



When Someone Is Injured at Your Ministry

A visitor, volunteer, or student injured at your church or school? Get them care, gather the facts, and don't admit fault — call MinistrySure and we'll handle it with your carrier.

When a visitor, volunteer, or student is injured at your church or school, make sure they get medical care — call 911 if it's serious — then gather the facts and call MinistrySure at (770) 716-0180. Don't admit fault or promise to cover expenses; report it to us and we'll handle it with your carrier.

What to do right now

- Care for the person first. Get medical help; call 911 if the injury is serious.
- Gather the facts: what happened, where, when, who witnessed it, and contact information for the injured person.
- Take photos of the area or condition involved.
- Preserve anything relevant — don't repair or discard the cause until it's documented.
- What to say: "We care about you and want to make sure you're taken care of. We'll report this to our insurance company and they'll reach out to you." Don't admit fault.
- Appoint one point of contact for the claim so every conversation with the carrier and the injured person's representatives runs through one person at your ministry. One voice in, one voice out keeps a claim running smoothly.
- Write down everyone you talk to — name, company, role, and date. A liability claim can pass through several hands; keeping a log is how you keep it from stalling.
- Report it to us — even if no one has complained.

What to expect

Your carrier reviews the circumstances and may contact the injured person. Depending on the situation, costs may be handled under medical-payments coverage (no-fault, smaller amounts) or general liability. For a student injured at a Christian school, student accident coverage may apply.

Your part

Report promptly — even minor incidents, and even with no complaint yet — document what happened, and don't admit fault or make promises about payment.

How MinistrySure helps

You call us first. We report the injury to your carrier, answer coverage questions (general liability, medical payments, and student accident coverage for schools), and stay with you through it.