

Abuse Protection Policy

*Policy for Prevention of Sexual and Physical Abuse
in Pacific Yearly Meeting Programs and Activities*

(Short Title: Abuse Prevention Policy, June 2015)

**Approved by the PYM Ministry & Oversight Committee
June 6, 2015**

Executive Summary

Abuse is a difficult issue to talk about, and most of us would like to believe that there are no predators within a Quaker community. Unfortunately, abuse can happen in any community and Quakers are not immune. In fact, our research shows that Meetings and Yearly Meetings that have no policies in place are more likely to be torn apart when an incident happens than are Meetings that are prepared.

This is a draft policy for the prevention and reporting of sexual abuse of minors at Pacific Yearly Meeting (PYM) sponsored events. The policy defines sexual abuse, describes the recruitment and screening (including reference and background checks) of applicants for youth worker positions, and discusses the measures that the youth programs will implement in order to minimize the possibility of sexual abuse.

This document outlines the training of youth workers, the requirements for mandated reporting, and the procedures that will be undertaken should an allegation of sexual abuse come forward.

Although the policy focuses on sexual abuse prevention and reporting, the same procedures would be undertaken to prevent/report any kind of abuse.

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INTRODUCTION

Informed by their deep conviction that there is that of God in every person, Friends affirm the basic dignity of all humankind. In our gatherings we seek an environment of welcoming love and acceptance which encourages the full and equal participation of all. Friends strive to bring together a community of mutual trust which challenges all forms of violence against others, a community in which faith and principles are expressed in appropriate action.

Sexual harassment and abuse profoundly violate that community of love and trust for which we yearn. Abuse in our Quaker family is similar to abuse within our personal family, and it can be devastating—the difficulties of the victims are compounded by estrangement from those of whom they had expected the most, and by grief for what has been lost. (Pacific Yearly Meeting, Ministry and Oversight Committee, “When Quaker Solidarity is Broken” second edition, 8/93)

No segment of society, including the Religious Society of Friends, is immune to the dangers of sexual abuse. In fact, parts of our own community have been damaged by incidences and accusations of abuse. If we are honest with ourselves as Friends, we acknowledge that the same potential for hurt exists in our community as in others, and that mindfully attending to issues of safety is the best way to protect individuals and the community. (Friends Meeting at Cambridge, “Reducing the Risk of Child Sexual Abuse”, March 2006) Denial of the possibility of hurt does not prevent hurt – if anything, it heightens its likelihood.

If we experience or learn of abuse, “grooming”*, or harassment—taking advantage of another person's youth, smaller size, weakness, desire to please, or timidity for one's own sexual gratification—it must be and will be confronted.

*“Grooming” is a process consisting of six stages where a sex offender draws a victim into a relationship that becomes shrouded in secrecy and leads to molestation.

POLICY STATEMENT

Pacific Yearly Meeting affirms that it will provide for the safety of the children and youth of the Yearly Meeting to help ensure the fellowship, support and educational experience for our children and youth in an environment free from any kind of abuse, sexual or otherwise. We also affirm our concern for the safety of adults who, without this policy, might be unjustly accused. This policy will set forth policies, practices and procedures that all who work with children and youth will follow.

Further, as a component of this policy we seek to educate and inform members and attenders of the Yearly Meeting's gatherings about our concerns and convictions in establishing a healthy and safe environment for our children and youth. Therefore, this policy applies to those youth workers who take care of our children and youth for us. It also applies to members and attenders who interact with our children and youth. Ultimately what is done with our children and youth is in the name of the Yearly Meeting and in the name of the Spirit that guides us all. (*Adapted from Sacramento Meeting, Policy on Child Sexual Abuse Prevention, March 2015*)

WHAT IS SEXUAL ABUSE?

California law defines sexual abuse as “sexual assault” or “sexual exploitation.” As defined by California Penal Code § 11165.1. It includes rape, sexual penetration, sodomy, lewd and lascivious behavior, pornography, and some cases of consensual sexual behavior (statutory rape).

