



Church safety solutions

Created in cooperation with the United Church of Christ Insurance Board

September 2007

Inside this issue

Part One of a three-part series...

Establishing an effective church building and property maintenance program1

Avoiding the pitfalls of hiring contractors1

Keeping moisture out of your building5

National Preparedness Month 20076

National Preparedness Month 20077

Coming soon:

Part 2: October – Fire prevention

Part 3: November – Deterring theft and vandalism

Establishing an effective church building and property maintenance program

Establishing an effective church building and property maintenance program is an essential part of creating a safe church ministry. Church leaders, trustees and property/finance committees can help prevent costly repairs and other losses simply by conducting good preventive maintenance. Even more importantly, a safe facility helps protect church workers and church congregants. This article outlines the basic components of establishing an effective building and property maintenance program.

(Continued on page 2)



Avoiding the pitfalls of hiring contractors

The Better Business Bureau (BBB) recommends that organizations obtain two or three contractor bids for any work being planned. But before contacting a contractor, develop a complete list of work specifications. Then use this list to help make an accurate comparison of bidders in terms of cost and quality of materials. Keep in mind that accepting the lowest bid for the job may not be the most cost-effective choice in the long run.

When you're ready to look for contractors, word-of-mouth references are a good place to start. Ask for local references and inspect the finished projects. Check to see if the contractor is a member of a professional association that has standards for members. Make sure the contractor is in compliance with all local licensing, bonding and insurance requirements and that any necessary building permit is obtained. A trip to your community building or planning

(Continued on page 4)

Establishing an effective church building and property maintenance program *(continued)*

Step 1: Create a budget

Churches should create a well-thought-out budget to sustain the church property and ministry. During the budget process, the maintenance of the building is often overlooked. A first step in budgeting would be to identify and distinguish between needs and wants. Needs are something you must have for continued existence. For example, having a gathering place to conduct church services is a recognizable need. Without a place to gather, no matter how basic, it is difficult to sustain a ministry. Wants are something that you would like to have, but may not contribute to the idea of sustaining the ministry. Examples may include the installation or replacement of a sound system over the maintenance or replacement of a furnace. Some things may be nice to have, but may not be necessary. In addition to day-to-day maintenance needs, every church budget should have a fund for capital items. Replacing a roof or repaving a parking lot are capital expenses that can be foreseen and budgeted for over several years. A fire detection and alarm system should also be funded for in your capital budget if any part of your building is not already protected with these.

Step 2: Conduct a facility self-assessment

Church leadership should conduct a facility self-assessment at least once a year to gauge the effectiveness of the condition of the building and to

facilitate the planning process. This self-assessment is a review of the management of the church building and grounds, looking at areas such as:

- Is there an effective process for employees, members and guests to easily communicate facility problems?
- Do all staff members know how to operate the main water and gas shutoff valves?
- Is there an effective plan in place for snow and ice removal?

Step 3: Document processes and contractor relationships

A brief document should be developed identifying who, when and how all systems and utilities will be maintained for the church property. Consider identifying a list of pre-qualified contractors that have met the church's established insurance certificate requirements.

Step 4: Put oversight and hand-off procedures in place

Church leadership should develop a process for reviewing all work being performed on the church property. This can be accomplished by using a maintenance audit and facilities inspection by the board of trustees along with a monthly budget review to gauge the success of the program. Churches should also consider developing a documented transition or "hand-off" strategy from one board of trustees to the next in order to preserve institutional knowledge of the budgeting process and how the property is being maintained.

Step 5: Choose the right people

Not everyone is qualified to lead and direct a property maintenance program. Church leadership should seek out individuals who

Establishing an effective church building and property maintenance program *(continued)*

understand property maintenance. The person doesn't need to be a contractor but should have the organizational skills to sustain a maintenance management program.

Step 6: Establish a preventive maintenance program

The preventive maintenance program should consist of the following four elements:

(1) Periodic maintenance

First, review and make a list of all mechanical and non-mechanical systems in the church including furnaces, air conditioning, water heaters, plumbing systems, sump pumps, dishwashers, refrigeration, stoves, ovens, gutters, downspouts, etc., and determine the manufacturer's recommended maintenance schedule for each. Next, identify which items can be maintained by church personnel and which will require the assistance of an outside service provider. Obtain warranty information for all mechanical systems so it will be easier to request service for failures that occur within the terms of the warranty.

It is not always easy to determine which types of service work should be handled by church personnel and which require an outside service provider. Church leadership should understand the qualifications of internal personnel and should consider using an outside service provider for the following:

- Working at heights above 6 feet, unless appropriate equipment is available and individuals have adequate training (see Church Safety Solutions March 2007 edition)
- Working on elevators, escalators or any people-moving equipment
- Working with chemicals, such as pesticides, unless trained to do so
- Working with life safety equipment, such as fire sprinklers, emergency lighting, fire control panels

- Working with natural gas lines and equipment
- Working with electrical lines or equipment to the extent that a permit is needed
- Any work where loss of life or significant property damage could result from poor execution

(2) Qualified service

For equipment that will be maintained by an outside service, obtain a list of qualified vendors who are authorized and insured to perform the work and are capable of providing preferential service during an emergency situation.

