

Do you have a sprinkler system?

One of the most important safety devices your church and other facilities might have is a sprinkler system. So much so, modern building codes in most cities require a sprinkler system in a “place of public assembly” such as a church or school. Sprinkler systems are not generic. They are highly engineered, the specifications based upon the likely fire exposure. The needs of a church, a retail store and a warehouse are different.

Unfortunately, these systems are mostly out-of-sight, and therefore, out of mind. The average person has no idea of their function, other than what they see in the movies, which is largely mythical. It is not understood that sprinkler systems require regular maintenance and testing or they may not function as intended. This is especially so for dry pipe systems found in some churches. In addition, these systems are not designed to put out a fire, but to control it long enough for the fire department to arrive.

Sprinkler systems are normally connected to a central station alarm service or a local audible alarm bell. They are triggered by a “water flow alarm.” Standard sprinkler heads open only in response to the detection of heat above a certain temperature,



say around 165F. When the sprinkler head opens to initiate water flow, the alarm is triggered, and IF it is connected to a central monitoring service the service notifies the fire department and personnel then arrive to put out the fire AND turn off the sprinkler system.

These alarms, which are usually mechanical, may not function if pipes are blocked with debris, there is minor leakage, or the mechanical or electrical alarm components are broken.

Even more serious, the sprinkler system will not function as intended if the water supply has been turned off! Water may be turned off for a number reasons, and not

turned back on with disastrous results. Remember when you remodeled and the contractor turned off the sprinkler system to move some of the system pipes to make room for the additional lighting you installed? Did you notify the central monitoring station it was turned off? Did the contractor turn it back on? Also, sprinklers systems, like boilers, are not something that can be maintained without some special training and tools. They require regular testing, which includes flowing water through the system,

partial disassembly to check for blockages, draining the system and periodic replacement of water flow alarms.

Premium credits are usually available for having a sprinkler system in the building. However, an untested system is a disqualifier. If you have a sprinkler system, you must have a contract for periodic inspection and testing. Keep records.

When was yours last serviced and tested?

Claims Corner

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Steeple Advice: Climb Now or Pay Later

When I purchased my vintage 1844 house almost 27 years ago, there was no more than a trap door to get into the attic. I installed a folding ladder, a floor in part of the attic space, and a light. All of these years later, I still hate going up there. It's usually around Christmas that I am forced aloft. It was on one of these expeditions one year that I discovered a problem with my chimneys.

Last summer I had an opportunity to climb into the steeple of a 19th century church in Cleveland. First came the three story climb to the sanctuary attic, followed by another story in an unlit space without railings. Then I passed through a hatch into the belfry avoiding cobwebs. Next, to get to the space above the bells, to investigate the tracks of old water damage I ascended a tall weathered, wooden ladder of dubious condition. At the top was nary a place to stand except the steeple's beams with one hand on the structure and the other on the flashlight. For most people, this would lead to a case of steeple denial.



Wood frame steeples especially are the Achilles heal of many churches. First, the belfry is commonly a "porch" open to the weather. Its drains must be kept clear at all times, and the deck occasionally replaced. Once leaks begin, caulking and tarring over are simply not enough. It is the character of wood to shrink over time, as well as to expand and contract seasonally. Once separation occurs due to lumber shrinkage, caulking

is not a viable maintenance solution – lumber replacement is needed.

A bit to my surprise, a consultant hired to investigate a steeple claim stated that the life of a wood frame steeple was only about 50 years. Therefore, to keep one in serviceable condition takes extensive attention and expense. The first step is to give your steeples, towers and belfries a regular inspection, inside and out. Plan for renovation and budget for regular maintenance. And take steps to make your steeple accessible for inspection.

Remember, parts of your pipe organ may be under the steeple. Water damage that goes undiscovered for too long may not be covered by insurance.



Mission Trips! Got Insurance?

Planning is underway for mission trips. One of the considerations is health care. We look for insurance products that can fill the needs of those who travel. You may expect Medical Payments coverage under a General Liability plan will help. It will not cover sickness.

Foreign Travel Accident insurance responds to some needs. These programs vary widely and need to be examined closely. Benefits that **might** be included are:

- Accidental death & dismemberment (life insurance)
- Accident medical expense – the key word is "accident," as in broken ankle.
- Medical evacuation
- Other travel services, such as passport replacement, legal assistance, etc.

