

Abuse Prevention Policy

A starter for churches, built from what the church insurance carriers and the ministry safety standards require.

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Before you start

If your church already has a written policy under any name, Child Protection Policy, Kid and Youth Protection Policy, Safe Sanctuaries, or anything similar, that counts. Use this document to check yours for gaps rather than starting over.

Carriers weigh a written abuse prevention policy heavily, and several will not quote abuse and molestation coverage without one. This starter is organized around the same eight areas the carriers grade, so a church that adopts it and lives it walks into underwriting already prepared.

How to use it: fill in every [BLANK], strike anything that does not fit your ministries, have your board adopt it (Appendix B), and review it with your own counsel. Then live it. The policy is what you do, not what you say you do.

About this document: Crex Insurance Agency provides it for informational purposes. It is not legal advice, and Crex is an insurance agency, not a law firm. Laws vary by state and change; screening practices must follow applicable federal and state law. Adopting a policy does not by itself prevent abuse or guarantee insurance coverage. Your board and your own counsel are responsible for the version your church adopts.

1. Purpose and scope

[CHURCH NAME] has zero tolerance for abuse. This policy protects the children, youth, and vulnerable adults in our care, and it protects the workers who serve them.

It applies to everyone who serves or works here: clergy, employees, volunteers, teen helpers, board members, and contractors whose work brings them into contact with minors. In this policy, “worker” means all of them, and “minor” means anyone under 18. Vulnerable adults in our care are covered by the same rules.

2. Oversight

- **Coordinator.** Our Safety Coordinator is [NAME(S) / ROLE(S)], one person or a small team. The Coordinator owns this policy day to day and reports on it to the board.
- **Annual review.** The board reviews this policy every year, records the review and its date in the minutes, and retires superseded versions.
- **Visibility.** The policy is available to the congregation, and parents receive a summary of it each year.

3. Screening

Every worker is screened before serving, with no exceptions for longtime members, family of staff, or clergy.

- **Written application.** Legal name, prior churches and organizations where the applicant worked with minors, and the direct question: has the applicant ever been accused of, or convicted of, any crime, including offenses involving children.
- **Interview.** A documented personal interview by the Coordinator or a trained screener.

- **References.** At least two, with at least one from an organization where the applicant worked with minors. End every reference call with the question that matters: knowing what you know, would you put your own children in this person's care?
- **Background check.** National criminal database, county records, and the state sex offender registry, completed before service and repeated at least every [3] years. Workers self-report any new arrest or conviction in between. Any conviction for a crime against a child disqualifies, and convictions for violent, dishonest, drug-related, or sexual offenses are treated as disqualifying unless the board, with counsel, documents an exception.
- **Six-month rule.** No one serves with minors until they have been part of this church for at least six months.
- **Teen helpers.** Age 14 and up, screened, always supervised by an adult, never left alone with children, and at least five years older than the children they help with.
- **Records.** Applications, reference notes, and check results are kept, securely, for as long as we keep personnel records.

4. Training

- **Before serving.** Every worker is trained on this policy before their first day with minors, and annually after that.
- **Content.** The rules in this policy, the signs of abuse, how grooming works, and the reporting duty under [STATE] law (Section 9).
- **Documented.** Attendance is recorded, and every worker signs the acknowledgment in Appendix A.

5. Supervision and conduct

- **Two adults.** No setting with minors runs on one adult. Every room, vehicle, and activity has two adults who are screened and not related to each other.
- **Rule of three.** When two adults are truly not available, at least three people are present, one of them a screened adult.
- **Open sight lines.** Doors stay open or have windows, and are never locked during activities. No activities in private rooms or isolated parts of the building.
- **No one-on-one.** A worker is never alone with a minor. Pastoral counseling is the one exception: door open or windowed, and another adult aware it is happening.
- **A roamer.** During services and large events, a designated adult circulates through children's areas unannounced.
- **Check-in and check-out.** Children are signed in by a parent or guardian and released only to the person holding the matching tag or listed as an authorized pickup.
- **Restrooms.** Children go in groups, never one child with one adult. The worker waits at the doorway, within earshot.
- **Diapering.** In an open, observable area, with a second adult present.
- **Touch.** Side hugs, high fives, and a hand on the shoulder are appropriate. Lap sitting, tickling, wrestling, massages, and comments about a child's body are not.
- **Words.** No secrets with children, no off-color jokes, no shaming or belittling.
- **Gifts.** Gifts go to the group, not to an individual child, unless the Coordinator approves and the parents know.
- **Discipline.** No physical discipline of any kind, ever, including with a parent's permission.

