

# KingsCover New Client Loss Control Questionnaire

## Completion Guide for New Clients

Welcome! This guide walks you through each section of the KingsCover Loss Control Questionnaire, so you know exactly what we're asking and how to answer. Most questions use simple Yes / No / N/A responses. If you have questions at any time, please don't hesitate to reach out to your Loss Control Associate.

### Tips Before You Begin

- Answer based on your current policies and practices — not what you plan to do in the future.
- If a section doesn't apply to your ministry (e.g., Transportation if you don't transport children), select N/A for those items.
- "Written P&P" means a written Policy and Procedure document — a formal, documented policy your ministry follows.
- When in doubt, contact Jillian Gibbs before submitting.

## Section 1: Hiring Practices

*These questions help us understand the safeguards your ministry uses when hiring employees. Strong hiring practices reduce risk and protect your congregation.*

Question	What We're Asking & How to Answer
<b>Written Policies and Procedures</b>	Do you have a formal, written document that outlines your hiring process? This could be a staff handbook, HR policy, or similar document.
<b>Background Checks – All Employees</b>	Do you run background checks on every new hire before they begin work? A 50-state background check is best. This includes paid staff in any role.
<b>Past Job References – All Employees</b>	Do you contact and verify references from previous employers for all new hires?
<b>Fingerprinting – As Required</b>	Do you fingerprint employees in roles where it is legally required (e.g., Certain states require teachers, if you have a school, to have fingerprints on file)?
<b>Multiple Interviewers – All Employees</b>	Do you make sure that more than one person interviews each new hire?

## Section 2: Employee Training

*This section focuses on abuse prevention training. Ministry Safe is a widely used training program for churches and religious organizations, but there are other similar organizations.*

Question	What We're Asking & How to Answer
<b>MinistrySafe or Equivalent – Sexual Abuse Training, All Staff</b>	Have all paid staff members completed MinistrySafe's or an equivalent type of program sexual abuse awareness training? Visit <a href="http://ministrysafes.com">ministrysafes.com</a> if you're unfamiliar with the program.
<b>MinistrySafe or Equivalent – Sexual Abuse Training, Volunteers</b>	Have all volunteers that work with the vulnerable, such as children and elderly, (not just paid staff) also completed this training?

## Section 3: Counseling

*This section applies only if your ministry offers ongoing counseling services provided by a trained, certified counselor — not pastoral care or one-time conversations. If your ministry does not offer formal counseling, select N/A for all items in this section.*

Question	What We're Asking & How to Answer
<b>Counselors – Trained and Certified</b>	Are all counselors who provide services at your ministry formally trained and certified in their field (e.g., licensed professional counselor, licensed clinical social worker)?
<b>Ministry Safe – Sexual Abuse Prevention Training</b>	Have your counselors completed Ministry Safe's, or equivalent, sexual abuse prevention training in addition to their professional credentials?
<b>Someone Else Present in Building</b>	When a counseling session takes place, is there always at least one other person (besides the counselor and client) present somewhere in the building?
<b>No Counseling After Dark</b>	Does your ministry have a policy prohibiting counseling sessions from occurring after dark or outside of normal business hours?

## Section 4: Security

*These questions ask whether your ministry has formal, written emergency response policies. Having documented procedures helps your staff respond quickly and correctly in a crisis.*

Question	What We're Asking & How to Answer
<b>Written P&amp;P – Active Shooter</b>	Do you have a written policy outlining what staff and congregation members should do in the event of an active shooter situation?
<b>Written P&amp;P – Medical Emergency</b>	Do you have a written procedure for responding to a medical emergency (e.g., heart attack, allergic reaction) on your property?
<b>Written P&amp;P – Severe Weather</b>	Do you have a written plan for severe weather events such as tornadoes, hurricanes, or flooding?
<b>Written P&amp;P – Who Can Carry Weapons</b>	Do you have a written policy that defines whether weapons are permitted on your property, and if so, who is authorized to carry them?
<b>Written P&amp;P – Guards, Police, Security</b>	Do you have a written policy regarding the use of security personnel, off-duty police officers, or hired guards at your facility or events?

