



SAVING TAXPAYERS.  
PROTECTING NEW JERSEY'S  
HOMETOWNS.

## **PROTECTING CHILDREN & PREVENTING CHILD ABUSE**

### **A Leadership Message From:**

The Municipal Excess Liability Joint Insurance Fund (MEL JIF)  
The New Jersey Residual Claims Fund (RCF)

Child abuse is a major challenge facing many community institutions including churches, sports programs, and organizations providing a broad range of services to youth. Municipalities are at risk because they are a major source of youth recreation, daycare and other direct service programs.

### **Local Government Responsibility to Prevent Child Abuse**

Local leadership to prevent child abuse is essential. Government officials – employees and volunteers – are legally required to report suspected incidents of abuse. This includes neglecting a child's basic needs or engaging in physical, emotional or sexual abuse to anyone under the age of 18. In cases of sexual abuse, the statute of limitation has been extended to age 55 or longer, depending on the circumstances. Officials can be held personally liable for decades after leaving office.

Your town or authority probably has made arrangements for your legal defense and indemnification; however, you should consult with the attorney to understand exactly how these procedures work.

Anyone under the age of 18 who is caused harm by a parent, guardian or other person having custody or control of that minor is considered an abused or neglected child.

The risk is significant. In New Jersey, reports of abuse involving 80,000 children are filed each year with state authorities; by their 18<sup>th</sup> birthday, 37% of all children have been subjected to abuse. Of those cases, 75% involve neglect, 18% of the victims have been physically abused, and 7% have been psychologically mistreated.

Child sexual abuse is particularly troubling. By age 18, one in four girls and one in six boys have experienced sexual abuse.

Peer to peer abuse, in which a child sexually abuses or inappropriately touches another, is by far the most common. Legally, the abuser must be four years older than the victim to trigger the statute.

Adult-to-child abuse is thought out and planned, demanding access, privacy and control. Over 90% of juvenile sexual abuse victims know their abuser.



# MEL

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## Protecting Children

To address this challenge, MEL has developed model policies and procedures for our members that ensure that programs include the safeguards and protections needed when providing services for children. These policies are now available on the MEL website.

Of equal importance is training. MEL has developed specific training programs for elected officials and for the managers, supervisors and volunteers involved in programs serving children. Our goal: to reach more than 100,000 officials and staff members with these programs.

Training programs for police officers and EMS responders -- who often are on the front line in responding to children's needs -- are also included. MEL sponsored training assists members in recognizing issues affecting children and understanding their responsibility to act in the child's best interest. Training is available online as well as in traditional classroom settings.

## MEL Efforts Provide Additional Safeguards

Protecting children has always been a major MEL priority.

For example, we mounted special efforts to address the risks faced by crossing guards – and the children they protect. The MEL and the NJ Association of Chiefs of Police along with Rutgers University and JA Montgomery Risk Control developed a comprehensive plan to protect school crossing guards. The program includes training, steps to reduce speeds in school zones, public awareness programs, and model medical examination protocols for crossing guards.

The MEL also provides an annual training program for camp counselors which includes vital information regarding the safe treatment and protection of children. The training is mandatory for all camp counselors and establishes best practices for part-time summer employees.

Our focus on our children is another major step forward in achieving our vision: a culture of safety in all of the communities and organizations we serve throughout New Jersey.

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