

Protecting cash.



Faithful in the small things.

It is expected that Adventist Church Organisations reduce the risk of cash loss through the following security provisions. Failure to exercise these basic security provisions may prevent or limit the reimbursement of any cash loss by RMS or the Church's insurers.

KEEP CASH SECURE Cash should always be in the care and custody of a responsible person and not left unattended or unsecured. Where cash is temporarily kept at the home of a responsible person it must be kept securely and out of sight inside the dwelling.

BANK CASH AS SOON AS POSSIBLE Cash should be deposited in the bank on the day it is received or, where that is not possible, within three business days after it is received, or within one month for regional/rural areas without a local bank.

PROMOTE E-GIVING Where a local bank is not available, encourage the use of e-giving or other electronic methods of giving to avoid the risk of carrying cash for extended periods.

CARRY CASH CAREFULLY

- Carriage of cash, wherever possible, should be undertaken by two responsible persons. If more than AUD\$10,000 is being carried it is a requirement that two responsible persons be involved.
- Cash should be carried directly from one location to another.
- Vary the times, routes and persons used to carry cash.

CASH MUST BE KEPT IN A SAFE

While cash is at the premises of a church it must be kept in a locked strong room or safe designed for the protection of cash or under the direct control of a responsible person. Filing cabinets, cupboards, cash drawers, tins, tithe boxes or other similar containers do not qualify as cash safes and cash left unattended in such items is not covered.

- Safe and/or strongroom keys must not be left unattended on the church organisation premises except for spare keys locked in the safe or strongroom to which such keys apply.
- Where possible build the safe into the building or firmly bolt it to a brick or concrete wall or floor.
- Bank often so that only the minimum amount of cash needed is in the safe.

ACCOUNTABILITY Issue receipts and ensure all accounts fall under the general accounting and auditing structure of the organisation.

In the event of a loss...

In the event of a cash loss you must notify the police immediately. Once you've obtained a police report number contact RMS ASAP.

Cash cover is automatically included with contents cover for church organisations in Australia, New Zealand and the Pacific Islands (except PNG). You should check that your contents cover amount is sufficient to include all regular contents plus the maximum amount of cash held or transited at any one time. **Cash losses are subject to the excess shown on the property confirmation of cover.**

CRIMINAL ACTS

NO COVER for criminal acts of employees or other responsible persons.



CASH HELD IN TRUST

NO COVER for cash held in trust for other organisations or persons such as employees and volunteers.



CASH LEFT IN VEHICLES

NO COVER for cash left unattended in a vehicle, locked or otherwise.



CASH IN MAIL

NO COVER for cash posted in the mail.