In addition, we define sexual abuse as including, but not limited to:

- verbal or visual obscenities,
- unwanted sexual comments, teasing or jokes,
- unwanted sexual or suggestive touching or closeness,
- pressure for dates or meeting alone,
- sexual intercourse or touching without consent,
- sexual intercourse, contact, or touching, even with consent, between two minors or between a minor and an adult,
- any sort of threat, implied or stated, if the victim “tells.”

Note regarding sexual harassment and unwanted sexual activity between adults: Although this policy is primarily concerned with the safety of children, similar care and concern is extended to adults who report unwanted sexual attention. These reports are referred to the Clerk of M&O, who will discern how to proceed. One important concern may be whether or not, and how, to involve police or other authorities.

PREVENTION

Pacific Yearly Meeting takes reasonable and necessary precautions to ensure that our children, young people, and the adults who work with them are safe and secure during their programs and activities, and that the safety and reputation of teachers and program organizers is also protected.

Youth Workers

Youth workers include all volunteers, employees and or/or contractors who work with youth at yearly meeting events.

- Youth workers such as FRAPs (Friendly Responsible Adult Presences), children's program teachers, and the children's program coordinator, are well known to the program organizers or to their meetings so that the program organizer may easily determine their suitability. They have been active members and attenders in the PYM community for at least six months before the event.
- To be considered for a position as a youth worker for a PYM-sponsored program, the applicant must complete an application which will ask the applicant to disclose whether they have ever been convicted of a crime. The applicant will also be asked to give PYM permission to to conduct a criminal background check.
- Background checks and reference checks must be conducted on all youth workers before being appointed, and those checks shall be repeated every 36 months for returning youth workers. The clerk of the relevant committee (JYM, Children's Program, etc.) or their appointee will conduct the *reference checks*. The PYM Youth Programs Coordinator, with the support of the Youth Programs Supervisor and a liaison from Ministry & Oversight, will order the *background checks*, including for the adult members of the

Children's Committee and JYM Committee, but not including occasional or casual volunteers who will not be left alone or in charge of any youth.

- The Youth Programs Coordinating Committee will be responsible for seeing that the Youth Programs Coordinator has met the above criteria, and for ordering the background check and conducting reference checks on any new hire. The background check shall be repeated every 36 months.
- Reference checks and background checks are but pieces of a larger discernment process, not a substitute for broader discernment or outreach in the Good Order of Friends. If a reference or background check brings up a concern or question, the committee in charge hiring/appointing should consider the information and discern whether it prevents them from being able to offer the position to the candidate. The candidate should be given a copy of the background check and allowed to provide additional information in response. Data collected from both reference and background checks shall be protected and kept confidential.
- The committee will decide which offenses (convictions) to examine in the background checks and which offenses will disqualify applicants. For child sexual abuse, absolute disqualifiers include violent behavior and child sexual abuse perpetration history. Other convictions will be considered in terms of their relevance to the duties of the youth worker position, the seriousness of the offense, the length of time that has transpired since the offense took place, and the rehabilitation efforts of the applicant.
- If an applicant is denied a youth worker position based on conviction information obtained through a background check, he or she will be informed of that fact and will be given an opportunity to appeal the decision. (see <https://www.ftc.gov/tips-advice/business-center/guidance/background-checks-what-employers-need-know>)

Communication

This document, including the plan for response, will be communicated regularly to parents / guardians / sponsors, youth workers, and/or appropriate committees and clerks. It includes a written process for reporting any suspected abuse or improper behavior within the community and to state or local authorities. No specific communications about the incident or those involved that would violate the need for confidentiality and privacy will be disclosed to the Yearly Meeting community. The Yearly Meeting will be informed as needed to provide assurance that the situation has been addressed and that this policy has been followed.

Program Activities

- At PYM-sponsored events, any minor in attendance without a parent/guardian shall have a designated adult sponsor. For each gathering, there are times when programs are in session and children or teens are being supervised by volunteer staff. At all other times, parents / guardians / sponsors are responsible for supervising their own children and youth. Parents / guardians / sponsors will be informed in advance as to which are program times and which are parental-supervision times.
- All programs, rooms, activities are staffed by at least two adults. There may be times when one adult is working with a small break-out group, but there will be two or more children or teens in such groups. Break-out groups will be within clear view of other PYM activities.