6. Digital communication and photos

- **No private messages.** A worker never messages a minor privately on any platform, text, social media, email, or gaming chat. Communication happens in group channels, with a parent or a second worker included.
- **Photos and video.** Taken and shared only with a signed consent form on file. Never in restrooms or changing areas, by anyone.

7. Trips, overnights, and transportation

- **Approval and notice.** Off-site activities are approved by the Coordinator in advance, and parents receive written notice and sign a permission form with medical consent and health information for each minor.
- **Overnights.** Chaperones match the genders present, sleeping areas are separated by gender, no adult shares a bed with a minor, no minor stays alone in a hotel room, and one worker stays awake on duty overnight.
- **Vehicles.** Two workers per vehicle, licensed drivers with a clean [5]-year record, straight to the destination with no unauthorized stops, and a roll call at every boarding.

8. Facilities and outside groups

- **The building.** Children's areas keep clear sight lines. Unused rooms and closets stay locked. Secluded spots are eliminated or made observable.
- **Visitors.** Adults on the premises during children's activities, including contractors and cleaning crews, sign in and are identifiable.
- **Outside groups.** Any outside organization using our building for activities with minors signs a facility use agreement holding them to this policy's standards.

9. Reporting

When in doubt, report. Reporting suspected abuse is not an accusation; it is handing the question to the people whose job it is to answer it. No one at this church investigates before reporting, confronts the person suspected, or promises a child confidentiality.

A worker who suspects abuse: stay with the child, report to the civil authorities below, then tell the Safety Coordinator [and PASTOR / BOARD CHAIR]. Write down what was seen or said, in the child's own words, and discuss it with no one else.

Our standard is to report regardless of whether the law makes the reporter mandatory. *Anyone may report directly at any time; no step here requires permission first.*

Where to call, by state (*agency contacts and mandate summaries current as of August 2026; verify against the current statute or with your counsel before relying on them*):

- **Iowa.** Iowa HHS, 800-362-2178, day or night, within 24 hours. Clergy are not mandated reporters in Iowa unless serving in a mandated role such as counseling, but our standard is to report.
- **Minnesota.** The child protection agency of the county or Tribal Nation where the child lives, or police, immediately and within 24 hours, written follow-up within 72. Clergy are mandated reporters for information received in ministerial duties, with a privilege exception for spiritual counsel.
- **Wisconsin.** The county agency or law enforcement, immediately. Clergy are mandated reporters for abuse, including suspected abuse by other clergy, with a narrow exception limited to confessional communications.

- **Missouri.** Children's Division hotline, 1-800-392-3738, day or night, immediately. Ministers are mandated reporters, and anyone responsible for the care of children may be as well.
- **Vulnerable adults.** The numbers above are child abuse lines. Suspected abuse of a vulnerable adult is reported to your state's adult protective services, with the same report-first standard.
- **Concerns below the line.** Boundary violations and uneasy patterns that do not rise to suspected abuse are reported to the Coordinator, documented, and checked against prior concerns.

10. Response to an allegation

- **The child first.** Care for the child or victim is the first response. Meet identified victims and their families in person, offer counseling help, and follow up.
- **Remove immediately.** The accused is placed on leave, away from all contact with minors, the same day, pending investigation and consistent with applicable employment law. Removal is a safeguard, not a verdict.
- **Authorities lead.** The civil investigation comes first and gets full cooperation. Nothing is handled internally instead of reporting.
- **Notify.** Parents of the child involved; the church's insurance carrier, promptly and formally; and the church's counsel. No settlement conversations happen without the carrier.
- **Investigate impartially.** Any internal review is run by a qualified impartial party, an outside third party where possible, never by friends of the accused.
- **Protect identities.** The victim's identity is guarded to the fullest extent possible. Retaliation against any reporter is itself a violation of this policy.
- **One voice.** [NAME / ROLE] is the only spokesperson. Everyone else refers questions there.
- **Preserve everything.** Records, messages, and files related to the allegation are preserved, and allegation records are kept permanently.
- **Learn.** After the matter closes, the board reviews what happened and updates this policy.

Appendix A. Worker acknowledgment

I have received and read the [CHURCH NAME] Abuse Prevention Policy, completed the training on it, and agree to follow it. I understand that violations may end my service and that suspected abuse must be reported.

Name: _____ Role: _____

Signature: _____ Date: _____

Appendix B. Board adoption

Adopted by the [BOARD / COUNCIL] of [CHURCH NAME] on [DATE], recorded in the minutes, to be reviewed annually.

Safety Coordinator: _____

Board signature: _____ Date: _____