However this insurance is most notable for what it **may not cover: sickness!** If you require treatment for an existing health issue (diabetes, pregnancy) or a sickness acquired during travel, **you're on your own.**

Therefore, the most important pre-trip planning is to **make your own arrangements** with your own health care insurance company, and have documentation. We recommend that trip organizers emphasize this prior to departure. The Insurance Board offers Foreign Travel Accident coverage; contact your IB agent to apply for your group.

Another insurance you should consider adding is **Kidnap & Ransom (K&R)** insurance which affects people of all means not just

the rich, traveling in many different countries. Mexico's National Public Security System has reported that **six people were kidnapped every day** in Mexico between July - Dec 2011, a 23.4% increase. This increase relates to the general diversification of criminal activity, meaning these kidnappings are not personal or political. It's just business. K&R coverage provides expert services in victim recovery, and includes avoiding authorities when known to be corrupt.

To those traveling this summer: Bon Voyage! But please be sure that your planning is complete, and your eyes wide open.

Why Make the Repairs?

Spring is around the corner, and it's time to look at things that need to be repaired.

Repairs are required because, as a good Steward, it is your responsibility to provide the safest environment possible for the people who come to your church. You need to prevent situations at, around, and in your church where individuals may be harmed, or incidents may result in a claim. These conditions tend to attract attorneys, who look at these situations as opportunities to solicit new business. This time of year with the constant change in temperatures, already fragile conditions become exacerbated. The more the weather conditions change, the more likely minor repairs, left untreated, will result in bigger, more complicated and costly repairs.

The consequences of not making necessary repairs are numerous! Let's imagine we have broken pavement by the sanctuary entrance. We know the condition exists, but we choose not to make the repairs. Therefore, when someone crosses the threshold, someone

might fall. Some may injure themselves slightly, and some badly. What happens to your church? In addition to not being a good Steward and not taking proper care of your congregation by allowing this to happen, your church experiences claim after claim. Each one submitted to your insurance carrier increases your loss history, and makes the claims more complicated, and the claims decisions then become less favorable.

One of the questions we often get asked is "What property belongs to our church, and is our responsibility to maintain?" To some degree there is an obvious component to this question: everything under your roof(s). After that, if you are unclear you need to ask: Do these sidewalks belong to the City? By law, whose responsibility is it to maintain (shovel snow) and repair sidewalks? Knowing the boundaries of your specific property and your legal responsibilities will help decrease risks.

We just reviewed three main points: fix unfa-



avorable conditions, understand the consequences when you don't, and know what property you own and are responsible to maintain. As the weather breaks and you are able, get out and around your church and take a look with a sharp eye. Execute required repairs, even if they seem small! And put the City on notice when their sidewalks are defective.

Stabilize Your 12-15 Passenger Van!

Cargo vans, typically built on a light truck chassis, are designed to carry cargo. The leaf spring rear suspension is an unsophisticated and rather ancient design in automotive terms. Typically, cargo is placed on the floor of the cargo bed, providing a relatively low center of gravity. The load lies there low, still and confined. Putting windows and seats into a cargo van was an unfortunate adaptation that first became popular in the 1970's. What wasn't good design 40 years ago has not improved much.

Riding in such a van, swaying as it does in turns, creates a terrifying amusement park sort of ride. For real thrills, sit in the back of one of these vans, but an advance dose of Dramamine is recommended.

Turning a cargo platform into a passenger van creates an unstable dynamic: The cargo (people) is now sitting high above the chassis, as secure as loose bowling balls and weighing ten times more. The chassis turns one way, while the bowling balls keep going straight. The van turns one way and the load shifts in the opposite direction. The whole chassis is out of balance. If a driver begins to lose control, the swaying effect will be amplified as the bowling balls (people) try to catch up with the front of the van. The problem is that the simple leaf spring rear suspension is not able to adapt progressively to changes in load. That is, to be supple (comfortable) under ordinary conditions (going straight) while stiffening when loads suddenly increase on one side of the vehicle and then again on the other side.