- One-to-one conversations and activities, even with fully trusted and familiar volunteers, will not take place in areas not visible to others.
- Locations of activities, programs, classes are easily accessible by parents/guardians/sponsors and other concerned adults—an area outdoors, or with windows, or near adult activities.
- Field trips or activities in a remote location include an extra adult—for example, two to stay with the group, one to go for help.

Education and Training

Although all of us are entrusted with the care of our community, PYM's youth workers are given a special trust: to help the youth and children of PYM grow in the Spirit, and to grow safely. We are conscious that our *way of being* with youth is as important as the content of the programs provided – children and youth follow our lead, and we teach mostly by example. For our programs to be successful and safe, youth workers, youth, and parents/guardians and sponsors need a common language and understanding of what makes for a safe and trusting environment. Therefore, education and training shall be included in all PYM-sponsored activities that involve youth.

Youth workers of any age, including teens who will be working with younger children, shall receive education and training *before* the program begins and be told where they can get support *during* the program. All programs should also include an evaluation and/or debriefing session *after* the program.

At a minimum, this education and training should include the following:

1) Provide key materials to youth workers to review *ahead of time* (copy of this Abuse Prevention Policy, program schedule/plan, any documents that have been sent to participants and parents/guardians/sponsors) and 2) Hold a meeting to highlight important information (including the topics covered in this Abuse Prevention Policy), review expectations and the schedule, answer questions, and introduce youth workers to each other, supervisors, and key contact people. In addition, we recommend that in-person group community-building activities be conducted to build collegiality among the youth workers, supervisors, and relevant committee members so that there is a strong understanding of the need for cooperation in the effort to prevent abuse and to address it if it arises.

Children and Teens (except infants) shall receive explicit introduction at the *beginning* of each program to the adult(s) to whom they should come if they have any questions, problems or concerns. An age-appropriate version of the following suggested statement shall be shared with the youth (adapted from the introduction to this Policy): "We Friends say that we see that of God in every person. We want our gatherings to be full of welcoming love and acceptance that encourage full and equal participation of everyone. Friends try to create a trusting community that challenges all forms of violence against others. If something happens in our gathering here to you or to someone else that feels wrong, ask one of these adults for help. PYM has a policy to help prevent abuse and to address abuse in case it happens. (For older youth: read the "What is Sexual Abuse" section of this document or have a group brainstorm. For younger youth: give an age-appropriate summary, such as 'abuse is touching or words that hurt or feel wrong,' or have a group brainstorm.)

Parents / Guardians / Sponsors shall be provided access to this Policy *before* any PYM-sponsored event. A Parent Orientation Meeting shall be offered near the beginning of the event to highlight important information (including the topics covered in this Abuse Prevention Policy), review expectations and the schedule (including if/when the program will or will not be in session or when parents/guardians/sponsors are expected to supervise their own children), answer questions, and introduce them to the event's key contact people.

PYM Community Members in general shall have access to this Abuse Prevention Policy and other youth program materials through the PYM website and upon request. PYM Ministry and Oversight Committee (M&O) shall communicate to all PYM Meetings and Worship Groups that this policy exists. M&O will make sure that this policy and relevant resources are referenced in *registration materials* and in announcements or orientations at the *beginning* of any PYM-sponsored event."

RESPONDING TO SUSPICIONS OF ABUSE

*Everyone involved in the process is urged to hold themselves, and all others involved, tenderly in the Light as we all wait for loving guidance ...
(from La Jolla Monthly Meeting's Harassment and Abuse Policy)*

Definitions

| | |
|--------------------|---|
| Subject | the person who may have been abused |
| Observer | thinks there may be abuse in a relationship or situation. This may be based on personal experience or a report from someone else. |
| Named | the person suspected of abusing the Subject |
| Response Convener | the person designated by the clerks (see steps #2-3 below) to facilitate the Response Committee |
| Response Committee | a small committee consisting of members of the Ministry and Oversight Committee, the adult members of the JYM Committee, the Children’s Program Committee, and may also include the Youth Programs Coordinator. |
| Mandated Report | required statement or act of telling an official agency (police, sheriff or Child Protective Services of the suspected abuse). |
| Advocates | individuals suggested by the Response Convener to accompany the Subject Observer, and/or Named through the process. These individuals, suggested by the Response Committee and accepted by the person under their care, will be selected from those persons present at the Gathering with a particular concern and/or training in these issues. |
| Gathering | usually this is the PYM Annual Session. However, it could also be another PYM event such as Representative Committee or an activity organized by the Youth Programs Coordinator or Youth Programs Coordinating Committee. |

