



## Sexual Abuse 'Fire Drill' Put Preparation to the Test

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In classrooms across the country, school administrators lead faculty and students through mock disasters (fires, shootings, bomb threats, tornados, etc.) to ensure the existence of sound safety plans, communicate expectations to all involved, and determine any necessary changes or improvements.

A failure to drill potential disasters can lead to catastrophic results, generally with little or no warning. In the midst of a crisis it's too late to prepare; the catastrophic event simply reveals whether the ministry took reasonable steps to *prepare* for a foreseeable event.

A sexual abuse allegation can cause significant difficulty, and ministries serving children should 'drill' to better address these issues:

- *Is a sound sexual abuse Safety System in place?*
- *Do all staff members and volunteers understand their role?*
- *Are changes or improvements needed?*

Failure to prepare for this risk can lead to catastrophic results.

- Are your staff members and volunteers prepared?
- How would your Safety System 'respond'?

### **A Sexual Abuse *Fire Drill* is essential.**

Assume an allegation related to a staff member, volunteer or participant is received by your ministry. *For purposes of this exercise*, assume the allegation involves multiple victims, and the accused is a trusted staff member or volunteer. With these 'facts' in mind, walk your ministry through all existing responsive steps, including:

- Insurance Coverage issues and required notices and responses;
- Statutory Reporting Requirement actions and responses; and
- Safety System elements and required responses.

## INSURANCE MATTERS

As to existing insurance coverage, the drill is designed to answer these questions:

- Does the ministry have the correct coverages for a multi-victim claim?
- Does the ministry have sufficient coverage (limits) for a multi-victim claim?
- Are there endorsements, riders, limitations or qualifications related to coverage?

Most ministries purchase insurance coverage through an insurance agent. During the insurance purchase or renewal process, the primary coverage issue negotiated relates to Property & Casualty (P&C). The P&C portion of the premium will typically account for the majority of the total insurance premium. Without an explicit Sexual Misconduct endorsement, sexual abuse claims typically fall within General Liability policy coverage—most general liability coverage will now include a separate sexual misconduct section. Few policyholders are familiar with the terms of the General Liability policy, the limits related to any sexual abuse claim, or terms requiring notice to the carrier when the ministry ‘receives facts that could give rise to a claim’.

Recently, the law firm (Love & Norris) was retained by a church facing sexual abuse allegations related to a trusted staff member, with four female victims, aged seven to nine. When asked, ministry leaders indicated that the ministry had insurance providing \$1 million/\$3 million in coverage. When asked whether their insurance carrier was notified when the initial ‘facts’ came to light, leaders replied ‘no.’

### ***At this point, it was too late to ‘drill.’***

Three significant shortcomings were revealed.

#### Insurance Coverage

First, the ministry could not recall the name of their insurance agent. As a result, the ministry could not quickly and easily understand what coverage was in place: Commercial General Liability Policy (CGL), Errors & Omissions Policy (E&O), Directors & Officers Policy (D&O) and/or Umbrella Policy. The delay was critical due to the fact that the crisis unfolded on a Saturday.

Second, the underlying policy did NOT provide \$1 million/\$3 million in coverage. Upon closer inspection, the policy included a specific ‘Sexual Misconduct’ provision which limited coverage to \$100K/\$300K for sexual abuse claims. There was no E&O, D&O or Umbrella Policy.

Third, leaders indicated they were informed about the allegations early on, but failed to notify criminal authorities *or their insurance carrier* because the reports were ‘hearsay’.

In the midst of crisis, the ministry learned its insurance coverage was grossly inadequate, and it was too late to supplement or improve coverage amounts. In this case, the carrier ultimately paid the \$300,000 aggregate, and satisfied its obligation under the CGL policy, and the ministry was forced to absorb defense costs and indemnity out-of-pocket.

Before crisis hit, the ministry should have secured sufficient coverage limits, and considered acquiring additional supplemental and umbrella policies. When queried concerning the efforts of the ministry's insurance agent, the ministry's leaders responded that the agent relationship was inherited from a predecessor; and leadership did not know the identity of the agent or have contact information.