We are not normally in the business of evaluating and making suggestions about commercial automotive products. However, we recently encountered a product that can help improve the handling characteristics of a stock leaf spring suspension found on 12 and 15 passenger vans, The Roadmaster Active Suspension System (RAS) (www.activesuspension.com). It can be ordered on line from Summit Racing (www.summitracing.com) for \$305-\$369 and can likely be installed professionally with about two hours of labor.

Nevertheless, we hope you will commit to ultimate replacement of your 9, 12 and 15 passenger vans with new bus bodies of the dual rear wheel design (dualies).

Lessons from a Loss: Don't Just Do It!

In the movies and on television, firing people has turned into entertainment. Most famously, Donald Trump's signature expression: "You're fired!" In the real world, it's just not that simple. And let us make this clear up front: Don't ever terminate an employee without legal counsel or the advice of a seasoned human resources professional.

Recently we reviewed our Employment Practices Liability claims. By far, the most common source of claims is "wrongful termination." Even in an "employment at will" legal environment which favors employers, it is essential to carefully set the stage for a termination, especially if it's to be based upon issues of performance.

In all cases, no one individual should have the power to unilaterally terminate an employee without the approval of a higher au-

thority. For example, the Director of a child-care program should be required to have Board approval. The objective, in part, is to take the "personal" out of "personnel," and to be sure another set of objective eyes is properly assessing the situation.

There are several key questions to answer:

1. What does the organization's by-laws or employment manual say about the termination process? For example, by-laws may be explicit about how clergy are selected and approved, but they may be silent about termination and suggest that a vote of the congregation is required. As uncomfortable a prospect that may be, failure to act within the bounds of by-laws may result in litigation.
2. Are there potentially issues of discrimination latent or implied in the termination – age, gender, disability, race? In cases we have encountered, it appeared that an employee's disability had be-



come inconvenient for the employer, while no attempts had been made to accommodate the disability or otherwise document a performance issue.

3. If performance is an issue, has there been a process of progressive discipline? The immediate defense of a performance based termination is "No one told me I was doing something wrong." Progressive discipline means a documented series of steps to include verbal warnings, written warnings and perhaps an improvement plan.

While religious institutions may be exempt from certain employment law, these standards are a matter of conscience and good faith. A termination can be a traumatic event, and should be done with compassion. The process must be defensible in court. Therefore, we encourage a small investment in legal counsel **before** termination.

Please visit www.insuranceboard.org and see *Safety Solutions/Church Management. Loss Control Manual, Vol. 5, Church Management (p. 15) includes info: "Termination Interview Conduct."*

What Your Church Board Should Know About Gun Laws

In recent weeks we have seen a number of publicized incidents of shootings in public places. At the same time, we are seeing a number of States enact new "concealed carry" gun laws. Most State laws provide a business or institution the opportunity to forbid weapons in their establishments by posting notices at entries. Wisconsin has passed a most peculiar law that grants legal immunity to any institution that permits concealed carry in their buildings.

The U.S. has a unique gun culture compared to other countries, but yet within the U.S. there are widely differing views about guns. The variety of laws and the differing views, even among church members, has required the IB to respond to questions and provide guidance about guns in churches, to include concealed weapons as an active component of church security.

Depending on worship attendance numbers, accessibility characteristics and the age of congregants, we recommend that churches train an usher cadre to be responsive to the safety and security of parishioners. That is, they should be more than greeters. They should be able to direct an efficient evacuation using all available exits. We encourage First Aid/CPR/AED training. Likewise, leadership should assess the risk of unwanted visitors or intruders in the particular community. This might include a generalized threat or specific threat arising from an ongoing family dispute. We would expect such an assessment be based on data rather than sentiment.

If the threat rises to the level of requiring an armed guard, we recommend that your church retain the services of an off-duty police officer which has many advantages including the visible deterrent of a uniformed professional and the knowledge that the officer has been fully trained to deal with a threat. (S)he has more immediate access to back-up support, and likely will be defended by the local jurisdiction if there is an allegation of an improper shooting.

Most security guard services provide guards without weapons. That is because of the high challenge of properly training individuals with firearms and to respond appropriately to a threat situation. We recommend that your ushers be trained to contact police when they identify a threat and that you not sponsor or condone a program in which parishioners are armed.

The Steward is the joint effort of:

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