to that line of insurance.

Cyber Liability Policy

Provides coverage for YFC in the event of network security and privacy liability breaches.

A certificate of insurance can be produced demonstrating any of the above coverages. To request a COI, contact riskmanagement@yfc.net. While the above coverage is in place for everyone in YFC, you may want to consider additional insurance such as property insurance or professional liability. **For further information on any of the above or instructions on filing an insurance claim, contact riskmanagement@yfc.net**

Transportation and Driving

All YFC-owned vehicles are covered by our Auto Insurance. The acquisition of new vehicles must be reported immediately in IMPACT.

Who can Transport Kids?

- Drivers must be at least 21 years of age
- Verify they have a valid driver's license
- Verify they have valid personal auto insurance
- Anyone who drives kids must have minimum limits on their personal auto insurance policy of \$100,000/\$300,000
- YFC offers Motor Vehicle records checks as part of our background screening process

Driving Rules

- Follow all driving laws including speed limits
- Require seat belts for all passengers
- Do not load more passengers into a car than seat belts
- Do not text or email while driving

The use of 15 passenger vans is strictly prohibited. These vehicles have an unacceptably high rollover rate. YFC will not own, use, borrow or insure one. Removing a back seat does not change the rollover risk.

FOOTNOTE

YFC's insurance is not optional or elective. Our policies cover all chapters, ministry sites and personnel.

Background Screening

The YFC/USA Board mandates every staff person, board member, and volunteer who has access to kids in our organization to complete a criminal background check. Because of the wide variety of background screening services on the market, YFC has adopted the following minimal standard for background checks. Acceptable screening can be obtained from a background screening vendor or from the Federal Bureau of Investigations.

Screening Standard	Praesidium	FBI Checks
<ul style="list-style-type: none"> • Social Security Number based identity verification • 7 year address history • County records search for all counties in 7 year history • Nationwide criminal records search • Sex Offender Registry checks 	<p>YFC has entered into partnership with Praesidium to provide our background screening services. Background checks meet the standard described at left, and additionally include motor vehicle record checks for a fixed cost of \$25 per person. Background checks can be ordered online and results are available within 48 hours, and in many cases instantly. When ordering screening through this vendor, YFC/USA will pay the cost of all staff background checks, while the chapter or affiliate will pay the cost of volunteer checks.</p>	<p>Exceed the minimum standard for background screening. They require the submission of fingerprints to the CJIS Division and can take six weeks for results. For more information, visit www.fbi.gov.</p>

It is recommended that background checks be renewed every three years, or annually in the case of seasonal volunteers. Sometimes a volunteer will have already completed a background check with another organization (school, church, detention facility, etc.) and will ask that we accept that check. We can accept partner background checks when they meet our standard, when we review the results of the check firsthand, and when the screening was completed within three years prior.

Training

Required Training

All new staff and volunteer site directors are to complete the online courses **"Meet Sam"** and **"It Happened to Me."** Each course is an interactive web-based training which takes about twenty to thirty minutes to complete, concluding with a quiz covering the material. Completion is monitored in a tracking database.

For information on getting signed up, contact the Risk Management Department at riskmanagement@yfc.net.

Additional training available to all chapters and affiliates:

Abuse Risk Management for Volunteers

The facts about sexual abuse, three steps volunteers can take to keep kids safe, how volunteers can protect themselves.

Advanced Abuse Prevention Refresher

Why it is so important to act on warning signs, and how to do so, how to keep yourself and co-workers safe from false allegations

Crisis Response

Hopefully, you will never encounter a crisis. Unfortunately, we have encountered them in the past in YFC. Have a plan in place *now* for how you will respond if this happens. If there is a serious injury or an allegation of sexual misconduct you will need to keep cool and have a plan.

What to do

- Stay calm, kids and parents are counting on you
- If there is an immediate threat of danger, call 911
- Notify the National Service Center
- Have the cell phone number of your NFD or ED
- Determine one person in your ministry who can be a spokesperson if there are media inquiries

What NOT to do

- Try to handle everything on your own
- Unnecessarily involve a large number of people
- Find yourself unprepared

The Risk Management Department is available to help you build a customized crisis response plan including specific action steps, emergency contact numbers and tips for communicating people while they (or you) are in shock.

Reporting

Mandated Reporting

YFC/USA' National Board mandates all staff and any volunteer must notify the civil authorities when we become aware of a minor being abused or neglected. This includes crimes against children including statutory rape, and is mandated regardless of whether the minor wants it to be reported or told you in confidence. Notify your supervisor first, and call the police or Child Protective Services together.

Incident Reports

Whenever an injury or crime occurs at a YFC event or activity, complete an incident report form and notify your supervisor and the National Service Center. Clear documentation is in everyone's best interest. A copy of the blank form is available within the Risk Management download section of IMPACT or by request.

Anonymous Reporting

If you become aware of suspicious, abusive, illegal or inappropriate activity taking place in YFC, notify the Risk Management Department. Or, if you would like to remain anonymous, call **1-866-607-SAFE** to talk to a neutral third party who will compile a confidential report on your behalf. This report will be submitted to the heads of YFC's HR and Risk Management departments and an inquiry will be initiated into the reported circumstances immediately.

Policies, Forms and Procedures

Policies, forms and procedures documents are available by contacting the Risk Management Department at riskmanagement@yfc.net or are available on IMPACT. Examples of available resources:

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| <ul style="list-style-type: none"> • <i>What to do when someone is injured at work</i> • <i>What to do when there is an auto accident</i> • <i>When can we accept partner background checks?</i> • <i>Incident Report Forms</i> • <i>Parental Permission Forms</i> | <ul style="list-style-type: none"> • <i>Photo Release and Consent Forms</i> • <i>General Insurance Declaration Pages</i> • <i>FAQ on YFC's Insurance</i> • <i>Certificate of Insurance Request Form</i> • <i>Safety Standards</i> • <i>What to do if we receive a summons?</i> |
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