### Notice to Insurance Carrier

Additionally, leaders (and therefore all staff members) were unfamiliar with specific state reporting requirements related to an allegation of abuse or neglect (discussed below in Reporting Requirements), as well as the 'notice' requirement contained in all insurance policies.

The 'notice' provision generally reads like this:

In the event the insured receives information about facts that could give rise to a claim, the insured is required under this policy to notify the insurance carrier immediately, but not later than 24 hours.

The ministry received an allegation several months earlier but considered the information 'hearsay'—an oral report from a parent about inappropriate touch described by their seven-year-old daughter. This communication *should* have triggered a communication by the ministry's representative to their insurance carrier. Failure to notify an insurance carrier in this circumstance can result in a 'reservation of rights' or a denial of coverage by the carrier. Either scenario places the ministry in an adversarial position with its insurance carrier. In the above situation, the carrier weighed its options and simply tendered its limits because the aggregate (\$300,000.00) was insignificant compared to the cost of filing a Federal Court lawsuit seeking a Declaratory Judgment against the ministry— seeking a court finding that the ministry breached its duty to notify the carrier, relieving the carrier of its obligation to provide indemnity or defense.

The Sexual Abuse Fire Drill can be helpful in assessing insurance availability and sufficiency. By assuming a multi-victim allegation involving a trusted staff member or volunteer, the ministry may evaluate all insurance instruments for potential coverage (CGL, D&O, E&O, Umbrella, etc.), confirm limits provided, and clearly understand any limitations. The ministry should include its insurance agent in this evaluation.

The ministry's leadership should clearly understand *when to notify the carrier*, and *what information to include*. A timely and proper notification to a carrier is far more likely to occur when staff members have been trained to understand the risk of sexual abuse and the common behaviors of sexual abusers. Some entities receive information, but do not appreciate until much later that the information received clearly provided 'facts that could give rise to a claim.'

As a result, it is important that the ministry's staff members and volunteers have a practical understanding of the sexual abuser's ***grooming process*** and that leaders understand the specific requirements of each policy concerning notification to the carrier.

### A Note on Insurance Agents

A ministry's insurance agent fills an important role in the ministry's risk management effort. The agent should have a strong understanding of the ministry's industry, coverage needs, unique risks, and methods to reduce these risks. Too often, an agent can assist a ministry in the purchase of Property & Casualty coverage, but remains ill-equipped to address the risk of sexual abuse and related coverage needs for a particular ministry. Part of the Fire Drill should be an evaluation of the insurance agent to satisfy the ministry that the agent is familiar with the unique risks that face the ministry and necessary Safety System elements to reduce risk in light of legislation and licensure issues. As well, an agent should be able to assist the ministry with reporting requirements to the authorities and insurance carrier when necessary.

To equip insurance agents and risk managers in this area, attorneys at MinistrySafe and Abuse Prevention Systems have created a Risk Manager Tutorial—a three-part video series to provide an instructional overview regarding sexual abuse risks, assessment and pitfalls. (Click [here](#) to access additional information.)

## **STATE LAW REPORTING REQUIREMENTS**

Every state in the United States has legislated reporting requirements related to child abuse and neglect. These requirements vary state by state, but all states have defined 'mandatory reporters'; adults who are required by law to report suspected abuse or neglect. In some states, *all adults are mandatory reporters*. In others, specific professionals or individuals in child-serving positions are mandated to report abuse or neglect. Ministry leaders must research state reporting requirements in the areas the ministry provides services, and *train personnel to understand and apply relevant state reporting requirements*.

Because all states have legislation protecting ‘good faith reports’ of abuse or neglect, it is always best for ministries providing services to children to err on the side of protecting the children they serve *by reporting suspected abuse or neglect*, whether mandated to do so or not.

## **SEXUAL ABUSE SAFETY SYSTEM**

Unfortunately, many ministries serving children cannot effectively evaluate this risk, because sexual abuse is a risk its leadership and management personnel do not understand. As a result, these ministries are operating without an adequate system to reduce the risk of sexual abuse.

***It’s impossible to prepare for a risk that you don’t understand.***

Before a ‘Fire Drill’ has value, an effective SAFETY SYSTEM must be in place.