Procedure for Reporting and Response

1. If you see an abuse taking place, stop it immediately.
2. All youth workers of the Junior Yearly Meeting and Children's Programs are considered mandated reporters who must report any incidents of suspected abuse to the appropriate authorities as defined by law. The Mandated Report must be filed with the appropriate agency within 24 hours. (See Appendix 1: Mandated Reporting) *It is not the responsibility of the mandated reporter to decide whether or not abuse has occurred.*

3. As soon as possible, but no later than within 4 hours of learning of suspicions of abuse of a child, the Observer must share this information with one of the following, who will then notify the others: the Adult Clerk of JYM, the Children's Program Committee Clerk, the Clerk of M&O, and Clerk of PYM.
4. With input from the aforementioned clerks, the clerk of Ministry and Oversight will designate an individual from among the clerks or from the Ministry and Oversight Committee to serve as the Response Convener who will oversee the response process.
5. A small committee will be formed consisting of members from the Ministry and Oversight, JYM, and Children's Program Committees and may also include the Youth Programs Coordinator. This committee will be known as the Response Committee.
6. All statements of suspected abuse will be taken seriously, and heard with compassion and without judgment. The first steps for those learning of a suspected abuse is to see that the Subject is safe and there is a safe environment for all participants. The most immediate requirement is to stop all possibility of further harm.
7. Within the first 24 hours of an allegation coming to its attention, the Response Committee's function will include the following:
 - a) Receive, review and monitor any report of child abuse. All or a selected number of the Response Committee members will be available to meet with any potential reporter (Subject or Observer). Ascertain whether a Mandated Report has been filed with the authorities.
 - b) Take steps to stop all contact between the Named and the youth of the Yearly Meeting community for the period of inquiry.
 - c) If the Subject is a minor, notify the parent/guardian of the Subject that a Mandated Report is being made and provide support as necessary and as requested by the Subject and family. (If the Named is a parent or guardian, the Response Committee might choose to delay this step until the safety of the Subject is secured.) Ideally this initial contact should occur before or as the Mandated Report is filed. Additional support may be offered if requested.
 - d) Notify the Named (and his/her parents/guardians if the Named is a minor) that the Mandated Report has been made (again, attending first to the safety of the Subject if necessary). Provide referral to services, including a support committee. Clarify with the Named any restrictions the RC deems necessary on his/her activity or responsibilities within the community to maintain child safety for the duration of the investigation.
 - e) Maintain careful records of the conversations and processes that the RC engages in.
 - f) Plan and conduct communication (e.g. letter to the community, gatherings for information, worship, reflection) as necessary. Those who are implementing this step must be mindful of appropriate confidentiality. A range of situations may arise, the most extreme of which would be sexual abuse alleged to have been perpetrated by a PYM

volunteer or staff member during a PYM program. The Response Committee is encouraged to keep in mind, and freely remind those who are involved (and those who have been informed) of the centrality of worship at a time when there may be pain, confusion, shock, fear, disbelief, anger.

- g) Take appropriate steps to keep information confidential. Only those with supervisory or organizational need-to-know should be informed of the identity of the Subject and Named, unless permission is given otherwise.
- h) If the suspected abuse does not fall into one of the categories required for a Mandated Report or authorities decide not to conduct an investigation, and the Response Committee still feels concern about an allegation, the Response Committee will seek to discern the appropriate steps to ensure ongoing safety for all, pursuing appropriate follow-up with all involved.

CONCLUSION OF PROCESS

At the conclusion of the process, the goal is to provide a written report to Ministry and Oversight Committee as well as to discern whether a continuing risk exists and what further steps need to be taken to protect participants from such risk.

