

Spring Has Sprung!

How Did Your Church Weather Winter?



UNITED CHURCH OF CHRIST INSURANCE BOARD

THE
STEWARDS

Spring arrived as planned on March 20, 2009! Depending on where you are located, it emerged with a vengeance, or with mercy. Either way, it's not too early to walk around your church and grounds in search of Old Man Winter's damage.

Where to begin? Your church should have a formal maintenance plan and budget. If not, this is a good place to start. Church leaders need to agree on two things: accountability and responsibility. They need to determine what their accountability to the congregation is for the condition of the church, and whose individual responsibility it is to lead the process. Next, leaders must agree on the ever-critical budget for repairs and replacements, and set aside the necessary funds.

Now it's time to look at the building. Take a camera, even binoculars for those high places. Begin with the roof. Make a note to take photos before, during and after winter next year for comparison purposes. With digital cameras becoming so reasonably priced, it's a smart investment (and you don't have to incur the printing costs).

Since you don't have photos for comparison sake this year, observe and document: Where are the gutters loose or bent? Is there damage to shingles or

siding? Are downspouts blocked? Is there soggy ground close to the building? Are there areas of peeled paint? Broken/chipped bricks or stone? Are there water stains on siding or bricks? Is water pooling anywhere on the roof? Are exterior stairs solid?

After taking notes outside, look at the corresponding areas inside. Look for leaks or water damage. If there is attic access, check for stains and wet rafters. Where vents and chimneys are located, check ceilings and walls for stains and moisture coming from the exterior.

Once you have completed your search for weather related damage inside, check the utilities: gas, boilers, air conditioners, water heaters, water supply, electric panels, and

elevators. These may require professional inspection and professional repair. Outside, look at the grounds: sidewalks, parking lots, curbs, and playgrounds, are the most common areas for injuries.

Compile your "to do" list. It's time to set priorities. In an ideal world everything gets fixed immediately, but we live in the real world. There are three areas to consider in terms of severity: (1) preventing injury to others; (2) avoiding imminent damage; and (3) limiting ongoing damage. You will have to make judgments. Make partial repairs if you must, but do something!

Damage sustained may be covered by insurance, in which case it is important to give prompt notice to your agent or to the Insurance Board directly. Make sure you protect your property from further damage even if it means spending money. Keep all receipts because, for covered damages, once your deductible is exhausted, you will be reimbursed!



Claims Corner

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So Much To Learn, So Little Time—Where to go?

By: Carl J. Kotheimer

When I was a property insurance adjuster many years ago, I often explained, “My job is to gather all of the facts, then go back to the office and find out what the questions are.” In my current role, I am pleased to be able to provide church maintenance answers via this newsletter, but I don’t know the questions!! It’s impossible to provide a one-size-fits-all solution to your varied maintenance challenges.

With that said, we do have a wealth of information available on our website to help you get your arms around your projects.

Go to www.InsuranceBoard.org and click on the Loss Prevention tab, where you will find: the Electrical Inspection Program brochure, and the Loss Control Manual “Caring for Our Churches”.

You will also find newsletters and checklists containing the following topics:

- When Lightning Strikes/Safety

- Protecting Your Church From Fire
- Establishing A Property Maintenance Program
- Deferred Maintenance Risk
- Winterizing Your Church
- Protecting Your Church from Copper Theft
- Playground Safety
- Church Inventory Checklist; and more.

You can visit other sites as well. Partners for Sacred Places -www.SacredPlaces.org has an “Info Center” tab that contains technical information which will be especially useful to those with historic structures.



Home Depot - www.HomeDepot.com has a “Know-How” tab. Yes, where there are small scale volunteer projects to be done, there is a resource here. You can find valuable DIY information, including how-to videos.

American Consultation on Stained Glass - www.AmericanStainedGlass.org has information to help you assess your needs and your options.

Are You Flood Smart?

What’s a flood? We use the term flood loosely. You hear of flooding often on the news, when city storm and sanitary sewers are overwhelmed after heavy rainfall. This type of flooding usually is excluded from most insurance policies.

Flooding, in the insurance industry, is a technical and complicated subject. Not all areas of the Country are eligible for flood coverage from traditional carriers. At the Insurance Board, flood is an optional coverage that more than 75% of our participants choose.

In early December, we mailed a notice elevating the importance of flood coverage to our participants who do not have it. If you would like to receive an IB proposal to add flood coverage,

contact your local agent.

To learn more about flood insurance in general go to the Federal Emergency Management Agency’s (FEMA) website at www.floodsmart.gov. There is a great deal of information and interactive tools, including information about flood preparation and recovery.



Financial Controls – Update

We continue to receive inquiries from churches with concerns about financial controls. Most are calling to get our assistance in getting started. Others have recently discovered losses, and are reporting claims. We encourage those who are taking steps to share their progress with us. We want to share your positive experiences, in confidence. We look forward to hearing from you.