(3) Service records

Maintain records of the service and repairs for all equipment in the church. The record should contain a complete history of the maintenance provided from the time the equipment was purchased and placed in service. Include receipts of service to help facilitate future budgetary considerations. Records should also identify exactly what parts were used during any services provided.

(4) Follow-through

All capital improvement plans, self-inspections, service records and other documentation should be maintained as long as physically possible for your church. These records provide a roadmap of how your facility got to where it is today and document the plans you have agreed to for the future. Keep in mind, however, that your church could bear increased liability if you identify a deficiency and ignore it as opposed to never having identified it in the first place. Ideally, your documentation can validate the good stewardship your church leaders exhibited during their time of service for your church's property.



Review and make a list of all mechanical and non-mechanical systems in the church including furnaces, air conditioning, water heaters, plumbing systems, sump pumps, dishwashers, refrigeration, stoves, ovens, gutters, downspouts, etc., and determine the manufacturer's recommended maintenance schedule for each.

Avoiding the pitfalls of hiring contractors *(continued)*

department can help educate you on what is required of property owners or occupants. This one step could save you thousands of dollars in unexpected expenses resulting from a contractor who forgot or bypassed a code requirement.

Never sign a blank or partially blank contract. Typically, contractors require a down payment of one-third of the total contract price with additional payments made after completion of each phase of work. Final payment should not be made until work is completed and you have inspected the work. If the contractor arranges financing for the work to be done, be sure you understand all aspects of the financial terms, especially if a second mortgage of your property is used as security for the remodeling work.



Preplanning Checklist:

Before selecting a contractor, you should do the following:

- Develop a project plan that includes the entire scope of the project from start to finish.
- Be specific about every aspect of the project including safety requirements, certificates of insurance, materials to be used, how the property will be secured, how long will certain phases take and if any part of the property or building will be made inaccessible during construction.
- Conduct a cost comparison between all bids that have been submitted to the church planning committee before making a financial commitment to proceed with the work.
- Be sure that you have the ability to understand the architectural requirements of the building plan and that the contractor understands that you must approve all architectural plans and change orders before any work begins.
- Discuss bids in detail with contractors, including their ability and commitment to provide onsite oversight of your project.
- Ask the contractor for a list of local references and ask the property owner if you can see the work performed.
- Find out if the contractor belongs to a professional association.
- Contact the Better Business Bureau to learn how long a contractor has been in business, whether the contractor has any complaints filed and whether any complaints have been satisfactorily closed by the Bureau.
- Ask for a copy of the contractor's Certificate of Insurance which includes coverage for workers' compensation, property damage and personal liability. You may want to contact your insurance agent to determine whether the contractor's insurance coverage is adequate.
- Require your contractor to name your church as an additional insured on their general liability and workers compensation insurance for the scope of the work they will perform.
- Check with state, county or city housing authorities to be sure that a contractor meets all area licensing/bonding requirements.

Consider requiring a background check of all individuals who will be working near any minors on your church grounds—this can be done at no cost using the federal government website <http://www.nsopr.gov/>.

Keeping moisture out of your building

If you notice any water or signs of water damage on your property, it is important to act quickly to minimize the damage. Shut off the water supply immediately if water is flowing into the church from a broken pipe or damaged appliance. These shutoff valves are typically found outside the building or at the meter. Immediately remove standing water and all moist materials, and consult with a licensed building professional who can determine the extent of the repairs necessary. Water damage left unattended can result in structural failure or, potentially, mold growth.

Ensure that all exterior wall surfaces are water tight, which may include caulking seams on siding and windows and repairing holes or cracks. Remove landscaping features that can cause surfaces to rot or allow water easier access to the building.

Here are some other tips for keeping moisture out of your building:

- If your church has a lawn sprinkler system, ensure that the spray pattern is directed away from the building to avoid excessive water near the foundation.
- Keep roof gutters clean to prevent overflows. Gutter runoff through downspouts should be directed away from the foundation. Also, the ground around the base of your building should be graded so that groundwater flows away from your foundation.
- Repair or replace shingles around any area that allows water to penetrate the roof sheathing. Leaks are particularly common around chimneys, plumbing vents, and attic vents.
- Check for leaking faucets, dripping or “sweating” pipes, clogged drains and faulty water drainage systems. Investigate all discoloration to ceiling panels or wall material that may be caused by water leaks.
- Seal or reattach flashing found around doors, windows, thresholds, chimneys and roofs. Flashing is designed to prevent water intrusion in spaces where two different building surfaces meet.
- Ensure your sump pump is operating properly and that you have a battery-powered backup in the event of a power outage.



Shut off the water supply immediately if water is flowing into the church from a broken pipe or damaged appliance.

National Preparedness Month 2007

National Preparedness Month is a nationwide coordinated effort sponsored by the U.S. Department of Homeland Security each September to encourage Americans to take simple steps to prepare for emergencies in their homes, businesses and schools.

