

*CATHOLIC
MUTUAL GROUP*

Youth Ministers Presentation
Annunciation Church
Thursday, October 25, 2007

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Risk Management

A pro-active approach to your day-to-day operations to help limit & reduce liability exposure for your parish, school & the Archdiocese of St. Paul & Minneapolis

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Contract Review

- Any contract/agreement you sign needs to be reviewed by Catholic Mutual
- Fax or e-mail to our office and we will notify you of any changes or if it is ok to sign
- Allow 2-3 days for review process if possible

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Hay Rides

Private vs. Business

- Business
 - Parent permission slip
 - Transportation
- Private
 - Parent permission slip
 - Transportation
 - Individual's insurance applies- You need to inform
 - Concerns
 - Horses or tractor
 - Wagon
 - Trail conditions

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Internal Financial Controls

- Limit petty cash on hand
- Regular deposits to bank or through church
- No separate checking accounts
 - No coverage for separate accounts
- Limit valuables on hand
- Limit access to your offices
- \$1,000 deductible for covered losses
- Less about trust and more about temptation

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Transportation

■ Rental

- Buy comp & collision
- You have liability if signed properly
 - “John/Jane Doe on behalf of _____”
 - If not, your own personal insurance is in place

■ Private vehicles

- Individual’s insurance applies
- Excess liability if owner carries at least \$100k/\$300k
- Driver Information Sheet on file

■ **NO VANS!!!!** Mini vans are acceptable

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Mission Trips

- Vans supplied by YouthWorks, etc.
- Work projects
 - No power tools
 - Include the best summary of work to be done on the permission slip
 - e.g. “I understand that this trip is a work project that includes but is not limited to the use of a 12’ ladder.”

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Chaperones

- Background checks & Virtus training
- 21 years of age and over
 - Younger can attend, but cannot be part of the chaperone/youth ratio
- Chaperones should never be alone with youth
- Always strive for at least two chaperones with youth

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Chaperones on mission trips

- Sleeping arrangements in hotel rooms
 - Position chaperone rooms between youth rooms
 - Routine patrolling of hallways and room checks by chaperones (always 2 and of the same sex as the youth in the room)

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Hotel arrangements

- No outside doors- inside doors only
- Rooms located in a group together
- Be attentive to others attempting to mix with your youth
- Request the hotel limits the use of:
 - TV's- appropriate channels only- no pay TV
 - Phones- no long distance charges

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Websites, chat-rooms, etc.

- Link only to your official parish website
 - Archdiocese & Catholic Mutual **strongly** recommend against any outside internet activity
 - No control over other potential links
 - Sensitive material may be included that should not be broadcast over the world-wide-web
 - Predators & others use the internet to seek out victims
 - Use intranet with password protection instead