Claims Corner

Please welcome our two new staff members, Alison Hanna and Joe Boyd. Yvette Johnson and Richard Livingston did not make the move when we relocated the claims department to Cleveland. Their years of service to the mission of the IB are noteworthy and appreciated. Richard and Yvette will both be missed. We wish them the best of luck.

Covered With Mold? Are You Covered?

The word sends shivers down most people's backs. It even drives prospective home buyers to run for the hills, but the reality is mold may be present in any building for a number of reasons.

When bad enough, it can shut down your day care, or other ministry activities for health reasons. Mold has become so common that insurance companies have had to draw lines defining when mold damage will be covered, and when it will not. Regardless of the climate in your area of the Country, mold is a "risk management" issue for your church.

A storm strikes, the roof is damaged, and water intrudes. A fire emerges, and the heroes arrive with four inch hoses to save the church. The plumbing freezes, and breaks during moonlight. In these examples, the mold most likely to propagate is the result of a sudden and specified cause of loss, and may be covered by insurance.

What to do when uninvited water arrives? Get it out – fast! You have a mere 48-72 hours to get materials dry before mold takes hold. Professional help may be required to get the proper equipment, and enough of it. Faint attempts at mold prevention and mold removal are doomed to fail.

When mold results from poor maintenance, faulty construction or high humidity, insurance probably will not help with the removal expenses. A dripping roof neglected, a damp basement from leaky walls, or a kitchen poorly ventilated, may cause mold to propagate, but insurance will not respond. When a flood occurs and there is no flood insurance, there will be no insurance recovery for mold either.

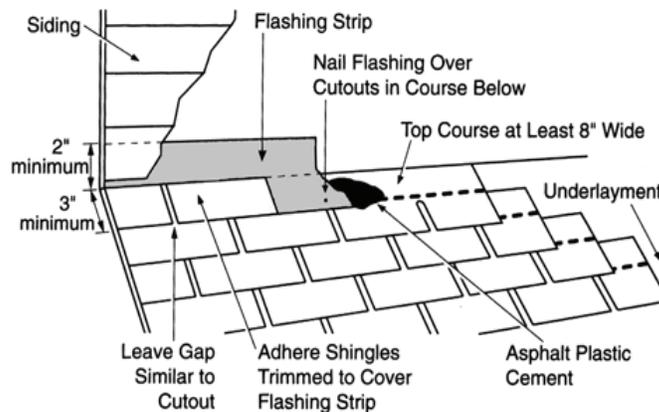
To prevent mold, here are some steps recommended by the Centers for Disease Control and Prevention (CDC). For more information go to www.cdc.gov.

- Keep the humidity level in your buildings between 40% and 60%. Use an air conditioner or a dehumidifier during humid months and in damp spaces, like basements.
- Be sure your buildings have enough ventilation. Use exhaust fans which vent outside in kitchens and bathrooms. Make sure clothes dryers vent outside.
- Fix any leaks in your roof, walls, or plumbing so mold does not have moisture to grow.
- Clean up and dry out thoroughly and quickly (within 24–48 hours) after water intrusion.
- Add mold inhibitors to paints before painting.
- Clean bathrooms with mold-killing products.
- Remove or replace carpet and upholstery that have been soaked and cannot be dried promptly. Try to not use carpet in rooms that may have a lot of moisture.

Drip, Drip, Drip - Who's the Culprit?

If you are collecting water as it drips from your ceiling into a garbage pail, you may want to inspect the flashing points of your roof. Better yet, don't wait for the leaky ceiling. Experts agree that 95% of roof seepage issues are caused by failure, or incorrect installation of, flashing. Although completely unseen, flashing is a vital component of every roof.

Anywhere surfaces intersect is a prime spot for water leakage. Flashing provides the extra protection needed. These areas include where a roof joins a wall, another roof surface, chimney, or vent, the edges of skylights and chimneys, stacks, vent fans and roof valleys, as well as the intersection of the roof deck and dormer walls.



Flashing is commonly a thin copper or aluminum sheet formed to prevent water flowing around and under the principal roof materials. If the flashing is installed correctly, your roof shouldn't leak. Sometimes, the nails that fasten flashing will work loose, or the material pulls away from seams and joints - requiring mainte-

nance. In addition, both temperature and humidity can cause roofing materials to expand and contract with seasonal changes. The flashing materials will continue to be leak-proof if they can withstand this movement.

Please know that flashing details are a very technical and essential aspect of roof construction, and this type of work is best left to experienced professionals. If you are planning major roof repairs or replacement, be sure you understand what your roofer plans to do about these key components, especially when you have a complex roof with adjoining roof elevations and wall surfaces.

This photo was borrowed from www.ashireporter.org, the website for the American Society of Home Inspectors.

