

Chapter 3 – Lesson 2 of 4 - Overview of Safety - Assessing the Risk

What can be done? There are numerous options when dealing with safety hazards or risks. It will be up to the church to determine what course of action should be taken, and your input will be necessary to determine the scope of the issue.

With proper training and preparation, many Royal Rangers activities can be held and the risk reduced greatly.

Contacting the insurance company and notifying them of your plans, training, and preparation will be the wisest means to determine if the activity should occur.

- **Avoid the Risk:**

Trampolines should never be allowed on church property or used for activities. This is due in part to the inherent and high

frequency risk that trampolines pose. This is an example of avoiding the risk. There will be some activities that you and the church will deem too risky for your children. Again, it is important to consult experts and your insurance company to determine which activities should be avoided. Here is a small list of activities that should be avoided:

- Water craft
- Snowmobiling
- Off road ATV or motorcycle
- Bungee jumping
- Extreme forms of rock climbing

- **Retain the Risk:**

- Intentional retention: Some churches may choose to accept the risk for a number of reasons. They may choose to retain the risk because of their vision and mission goals. They consider it “a part of the cost of doing ministry.” Many times the church retains the risk because it is a financial issue, such as insurance costs or lack of funds.
- Unwitting retention: This is largely because the church may be ignorant of the inherent risk of the activity. This could happen because inspections are not performed on a regular basis. It may be assumed that insurance will cover any accident that may result. This will not absolve any blame that may fall on the church, which is why this course is so important.

- **Transfer the Risk:** The typical means of transferring risk is through insurance carriers. They are also your best consultants when assessing your facilities and activities for safety concerns.

- **Share the Risk:** Other groups or churches may join together to share risks. For instance, you may hold a field day activity at the church and invite other churches to assist and attend. You may also rent your facilities to other groups. They now share risks with your church while they are using your facilities.
- **Reduce the Risk:**
 - Loss Prevention: One area of loss prevention is risks from natural phenomenon, e.g., earthquakes. The [Risk Management Handbook for Churches and Schools](#) has an exhaustive list/plan to assist with natural perils. It is an intentional plan to “take appropriate action to prevent them (frequency of a loss).”
 - Loss Control: “Focuses on the steps that a church or school can take to reduce the severity of a loss.” Thus, it is how a church reduces the loss after the “peril” has occurred. One form is fire extinguishers are used to extinguish fires.

Choose the following activities assess the risks of each. How can you use the point above to minimize risks?

- Canoe trip with youth
- “Non-alcohol” New Years Eve activity
- Archery competition with Discovery Rangers
- Slip and slide with Ranger Kids (This is probably the most dangerous of all the activities.)

Chapter 8 will cover specifics of some high action merits and events.