To assess SYSTEM effectiveness, these questions should be answered:

- *What Safety System is in place, and what are its specific components?*
- *What constitutes a ‘reasonable Safety System’ for your program?*
- *Does the SYSTEM include Training for staff members and volunteers?*
- *Does it include an effective screening process?*
- *Do staff members and volunteers know ‘what to do’ when an allegation occurs?*

Five elements of an effective Safety System are described below. Click [here](#) for a Demo of the MinistrySafe Control Panel.

### Elements of an Effective Safety System

An effective Safety System should contain the following elements:

#### **1. Sexual Abuse Awareness Training**

Awareness Training is the foundational element of an effective Safety System.

Awareness Training equips leaders, staff members and volunteers with a better understanding of sexual abuse risk by providing *accurate information*, including:

- Facts and common misconceptions concerning sexual abuse and abusers;
- Common abuser characteristics;
- The abuser’s *grooming process* (selecting and preparing a victim for abuse);
- Common *grooming behaviors*;
- Peer-to-Peer sexual abuse;
- Short and long-term impact of abuse; and
- Legal reporting requirements.

With an understanding of the *abuser's grooming process* and *common grooming behaviors*, staff members and volunteers are better equipped to recognize inappropriate behavior within ministry programs. For example, *grooming behavior* in a youth sports environment may appear different from *grooming behavior* at camp or in a youth ministry program. Awareness Training equips staff members and volunteers with 'eyes to see' and 'ears to hear' abuser characteristics and grooming behaviors.

Effective Policies and Procedures should be shaped around an understanding of the abuser's grooming process and grooming behaviors. Through Awareness Training, staff members and volunteers can be trained to better understand the *purpose* of policies, therefore serving more effectively within policy boundaries, and recognizing problematic behaviors before an abuser has sexual contact with a child. Because program leaders, staff members and volunteers have been trained to understand grooming behaviors, all are better equipped to receive and report allegations, both internally and to appropriate authorities.

*Online Training.* MinistrySafe provides an online system that allows Members to manage Safety System elements utilizing the online MinistrySafe Control Panel. From the Control Panel, MinistrySafe Members may train (generate Training links, track completion, periodically refresh and re-train), access policy and screening forms, order Background Checks (order, review and archive with the Fair Credit Reporting Act compliance), and more. To learn more about online Training and resources, click [here](#).

Click [here](#) to learn more about MinistrySafe Membership.

*Live Training.* Live Training is available throughout the United States, presented by attorneys and sexual abuse experts Gregory Love and Kimberlee Norris. When offered *live*, Training may be tailored to a ministry's specific circumstances, services or needs.

Click [here](#) to learn more about Love and Norris or [here](#) for *live Training information*.

## **2. Skillful Screening**

***You cannot screen for a risk you don't understand.***

Most ministries employ some sort of screening system, but do not understand high-risk behaviors or risk indicators common to abusers. Such screening systems have limited effectiveness in identifying the wolf (abuser) before it enters the sheep pen.

*Skillful Screening* is a critical component of an effective Safety System. An effective screening process gathers information about an applicant to determine whether the applicant is a *high-risk candidate*.

*Skillful Screening* utilizes forms and processes *meant to illicit high-risk responses* from applicants or references. Sample screening forms are available to MinistrySafe Members from the Resources Library at [MinistrySafe.com](https://www.MinistrySafe.com).

Click [here](#) to learn more about MinistrySafe Membership.

***‘Forms are just paper’ without effective training.***

*Skillful Screening Training* includes:

- Recognizing and identifying high-risk behaviors;
- Using screening forms and processes to elicit high-risk responses;
- Getting high value from *references*;
- Using the application and interview to evaluate applicant *risk*;
- Understanding the uses and weaknesses of Background Checks;
- Recognizing evasive answers and ‘non-answers’; and
- Utilizing follow-up questions when receiving an evasive answer or ‘non-answer’.

An effective screening system requires the use of tailored screening forms, designed to elicit high-risk responses, overseen by staff members *trained to recognize high-risk responses* and undertake the necessary follow-up.

Skillful Screening Training is available live and online, presented by attorney and sexual abuse expert Kimberlee Norris. When offered *live*, this Training may be tailored to a ministry's specific circumstances, services or needs.

