



Quarterly Insight into Current
Insurance Concerns for Churches



Cold Weather and Freeze Alert

With winter just around the corner, there are some simple steps you can take to protect your church from winter hazards and keep your water pipes from freezing. Last winter there were numerous property claims due to freezing pipes and slips and falls. Freezing pipes accounted for 18% of all Property claims in 2014 and 2015. Here are some things to consider before the winter weather arrives.

Inspect your building and arrange for maintenance of church grounds:

- Close all windows, doors and outside dampers. Schedule building checks during storms and cold weather.
- Arrange for snow and ice removal, including the roof. It's important to know if your church or the city is responsible for maintaining sidewalks.
- If you are having an outside contractor for snow removal and salting walkways and parking lots, be sure to obtain a Certificate of Insurance and have your

church named as an additional insured. A log should be maintained monitoring when the lots and sidewalks are cleared and also when they are salted.

- Consider leaving buckets of rock salt around the parking lot and walkways and encourage members to salt areas that may seem slippery.

Protect your church from freezing pipes:

- Identify pipes that are potentially exposed to freezing temperatures. Some common areas include basements, attics, garages, maintenance buildings, and pipes along exterior walls.
- Disconnect and drain outdoor hoses. Detaching the hose allows water to drain from the pipe. Otherwise, a single hard, overnight freeze can burst either the faucet or the pipe.
- Seal off access doors, air vents and cracks. Winter winds whistling through overlooked openings can quickly freeze exposed water pipes.

- Set thermostats to maintain building temperatures of 50F or higher throughout the buildings. Remember that temperatures along exterior walls, enclosed docks, etc... will be several degrees colder than the interior.
- Insulate pipes or faucets in unheated areas. For pipes that can't be insulated, a small flow of water running through them continuously throughout the worst of the cold spell can help prevent them from freezing.

Here are some additional winter safety tips:

- Provide emergency telephone numbers. Collect and distribute a list of emergency phone numbers and contacts, such as snow removal, heating system repair company, utility company, and the weather bureau.
- Anticipate flooding. Severe and cold weather can cause flooding. Move susceptible equipment to an alternate location, where water cannot reach it.
- Always have cold-weather gear on hand.
 - Have plenty of gloves, hats, emergency blankets, flashlights available. Provide them to your people, and make sure they know where cold weather gear is stored.



Insurance Board Turns

In 1985, acting on behalf of the conference ministers of the UCC, articles of incorporation were filed in California. The Board then adopted by-laws. This was a turbulent time for the insurance industry. Premiums were going up substantially, sometimes by more than 50%. More than 40 UCC churches found themselves cancelled mid-contract by other carriers, but all were welcomed into the IB program. It all started, though, in 1979.

The idea of churches buying insurance as a group was conceived by Peter E. Keck, a UCC layperson and church trustee who was frustrated to find how unfairly churches were treated in the insurance market. Keck did some research. He introduced John Deckenback, then the acting conference minister for the Northern California Conference, to the people who would help develop the program.

Community Congregational UCC in Campbell, CA was the first church to join,

and others quickly followed. Campbell UCC is insured even today by the IB.

By 1981, 106 of the 115 UCC congregations in Northern California had joined the program and were enjoying the benefits of group buying power.

Coverage was tremendous offering churches a value none had previously known. Just ten months after the program began, that value was tested when First Congregational UCC in Oroville burned to the ground. Their former policy would have paid them a maximum of \$435,000. Their new IB policy paid \$1.3M for the sanctuary's rebuild.

Outstanding coverage remains the hallmark of the IB program. Thirty years after incorporating, your IB program remains the most comprehensive program designed for churches by churches, and your best advocate for protecting your church!

As we celebrate 30 years of protecting



churches, we would like you to celebrate with us! Throughout 2015, we invite each of you to send us your celebrations. We will choose 30 churches/people/ministries/conferences/regions/presbyteries with which to honor in one way or another. One church received a \$1000 contribution to their "new roof" fund. Another received their 175th celebration lunch for 100 on us!!

Send us whatever anniversary or special occasion you are recognizing in 2015. Visit www.InsuranceBoard.org and click on the Call to Celebrate link. Send us all the details you can and we will be in contact with you.

Thank you!

+ Hired and Non-Owned Auto Coverage For Churches...Info You Should Know

BY: Alison Hanna, Sr. Claims Analyst

Summer has ended, mission trips are winding down, and camps are becoming quiet, but what can we take away from this year's adventures involving the vehicles we hired (rented or borrowed) and the non-owned autos we used (employees, volunteers, directors using their personal vehicles) for church business?

For hired autos, the lessons learned are basic but important. First, it is important to hold onto rental agreements. These agreements provide proof of what was rented and agreed upon as well as information on who would be responsible for damages.

Second, make sure you contact your agent before going on a trip to discuss whether purchasing rental insurance through the rental agency is needed. Interstate as well as international travel can involve varying insurance regulations. It is best, therefore, to involve the expertise of your agent.

Third, check the driving history and capabilities of your drivers. Make sure anyone driving on the church's behalf has a good driving record and is capable of handling the particular vehicle rented. Some vehicles are harder to maneuver than others. For example, a bus, or box top truck, requires a greater amount of experience

than a private passenger car, and may require a Commercial Drivers License (CDL).