The Response Convener will keep the other clerks in close communication throughout the process. In addition, the Response Committee may choose to recommend one of the following options to the Ministry and Oversight Committee:

1. Requiring that the Named keep a specified distance from children's activities and individual children;
2. Requiring the Named to leave the Gathering immediately;
3. Escorting the Named off the Gathering property or providing transportation home;
4. Banning the Named from attending future PYM sessions or activities;
5. Consultation between PYM's Ministry and Oversight Committee and the M&O Committee and/or Clerk of the home meeting of the Named. Together they would discern whether there is cause to be concerned about future incidents that endanger the safety of the participants at the Gathering, future Gatherings, or at the home meeting of the Named or the Subject.

Should there be continuing cause for concern, the home meeting of the Named is responsible for notifying the appropriate committee clerks or others as needed to assure the safety of all participants in its activities. Should the Named change meetings, appropriate cautions should be forwarded to the new meeting. If the new meeting is not known, the PYM M&O Committee will determine how to relay its concerns to the rest of the Yearly Meeting.

6. Should there be cause for continuing concern for the Subject, the Response Committee will suggest to the parent/guardian that s/he consult the home meeting about the situation. PYM's ministry and oversight committee will provide support to the Subject's home meeting if

requested.

7. A written report will be provided to the Ministry and Oversight Committee, which will then be provided to the PYM treasurer should an insurance claim be initiated.

Draft faithfully submitted by a subcommittee of Pacific Yearly Meeting's Ministry and Oversight Committee. May 11, 2015 Shayne Lightner, Julie Harlow, Barbara Babin. With contribution by Alyssa Nelson, Youth Programs Coordinator.

With gratitude to:

Pacific Yearly Meeting, Ministry and Oversight Committees of 1993 and 2010

La Jolla Monthly Meeting

Sacramento Monthly Meeting

Friends Meeting of Cambridge

Philadelphia Yearly Meeting

Friends General Conference

National Center for Youth Law

Appendix 1:

Mandatory Reporting

Who are mandated reporters at Pacific Yearly Meeting (PYM) functions?

Mandated reporters include all of the following:

- ⤴ A teacher.
- ⤴ An instructional aide.
- ⤴ An administrator or employee of a public or private youth center, youth recreation program, or youth organization.
- ⤴ An administrator or employee of a public or private organization whose duties require direct contact and supervision of children. *Although our teachers and FRAP's are technically volunteers rather than employees, they could fall into this category, meaning that they can and should report suspected abuse. They do not need the approval of a supervisor to do so, and should initiate a report on their own.*
- ⤴ A physician, surgeon, psychiatrist, psychologist, dentist, resident, intern, podiatrist, chiropractor, licensed nurse, dental hygienist, optometrist, marriage, family, and child counselor, clinical social worker, or any other person who is currently licensed under Division 2 (commencing with Section 500) of the Business and Professions Code.

May I report child abuse even if I am not a mandated reporter?

Any person who has knowledge of or observes a child whom he or she knows or reasonably suspects has been a victim of child abuse or neglect may report the known or suspected instance of child abuse or neglect. Cal. Penal Code § 11166(g).

When is a mandated reporter required to submit an abuse report?

“A mandated reporter shall make a report . . . whenever the mandated reporter, in his or her professional capacity or within the scope of his or her employment, has knowledge of or observes a child whom the mandated reporter knows or reasonably suspects has been the victim of child abuse or neglect.” Cal. Penal Code § 11166(a).

What if I am not sure that abuse has occurred?

Confirmation of abuse is not required. Reporters must report whenever they have “reasonable suspicion” that abuse has occurred.

“Reasonable suspicion” means “that it is objectively reasonable for a person to entertain a suspicion, based upon facts that could cause a reasonable person in a like position, drawing, when appropriate, on his or her training and experience, to suspect child abuse or neglect.” Cal. Penal Code § 11166(a)(1).

What sexual activity am I mandated to report?

Mandated reporters must report sexual abuse. California law defines sexual abuse as “sexual assault” or “sexual exploitation.” As defined by California Penal Code § 11165.1. It includes rape, sexual penetration, sodomy, lewd and lascivious behavior, pornography, and some cases of consensual sexual behavior (statutory rape).