*Online* Skillful Screening Training is presented in eleven segments, approximately 2 hours in length. For additional information, see [MinistrySafe](https://www.MinistrySafe.com).

Skillful Screening Training builds on the foundation of Sexual Abuse Awareness Training; all Trainees should have completed Awareness Training prior to viewing Skillful Screening Training, which *assumes* mastery of the concepts explored in Awareness Training.

### **3. Appropriate Background Checks**

Most child-serving ministries undertake Background Checks; commonly, this is the primary ‘screening’ component utilized. Many ministries lack good information to understand the realities of the criminal justice system and *the limitations* of a Background Check. Consider this statistic:

***Less than 10% of sexual abusers will ever encounter the criminal justice system. (More recent studies indicate less than 3% of abusers will ever be prosecuted.)***

Given this reality, assuming a Background Check system is working *perfectly* (which is unlikely), more than 90% of individuals who have sexually abused children have no past criminal record, and these individuals *know it*. Making a reasonable effort to access past criminal history has become a Standard of Care for ministries serving children, but a Background Check cannot serve as a stand-alone Safety System.

*Recognizing Plea-Down or Stair-Step Offenses.* A Background Check provides *one* element of an effective screening process. Occasionally, screening staff members will see a ‘hit’ on an applicant’s Background Check and fail to recognize the ‘high-risk’ nature of the reported offense, because screeners have not been trained to recognize ‘plea-down’ or ‘stair-step’ offenses. In criminal prosecutions related to sexual crimes, it is common for a first-time offender to be offered the opportunity to ‘plea to a lesser offense.’ Though the abuser may have been arrested and charged with ‘aggravated sexual assault of a child’, his attorney may negotiate a plea arrangement allowing the abuser to plead guilty to a lesser (*sometimes non-sexual*) charge, such as simple assault. Though the behavior and arrest related to sexual abuse of a child, the conviction and subsequent record has no reference to sexual behavior or wrongdoing. Offenses that bear investigation include assault, indecency, voyeurism, exhibitionism, contributing to the delinquency of a minor (alcohol, tobacco or pornography), or any other charge encompassing nudity or minors.

Skillful Screening Training provides critical instruction concerning the effective use of Background Checks, plea-downs, and stair-step offenses. To learn more about online Skillful Screening Training, click [here](#).

*Refresh Background Checks.* Many ministries undertake a Background Check when an individual *applies* for a position, but fail to refresh the Background Check subsequently. Best practice? Renew Background Checks for all staff members and volunteers every two to three years.

*Integrated Background Check System.* MinistrySafe Members may request and track Background Checks utilizing our Online Control Panel, providing a complete screening system in one easily managed location.

#### **4. Tailored Policies & Procedures**

Most child-serving ministries have ‘policies’, whether written or unwritten. When an allegation of sexual abuse is made, both defense counsel and plaintiff’s counsel will immediately request the ministry’s ‘policies.’ Sadly, many ministries learn in the midst of litigation that ***policies are what you do, not what you say you do***.

*Policies Should be Tailored.* A common error revealed in crisis relates to poor policies. In the creation of policies, many ministries don't know 'where to start,' and policies are cobbled together from multiple sources. Because 'you can't reduce a risk you don't understand,' cobbled policies based on limited understanding rarely adequately address this risk. A church shouldn't attempt to utilize policies prepared for the Boy Scouts; a little league team shouldn't try to use policies prepared for the YMCA, and so on.

To design and implement *tailored Policies and Procedures*, leadership should first gain a better understanding of sexual abuse and sexual abusers, as well as specific risks manifest in their particular service or type of programming. Armed with this knowledge, leadership should locate a good 'core policy' directly related to the ministry's program or type of service. Policies should dovetail with and be grounded upon a strong understanding of the grooming process, abuser characteristics and common grooming behaviors; this information is provided by Sexual Abuse Awareness Training, described above.

Sample policies are available to MinistrySafe Members for schools, school athletics, camps, youth sports, children's ministry, youth ministry, daycare, and other child-serving endeavors. Sample Policy forms are color-coded with periodic instructions for tailoring the form for specific ministries' use.

*Importance of Awareness Training. Policies are just PAPER without Training.*

Excellent policies *on paper* do not insure effective implementation of policies!