Now that we went over our lessons learned on our hired auto experiences, what about the non-owned autos? What can we learn about those situations?

First, as mentioned earlier, we need drivers with good driving records. We also need to make sure these drivers have adequate limits on their individual auto insurance in case of a motor vehicle accident. For example, minimum limits for Bodily Injury of \$100,000 per person and \$300,000 per accident, or \$300,000 combined single limit; and Property Damage minimum limits of \$25,000 per accident. These limits can easily be exhausted from a loss so you may want to set even higher standards.

Second, let's make sure the individuals who offer to drive for the church are responsible drivers who have safe, reliable vehicles. This helps to ensure a safe trip for their passengers.

In summary, follow these steps to ensure a safe experience for all:

- Check the driving record and proof of insurance;
- Read any agreements signed to know your responsibilities in case of loss;
- Make sure drivers provide safe vehicles and know how to operate them.

These steps will help create a plan that will aid in limiting losses during church activities. Also remember, we do offer discounted Motor Vehicle Records (MVR) checks when you sign-up through the Praesidium Program at the Insurance Board. In addition, our website: http://www.insuranceboard.org/safety_solutions/transportation.aspx has more information on the topic. Download the Loss Control Manual for more recommendations.



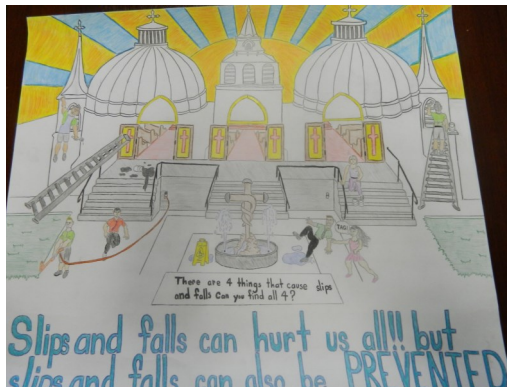
You may now make your insurance premium payment electronically! The link is "LIVE" on our website www.InsuranceBoard.org. Click on the dark blue "Make a Payment" button. You need a copy of your invoice because you need your IBID # and Policy # to begin the process.

- You need to register. An activation email will be sent. Please remember to check your "junk" folder if you do not receive it.
- No additional charges to you, the church, for paying in this manner!
- No credit card or debit cards are accepted, you will need your church checking account information.
- No phone payments are available and we are not able to change your payment plan.
- For PRESBYTERIAN churches - be sure to input all the zeros in front of the IBID #



ART CONTEST WINNERS

Preventing slips, trips and falls was the theme of our 2015 art contest! **We awarded three CASH prizes of \$1,000 to the sponsoring Church or Camp.** The artwork is featured in the 2016 Insurance Board Loss Prevention Calendar (enclosed). Congratulations to our winners!



Noah Rogers, 13, from Foothill Presbyterian Church in Porterville, CA., winner for 12 and up.



Angelina Hunt, 10, from Millbury Federated Church in Millbury, MA, winner for the 8-12 age group.



Reese Uzzell, 5, from First Congregational UCC in Norfolk, NE, winner for 7 and under.

BOUNDARY TRAINING! While the IB provides free abuse prevention training for employees/volunteers, the training needs for clergy run deeper. When we refer to "boundary training" we refer specifically to training for clergy that covers various issues and takes into account their roles as pastors, counselors and teachers. Material for clergy includes such subjects as sexual harassment and ethics in personal relationships. We are pleased to let you know that the IB provides financial support for middle judicatories wishing to organize boundary training for their clergy in two ways: 1. **The IB will reimburse tuition expense** to middle judicatories for an individual to attend the Faith Trust Institute's "train the trainer" program entitled, **"Healthy Boundaries for Religious Leaders."** The program prepares individuals to present interactive seminars to large groups. The program is presented by FTI at various times/places around the country. See www.faithtrustinstitute.org. 2. **The IB will pay a stipend and travel expenses** for a trainer at a regional event at which 20 or more attend, **ideally at the Conference, Region or Presbytery level.**

The IB can identify trainers for you. To get more information on this subsidized program that is FREE to IB participants, go to our website, www.InsuranceBoard.org. Click on Safety Solutions, then "Have a Question?" in the drop down menu to contact Mary Lammermeier.

Top 5 Reasons Churches End Up in Court

	2010	2011	2012	2013	2014
Reason #1	Sexual Abuse of a Minor	Sexual Abuse of a Minor	Sexual Abuse of a Minor	Sexual Abuse of a Minor	Sexual Abuse of a Minor
Reason #2	Personal Injury	Property Disputes	Personal Injury	Insurance Coverage Disputes	Personal Injury
Reason #3	Property Disputes	Personal Injury	Insurance Coverage Disputes	Religious Freedom	Property Disputes
Reason #4	Insurance Coverage Disputes	Zoning	Property Disputes	Property Disputes	Insurance Coverage Disputes
Reason #5	Zoning	Insurance Coverage Disputes	Zoning	Personal Injury	Affordable Care Act*

*This category for 2014 included cases involving churches and religious organizations.

ALL churches in the US not just IB churches. Reprinted from Church Law & Tax Report. July/August 2015



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UCC + Disciples + Presbyterian

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File a Claim Online:

www.InsuranceBoard.org

The Steward is the joint effort of:

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