

Minimum Standards (Version 2003) Summary

SUMMARY OF MINIMUM STANDARDS

The following summary identifies sections of the Minimum Standards that contain deviations from the standards expressed in the Model Administrative Policies and Procedures. This summary also identifies certain insurance and risk management provisions that were not mentioned in the MAPP but that have been included in the Minimum Standards. (Some of these provisions applied in past years but were not included in the MAPP. They have been included in these Minimum Standards to ensure that local churches were made aware of their existence and application to church operations). Lastly, this summary identifies sections that must be supplemented by the local church.

03.00 Corporate Governance will be complemented by the local church articles and bylaws, as well as any board manual or standing board policies the local church may develop or adopt.

04.06 Reporting Allegedly Discriminatory Conduct
04.07.03 Procedures for Reporting Harassment

These sections require the local church to develop and distribute forms to be used by employees to report alleged discrimination and harassment. A sample is included in Appendix B.

04.12.01 Disclosure of Salary Information

This section acknowledges that where salaries are paid through the donation of members, the members typically expect to receive financial disclosures related to where and how their donations are being used, including compensation paid and reimbursements made to church employees. This section refers to the church's Open-Books policy statement (section 14.04.04) and Inspection Rights guidelines as applicable to church employee salary information such that church employees should not expect that information to remain private.

05.02.05 Employee Hiring

This section requires the local church to develop its own employment agreement or letter of employment.

05.06 Separation Payments

This section needs to be supplemented by each local church. This section simply states that it is the intent of the local church to meet the needs of its employees and that it is the policy of the local church that the Board may grant separation pay to terminated employees under certain limited circumstances and upon prior approval. Each local church, according to its financial circumstances and in its discretion, will establish the terms of separation pay in writing and communicate these terms for separation pay to its employees.

Sections 06.00 through 18.00

For the most part, these sections have not been *changed* except where noted below. Instead, they have been reduced in volume to express only the minimum standards. Local churches should adopt additional policies and procedures, including caps and authorization levels, as they see fit based on their operations. Please note that those churches that are not using a net income salary model should change section 06.02. ***The following sections include substantive changes or additions:***

14.04.04 Open-Books Policy Statement

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This section expresses the policy of the local church, the central organization (ICOC) and affiliated entities that each adheres to an open-books policy providing broad disclosure of each entity's own records to members in good standing. The section reads as follows:

"Each local church wishes to provide to its members in good standing (i.e., membership has not been suspended, terminated or subject to current expulsion) broad disclosure of information related to its financial and business affairs. Specific procedures for implementation of this open-books policy may be found at Section 23.07 on Inspection Rights.

The central organization and any entity affiliated with this fellowship of churches wishes to provide to local affiliated churches broad disclosure of information related to central organization financial and business affairs. Specific procedures for implementation of this open-books policy may be found at Section 23.07 on Inspection Rights.

See Corporate Records (Section 23.06.03), Inspection Rights (Section 23.07), and **Appendix B, Risk Management Tools** for sample financial disclosure materials."

Sections 20.01 through 20.02.04 (Risk Management, Reporting, Claims Handling)

These sections contain a few changes in the reporting and handling of situations that could result in litigation or claims. There are minimal guidelines for the reporting by the local church board to ICOC in keeping with insurance carrier requirements. A modified electronic risk management reporting system is introduced but the basic provisions remain the same as in the past.

There are beefed-up procedures for the reporting of situations to the local church board in an effort to provide local churches with tools to meet their duties of care (oversight).

19.00 Membership Directories

Language clarified so that local churches have discretion and authority to determine what is permissible for inclusion in directories, keeping in mind certain risk management principles such as not including sensitive, personal information.

21.02 Youth Ministry Guidelines

Six month commitment to service has been eliminated. The local church should set any service commitment.

21.03.04 Criminal Records Check

While the insurance carrier has not made this requirement a mandatory condition, the carrier would like for each local church to use a criminal records check service for each of its volunteers having contact with youth. Therefore, this section contains the following additional language, per the insurance carrier's request:

"Each local church should consider conducting additional background checks, such as criminal records checks, where such services are either free per state services, or can be conducted at a minimal cost to the local church."

21.03.05 Final Screening Steps

This section outlines the \$100,000/300,000 non-owned auto insurance requirement has been in existence for some time, although it has come to our attention that this was not common knowledge among the churches. Therefore, we have included this information in the Minimum Standards so that each local church may be aware of this insurance carrier provision. This section also outlines the carrier's recommendation that proof of driving record, license and insurance be kept on file. This section reads as follows:

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- ❑ Every Teen Ministry worker shall present proof of a current valid State driver's license, a certified copy of their driving record for the last two years, and proof of automobile liability insurance coverage in an amount equal to or greater than the amount of coverage required by state law. Local churches should strive to make certain that teen ministry volunteers who transport teenagers to and from church activities have a \$100,000/\$300,000 insurance policy that will provide primary coverage [otherwise, the church's insurance carrier will require that the local church self-insure for the first \$10,000 due on a claim involving any driver on church business who does not have the stated \$100,000/\$300,000 underlying policy].
- ❑ A copy of the application, interview notes, and reference checks of each applicant shall be kept in a Youth Ministry Volunteer's file. Additionally, a copy of the applicant's driver's license, driving record, and proof of automobile liability insurance coverage of each Teen Ministry Volunteer shall be kept in the applicant's Youth Ministry Volunteer file.

21.07.05.01 Investigation of Allegations of Abuse Within Youth Ministry

Language clarified in this section to make investigation steps guidelines as opposed to strict mandates.

22.00 Church Property Ownership, Leasing and Management

General references to "Legal Counsel" clarified in these sections so that local churches understand that they are free to consult with local, geographic or ICOC legal counsel for review of real property contracts.

23.07 Inspection Rights

These sections contain guidelines for the inspection of Local Church, ICOC, and affiliated entities' records by their respective members in good standing.

26.00 Information System Policies

This section does not contain any procedures and needs to be supplemented by each local church.

Appendix A Youth Ministry Materials

This Appendix contains youth ministry application, interview questionnaire, reference check, criminal record authorization and release, incident report form, and youth ministry activity release/waiver form.

Appendix B Risk Management Program Tools

This Appendix contains guidelines for the creation and oversight of a local risk management program as well as sample incident report and claims handling forms, employment forms, pastoral counseling referral forms, risk management checklists and audit materials, and sample financial disclosure guidelines with forms. The Appendix also contains resource information for checking particular state law requirements in the areas of child abuse reporting and clergy penitent privilege and referrals to organizations and websites containing child abuse detection and reporting materials, risk management safe practices information, and board governance materials.