Absent-effective training staff members and volunteers will rarely embrace change, even in the form of well-crafted policies. Sexual Abuse Awareness Training provides the necessary information (the 'why') allowing staff members and volunteers to understand and embrace effective policies (the 'what').

## **5. Monitoring and Oversight**

Sexual abuse of children is a large and growing issue. After an effective Safety System is tailored and implemented, systems of Monitoring and Oversight ensure continued diligence, such that '*you DO what you SAY you do*'.

To this end, child-serving ministries should periodically review Safety System elements, evaluate new programs for child protection issues, address any need for policy changes or updates and ensure the inclusion of Safety System concerns in performance reviews and accountability. Periodic review helps ensure that child protection is not jeopardized by the departure of one or two key staff members or volunteers.

**Control Panel.** The online Control Panel provides an essential component of Monitoring and Oversight, allowing a ministry to monitor and track Training, screening and Background Checks; set up for multiple access points to ensure a smooth transition when a staff member leaves the ministry.

User Information					Awareness Training		Background Check		Screening			
Name	Tags	Role	EMP / VOL	Status	Renewal	Status	Renewal	Application	References	Interview	Policies	
Abraham, Emily	North Campus, Preschool	trainee	VOL	👤		🚫		✓	✓		✓	
Alex, Jane	South Campus	trainee	EMP	✓	📅 11/05/2025	✓	📅 11/09/2025	✓	✓	✓		
Anderson, Brittany	Preschool, South Campus	trainee	EMP	✓	📅 11/11/2025	✓	📅 01/09/2023	✓	✓	✓	✓	
Barton, Amy	Camp 2023	supervisor	EMP	👤		🟢		✓				
Craig, Robert	Nursery	trainee	VOL	✓	📅 10/21/2023	✓	📅 05/09/2023	✓	✓	✓	✓	
Dawson, Shalee	Camp 2023	trainee	VOL	✓	📅 03/06/2023	✓	📅 03/03/2023	✓	✓			
Freeman, Jill	Camp 2023, Nursery	trainee	VOL	✓	📅 07/12/2023	🚫		✓				
Hastings, Laura	Preschool	ssa	EMP	✓	📅 02/15/2024	✓	📅 03/14/2024	✓	✓	✓	✓	
Jarrett, Chris		trainee	VOL	✓	📅 06/06/2023	✓	📅 06/09/2023	✓	✓	✓	✓	
Jennings, Lisa	Camp 2022, Preschool	trainee	EMP	✓	📅 09/28/2023			✓		✓		

## Conclusion

A Sexual Abuse Fire Drill ensures that a ministry has appropriate insurance coverage and a sound safety plan – *prior to a crisis*. The Drill creates an opportunity for the ministry to communicate expectations to all, revealing necessary changes or areas for improvement. *It's too late to prepare in the midst of a crisis*; the catastrophic event simply reveals whether a ministry took reasonable steps to address the *known risk* of child sexual abuse.

## **Love & Norris, Attorneys at Law**

Love and Norris serve as Guest Editors for the [Stop Sexual Abuse Series](#) published by Church Executive Magazine, and frequently write for various publications related to child sexual abuse risk, response, prevention and legislation.

Both serve as Visiting Faculty at Dallas Theological Seminary, teaching the only existing seminary-level course addressing sexual abuse risk: Preventing Sexual Abuse in Ministry Contexts.

## **About MinistrySafe**

MinistrySafe provides industry-leading tools and resources to help churches, ministries, camps, schools and child-serving programs prevent child sexual abuse. Through online resources, MinistrySafe members implement the 5-Part Safety System: Sexual Abuse Awareness Training, Skillful Screening Processes, Tailored Policies and Procedures, Appropriate Background Checks and effective Monitoring and Oversight.

Gregory Love and Kimberlee Norris are partners in the Fort Worth, Texas law firm of Love & Norris and founders of MinistrySafe, providing child sexual abuse expertise to ministries worldwide. After representing victims of child sexual abuse for more than two decades, Love and Norris saw recurring, predictable patterns in predatory behavior. MinistrySafe grew out of their desire to place proactive tools into the hands of ministry professionals.

For more information, visit us at [www.MinistrySafe.com](http://www.MinistrySafe.com).