## Section 5: Transportation

*This section applies only if your ministry provides transportation for children (e.g., bus routes, field trips, youth group travel). If you do not transport children, select N/A for all items in this section.*

Question	What We're Asking & How to Answer
<b>Written P&amp;P – Authorized Drivers / Training</b>	Do you have a written policy that defines who is allowed to drive ministry vehicles and what training or qualifications are required?
<b>Driver Training – Sexual Abuse</b>	Have all drivers who transport children completed sexual abuse awareness training?
<b>Written P&amp;P – Vehicle Use</b>	Do you have a written policy covering appropriate use of ministry-owned or ministry-operated vehicles?
<b>Written P&amp;P – Vehicle Maintenance</b>	Do you have a written policy that outlines how and how often vehicles are inspected and maintained?

## Section 6: Contractors

When your ministry hires outside contractors (plumbers, electricians, construction crews, etc.), these questions ensure those contractors carry proper insurance — protecting your ministry if something goes wrong on the job.

Question	What We're Asking & How to Answer
<b>Certificate of Insurance on File</b>	Do you require all contractors to provide a Certificate of Insurance before beginning work, and do you keep a copy on file?
<b>Church Listed as Additional Insured</b>	Do you require that your ministry be listed as an "Additional Insured" on the contractor's insurance policy? This provides your ministry direct coverage under their policy.

## Section 7: Exterior Building

These questions assess the current physical condition of the outside of your building(s). Answer based on what you can observe today — or your most recent inspection.

Question	What We're Asking & How to Answer
<b>Roof – Damage / Missing Shingles</b>	Are there any visible signs of damage on the roof, such as missing, cracked, or curling shingles?
<b>Gutters – Damage</b>	Are any gutters cracked, bent, sagging, or otherwise, visibly damaged?
<b>Gutters – Clogged / Overflowing</b>	Are any gutters clogged with debris or observed to overflow during rain?
<b>Windows – Damaged / Broken</b>	Are there any cracked, broken, or boarded-up windows on the exterior of the building?

## Section 8: Interior Building

These questions address the interior safety and maintenance of your facility.

Question	What We're Asking & How to Answer
<b>Fire Extinguishers – Inspected / Available</b>	Are fire extinguishers present throughout the building and inspected annually? Look for a tag or sticker on the extinguisher showing the last inspection date.
<b>Pest Control – At Least Annual Inspection</b>	Does your ministry have a pest control service that inspects the building at least once per year?

## Section 9: Electrical

Electrical hazards are a leading cause of property fires. These questions help us identify potential risks.

Question	What We're Asking & How to Answer
<b>Electrical Panels – Doors Functional</b>	Do all electrical panel boxes have doors that open, close, and latch properly? Doors that are missing or broken are a safety hazard.

<b>Electrical Panels – Free of hot spots?</b>	Have your electrical panels been inspected and confirmed to have no "hot spots" — areas of unusual heat that can signal electrical problems? If you're unsure, a licensed electrician can check.
<b>Electrical Outlets – Cracked / Broken</b>	Are there any electrical outlets on the property that are cracked or broken including faceplates?
<b>Electrical Outlets – Burn Marks</b>	Are there any outlets that show discoloration, scorch marks, or signs of burning? This is a serious fire risk and should be addressed immediately.

## Section 10: Kitchens

*These questions apply if your ministry has a kitchen. Some questions are conditional — they only apply if you answered Yes to a previous question. Read each one carefully.*

Question	What We're Asking & How to Answer
<b>Is the cooking equipment commercial grade?</b>	Do you use commercial-grade cooking equipment (e.g., restaurant-style ranges, large convection ovens)? Home-grade appliances would be No; professional equipment typically used in restaurant or catering settings would be Yes.
<b>Are there deep fryers?</b>	Does your kitchen have any deep fryers — commercial or otherwise?
<b>If commercial cooking equipment: Is there a commercial fire suppression system?</b>	If you answered Yes to commercial-grade equipment — do you have a fire suppression system (like an Ansul system) installed above the cooking equipment? This is typically required by code for commercial kitchens.
<b>If fire suppression system: Last inspection date</b>	If you have a commercial fire suppression system — when was it last professionally inspected? You can typically find this on a tag attached to the system. Provide the month and year.
<b>If commercial cooking equipment: Is there a commercial vent hood?</b>	If you have commercial cooking equipment — is there a commercial-grade ventilation hood installed above it? This is the large exhaust system that removes smoke, grease, and heat.
<b>If commercial vent hood: How frequently is it cleaned?</b>	If you have a commercial vent hood — how often is it professionally cleaned? Common answers are monthly, quarterly, or annually. Regular cleaning is required to prevent grease buildup and fire risk.