To whom should reports be made?

Reports of suspected child abuse or neglect should be made to any one of the following:

- any police department or sheriff's department, or
- the county welfare department (often referred to as CWA or CPS).

California law obligates the police, CPS, and the other agencies responsible for receiving child abuse reports to accept every child abuse report made to them, even if the agency lacks jurisdiction over the case. If the agency does not have jurisdiction over a particular case, the agency is obligated to immediately refer the case to the proper authorities. The only exception to this rule is that an agency may refuse a report if the agency can immediately electronically transfer the reporter's call to an agency with proper jurisdiction. Cal. Penal Code § 11165.9.

How do I make a report?

"A mandated reporter must make an initial report immediately or as soon as is practicably possible by telephone. The mandated reporter then must prepare and send, fax, or electronically transmit a written follow-up report thereof within 36 hours of receiving the information concerning the incident. The mandated reporter may include with the report any nonprivileged documentary evidence the mandated reporter possesses relating to the incident." Cal. Penal Code § 11166(a).

What information must I include in my report?

Mandated reports of child abuse or neglect must include:

- the name, business address, and telephone number of the mandated reporter;
- the capacity that makes the person a mandated reporter; and
- the information that gave rise to the reasonable suspicion of child abuse or neglect and the source or sources of that information.

If a report is made, the following information, *if known*, also must be included in the report:

- the child's name;
- the child's address;
- present location; and
- if applicable, school, grade, and class;
- the names, addresses, and telephone numbers of the child's parents or guardians; and
- the name, address, telephone number, and other relevant personal information about the person or persons who might have abused or neglected the child.

California Penal Code § 11167(a).

with gratitude to:

© 2006 National Center for Youth Law. www.youthlaw.org and www.teenhealthrights.org.

Appendix 2: Additional Resources

<http://www.cdc.gov/violenceprevention/pdf/PreventingChildSexualAbuse-a.pdf>

<http://www.oprah.com/oprahshow/Child-Sexual-Abuse-6-Stages-of-Grooming#ixzz21IJ3BOD6>

Whole Lives Curriculum <http://www.uua.org/re/owl> “Our Whole Lives: Lifespan Sexuality Education”

Best Practice Standards: The Proper Use of Criminal Records in Hiring, MAY 21, 2013 | LAWYERS' COMMITTEE FOR CIVIL RIGHTS UNDER LAW

<http://www.lawyerscommittee.org/newsroom/publications?id=0037> (can download PDF there)

Background Checks: What Employers Need to Know (A joint publication of the Equal Employment Opportunity Commission and the Federal Trade Commission)

<https://www.ftc.gov/tips-advice/business-center/guidance/background-checks-what-employers-need-know> (includes PDF option) *Good document on discrimination.*

Appendix 3: Insurance Company Questionnaire



Agent Instructions:

Complete this box when using this page as a "supplemental" application
 Policy No. 1219345 Name Insured: Pacific Youth Ministry
 Effective Date: _____ Agent #: 04-557

Sexual Misconduct Liability

IF COVERAGE IS DESIRED, THE SUPPLEMENTAL SEXUAL MISCONDUCT QUESTIONNAIRE MUST BE COMPLETED AND SIGNED, OTHERWISE THE POLICY WILL BE ISSUED WITHOUT MISCONDUCT COVERAGE.

1. Does your organization have a formal written policy that includes procedures designed to prevent acts of sexual misconduct?
 - If yes, does your policy include a procedure in which you ask employees and volunteers if they have ever been accused of, participated in, or been convicted of sexual misconduct?
 - If no, would you be willing to implement a policy that includes employee/volunteer screening, risk management and claims response programs if the materials for setting this up were provided to you?
2. Are all employees, and those volunteers involved with any activity involving a minor (anyone under the age of 18), required to sign a release form which you keep on file that allows you to request a criminal background check?
3. Do you conduct criminal background and reference checks on employees and volunteers?
 - If yes, check all that apply for employees and all that apply for volunteers. For purposes of this question, a volunteer is anyone involved in a Nursery or School or overnight activity involving minors, counseling of minors, or one-on-one mentoring of minors.