Throughout the year, DHS promotes individual emergency preparedness through the Ready Campaign. Ready is a national public service advertising campaign produced by The Advertising Council campaign is designed to educate Americans to prepare for and respond to emergencies. The campaign's Web sites (www.ready.gov and www.listo.gov) and toll-free numbers (1-800-BE-READY and 1-888-SE-LISTO) provide Americans with free preparedness information.

Zurich Church insured customers now have access to free a disaster planning tool provided through the Institute for Business & Home Safety (IBHS). Your Church can now conduct disaster recovery planning at no cost to your organization.

Open for ServiceSM is an Internet-based tool for churches and small businesses to create disaster recovery plans and evaluate and diminish natural disaster risks.

Open for ServiceSM, valued at \$2,000, is available on the IBHS web site – www.ibhs.org – through the use of special access codes provided exclusively by IBHS member companies, including Zurich.



How to Access the Site

First, obtain your access code by emailing Zurich at: churchsafety.solutions@zurichna.com. We will email you your access code back within 48 hours.

A screenshot of the 'Open for Business' website interface. On the left is the Zurich logo. The main content area has a blue header with 'OPEN FOR BUSINESS' and a row of six small images depicting various natural disasters: a cracked road, a fire, a hand holding a globe, a storm with palm trees, a boat in rough water, and a hurricane. Below the images, the text reads: 'Open for BusinessSM, an online disaster planning tool for businesses, is available to employees, agents and policyholders of Institute for Business & Home Safety member insurance companies.' There are three links: 'Click here to learn more about this planning tool.', 'Click here to continue.', and 'Click here if you have already registered and would like to log in to your account.' At the bottom, there are links for 'ABOUT US', 'CONTACT US', and 'LEGAL NOTICE', and the text 'Institute For Business & Home Saf'.

Lessons of loss

The following “Lessons of Loss” are taken from real events reported to Zurich. Certain details have been changed to protect the anonymity of those involved.

Falling tree limb

A large, 16 inch-wide branch from a mature willow tree next to a church parking lot fell approximately 30 feet and crushed three cars parked in the lot. The church uses a tree service on an as-needed basis, so there was no routine servicing or inspection of the trees. At the time of the loss, there was no wind or other weather conditions that appeared to cause the branch to fall. Upon inspection, the tree limb was found to be decayed, perhaps due to disease, carpenter ants or some other source. The decay may not have been visible from the ground, but could have been identified through an in-tree inspection by an arborist. Moreover, the church's willow trees were approximately 40 years old and reaching the end of their lifespan. Fortunately, no one was in the cars at the time of the accident or they likely would have been injured. Cost of repair to the cars: \$11,250. **Lesson learned:** Churches should inspect their trees on an ongoing basis. An arborist or tree service should be brought onsite at least annually if there is any concern regarding dead branches or the viability of a tree. Limbs overhanging church roofs or parking lots should be trimmed.

Water infiltration

A congregation owned an older building that was the original church structure until a newer building was constructed. This older building was used infrequently during the summer months. In preparation for the church's upcoming fall programming, a church custodian entered the old building and found mold throughout most of the building and standing water in the basement level. Leaves and debris clogged several roof gutters and a drain out-

side the basement door, allowing water to pool at the base of the foundation and seep into the basement. Also, the sump pump was not working. Cost of clean up and remediation: \$25,254. **Lesson learned:** Churches should inspect the interior of unoccupied buildings at least once per week and following all storms involving hail, rain, snow or ice. All church buildings should have adequate air ventilation to help keep their interiors dry. All gutters and drains should be inspected regularly. Critical building equipment, such as sump pumps, should be inspected regularly.

Welding fire

A church had a six-foot fence surrounding two sides of the property. To keep children from jumping the fence, the church decided to extend it another four feet. The church custodian undertook this task. When welding metal pieces of the fence, sparks flew over the fence and landed in some scrap cardboard and plastic packing material, catching them on fire. The fire spread to nine vehicles that were stored on the neighboring property, which was owned by an auto body repair shop. Since this occurred on a Saturday, no one else was working at the church or at the auto body shop at the time of the fire. The church custodian sustained scrapes and burns trying to extinguish the fire. Cost of vehicle repair and worker injuries: \$96,946. **Lesson learned:** All maintenance and repair work should be done by a qualified individual with proper safeguards taken. If church leaders are uncomfortable with the risk of potential injury or property damage, the work should be completed by a qualified third party who would assume responsibility for these risks.

References

<http://search.bbb.org/>

Zurich - Management Self-assessment and Physical Self-inspection

<http://www.ready.gov/america/npm07/ready.html>

If you have any questions or if you would like to receive electronic copies of any of the referenced materials above, please write to us via email at: churchsafety.solutions@zurichna.com.

Zurich Services Corporation

1400 American Lane, Schaumburg, Illinois 60196-1056
800 982 5964 www.zurichservices.com

Zurich Services Corporation
Risk Engineering



ISO 9001:2000

Quality-Assured Solutions Provider

The information in this publication was compiled by Zurich Services Corporation from sources believed to be reliable. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication, including any information, methods or safety suggestions contained herein. Moreover, Zurich Services Corporation reminds you that this publication cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these procedures insure coverage under any insurance policy.

©2007 Zurich Services Corporation

Because change happenzSM



ZURICH[®]