

From the Claims Desk: 5 Situations When You Should Call a Professional

Most religious organizations have budgetary restrictions, and many use volunteers whenever possible. Sam Carucci, Vice President, Claims, for the Church Insurance Companies, understands just how much volunteers do, saying, “They’re so important, especially to smaller churches.”

Sam notes there are lots of tasks that volunteers can do, but in some situations, organizations should use employees or hire an outside professional.

1. Removing Fire Hazards and Clutter

Picking up, organizing, and clearing away stockpiles of paper and boxes might seem like an ideal job for a volunteer. After all, it doesn’t require any specific skill set or physical strength. But when you have volunteers working for you, they do it in their own time, Sam says. “They may be able to get through a small amount of work on a weekend morning, and then not come back for several weeks. Or they may find that seemingly more-urgent jobs require their attention,” he explains.

For many tasks without a timeline, urgency isn’t an issue. But office clutter can be a fire hazard, especially if it’s located near a source of ignition. That’s why Sam recommends that this type of job be assigned to the congregation’s sexton.

2. HVAC Work

Parish members might volunteer to take on a heating, ventilation, air conditioner or other HVAC repairs. They’ve done it at home, after all, with great results! Don’t take up those members on their offers.

“You need someone who knows what they’re doing when it comes to HVAC equipment,” Sam says. “A volunteer could make a bad situation worse if they’re not trained to do this type of work. Anything that is a building maintenance issue should be handled by a professional.”

If you have a professional HVAC repairperson on the parish member’s roster, is it all right to ask that person to do the job as a volunteer? Sam says to weigh the risk carefully. “Suppose you use a skilled volunteer who gets hurt doing the job, and they are no longer able to work and earn money. That’s a bigger liability than most are willing to take on.”

3. Replacing Your Roof

Sam recommends that any job requiring someone to climb a ladder be done by an employee or professional instead of a volunteer. When it comes to roof replacement, he says, “an outside company is always best because it has insurance to protect its own employees if someone gets hurt. Plus, you get the warranties that come along with the job.”

4. Handling Money

Many volunteers collect money during services. But there should be checks and balances following collection. Sam suggests that it's better to have one employee count the money and a different employee deposit it. Or have an employee supervise volunteers as they carry out these tasks.

5. Driving Church-registered Vehicles

Sam says his preference is for employees to drive church-registered vehicles. Volunteers will still be covered by Church Insurance's auto policy if they drive an organization's vehicle, but one way to mitigate risk is to give fewer people access to those vehicles.

Screen Volunteers for Safety

If you do use volunteers, Sam stresses the importance of screening and supervising them, especially when it comes to activities such as driving, handling money, and working with children. "The vast majority of volunteers are good people who want to help," he says. "But it's still necessary to do background checks on potential volunteers and providing oversight. Not doing this increases a religious organization's liability."

These recommendations about using employees and outside professionals versus volunteers can be weighed by the religious organization. "A congregation should assess which tasks should be handled by employees and which by volunteers. The evaluation should be sure to consider the chances of the volunteer's becoming injured," Sam says.

Being careful about the way you engage volunteers helps to ensure that the ways they help your community are truly good works.