For employees we conduct:

- Nationwide criminal background checks on ALL employees
- Reference checks* on ALL employees
- No criminal background checks on employees
- No reference checks* on employees
- Other _____

For volunteers we conduct:

- Nationwide criminal background checks
- Statewide criminal or statewide sexual offender background checks
- Reference checks* on volunteers
- No criminal background checks on volunteers
- No reference checks* on volunteers
- Other _____

* The reference check includes contacting, at a minimum, two organizations in which the applicant has worked with minors in the past e.g. other churches, schools, etc.

4. Do you require that all volunteers be involved with your organization for at least six months before they are allowed in any position involving contact with minors?
5. Do you require that no minor is ever alone with only one adult on church premises or in any church-sponsored activity unless in a counseling situation?
6. Do you have a written response program in the event that a sexual misconduct event occurs? _____
7. Have you or any of your representatives ever submitted a claim for sexual misconduct liability to any insurer? If "yes", submit a detailed written explanation of the event _____
8. Have any of your past or present ministers, employees, or volunteers ever been accused, charged, convicted, had claim for damages submitted against, or sued in civil court for any type of sexual misconduct? If "yes", identify the person and submit a detailed written account. _____
9. Have you or any of your representatives ever received a complaint alleging sexual misconduct against any of your ministers, employees, or volunteers, even if no claim was ever submitted? If "yes", submit a detailed written explanation. _____
10. Have you or any of your representatives ever received a report, or investigated any event of alleged sexual misconduct against any of your ministers, employees, or volunteers, even if no claim was ever submitted? If "yes", submit a detailed written account. _____
11. Do you or any of your representatives have any investigation or inquiry pending at the time of this application, or knowledge of any information which may lead to an investigation or inquiry, regarding an event or occurrence of sexual misconduct involving you, your officers, directors, trustees, elders, ministers, employees or volunteers? If "yes", submit a detailed written account. _____
12. Has your insurance agent explained the requirements for carrying Sexual Misconduct coverage at these limits and if you are currently not in compliance will you be working on a written plan that will incorporate all of the requirements so that they can be implemented within the next 6 months? (The carrier may require a copy of your written plan for their file. Failure to provide evidence of compliance will result in a reduction in Sexual Misconduct Coverage) _____

THE APPLICANT ACKNOWLEDGES THAT THE FORGOING DISCLOSURES AND REPRESENTATIONS ARE DEEMED TO BE MATERIAL, AND THAT THE CARRIER IS RELYING UPON THE ACCURACY AND COMPLETENESS OF SAID DISCLOSURES AND REPRESENTATIONS IN REACHING A DECISION TO ISSUE SEXUAL MISCONDUCT LIABILITY COVERAGE TO THE APPLICANT. THIS SUPPLEMENTAL APPLICATION IMPOSES AN AFFIRMATIVE DUTY TO MAKE FULL AND FAIR DISCLOSURES UPON THE APPLICANT. THE INSURED IS OBLIGATED TO REPORT AND CHANGE IN ANY OF THE FORGOING RESPONSES TO THE COMPANY.

Sexual Misconduct Coverage: 100,000,000,000
Occurrence/Aggregate Limit: Occurrence

Claims-made Coverage

1. Retroactive Date: _____ (mm/dd/yyyy)
2. Are there any interruptions of claims-made coverage from the proposed retroactive date? _____
If "yes", submit written details including dates of such interruptions
3. Are any claims pending of which you or any +-authorized person are aware? _____
if "yes", submit a detailed explanation.
4. Are there any incidents or circumstances know to you or any +- authorized person, that have not yet been reported to the prior carrier, and for which there is a reason to believe that such incident or circumstance may give rise to a future claim under the proposed coverage? _____
If "yes", submit a detailed explanation.

* This coverage is non-binding.

+-Authorized Person _____

Ex: Officers _____

Print name and title or position e.g. Pastor or Board Member

Date _____

+-Authorized person means any employee that is elected, appointed or authorized to give notice or receive notice of claim, offense, incident or circumstance.