To understand flashing better, go here: http://www.hgtvpro.com/hpro/bp_exterior_finishes/article/0,,HPRO_20149_4243895,00.htm

Lessons from Losses

In the insurance industry we refer to a client's history of claims as loss experience." Luckily, to most, there is no "experience" at all, since losses are rare events. As your insurance program manager, we see all of your incidents combined! Some are very expensive, and some very tragic. We thought you should have the benefit of your group "experience." The intent of this section is to let you know what we are seeing in the Claims Department, and provide some advice that you can apply in order to avoid having an "experience."

Lightning Strikes!

Quick! In what state are you most likely to be struck by lightning? Hint: it's also known as the Sunshine State.

If you don't live in Florida though, that doesn't mean you are safe from lightning. Recently, we studied all of our claims labeled "lightning" or "electrical injury" going back three years. We tallied more than 100 from all across the US. Our largest claim was \$236,000 for damage to a pipe organ!

But when lightning claims are reported, there is only circumstantial evidence of a lightning strike. Buildings are not usually harmed. Nobody saw the strike, but suddenly things electrical no longer work, and there was a storm last night. We commonly fall victim to an error in logic: After the fact, therefore, because of the fact.

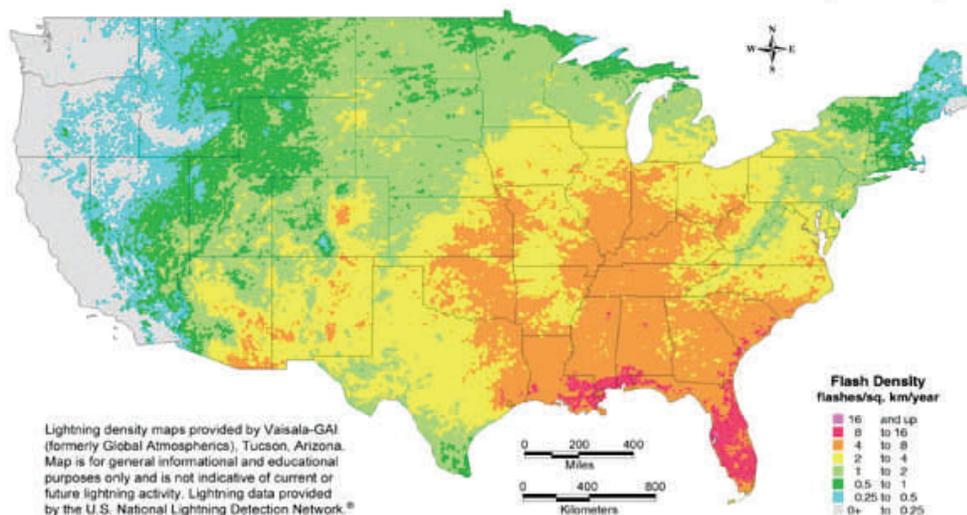
Lightning is a "surge," a brief spike in voltage. But surges occur every day in a number of ways, and the effects can be cumulative. Call it the "quiet lightning". Experts agree surges are responsible for 50% of all electronic failures, and the frequency is increasing due to increasing demands on public utilities.

When might a surge occur? A surge occurs when a high voltage power line hits the ground after a car hits a light pole, or when an elevator motor turns on, or the large blower motors for the pipe organ, or air conditioning compressor, or even the copier. Defective equipment, such as a failing compressor motor, may be "chipping away" at your organ with repeated surges in the building.

Having a lightning rod on your church is a good idea, but it only protects from fire and structural damage. Did you know the system is grounded to the same copper rod as your building's electrical panel?



5-year Flash Density Map — U.S. (1996–2000)



Lightning map courtesy of the National Weather Service.

When lightning strikes, the surge voltage backs up into your electrical system! It's no wonder that lightning claims often involve big ticket appliances.

The good news? Damage from surges is preventable. People frequently buy a power strip as a source of surge protection, but not all surge protectors are the same! Depending upon the severity of a surge, and the "let through voltage" of the surge protector, it may not be enough.

It is essential that surge protection be properly "sized" for your church's electrical system and its high value appliances. It's also important to know possible surge sources hidden within your church's electrical system.

To help you with this step, your Insurance Board has arranged with TEGG (a subsidiary of Hartford Steam Boiler) to provide our participating churches with a subsidized electrical inspection program. Your cost is \$225. We will pay \$500 toward certain repairs. TEGG contractors will provide estimates for other needed repairs, and for a surge protection system meeting your building's needs.

You can find our Electrical Inspection Pro-

gram brochure on our website under Loss Prevention/Brochures. An investment of \$225 to receive another \$500 toward repairs, is definitely a win for your Church. An ounce of prevention.....

The Steward is the joint effort of:

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Please visit our website
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The Insurance Board is a non-profit property and casualty insurance program serving the United Church of Christ and the Disciples of Christ (Christian Church).