



THE STEWARD

The Insurance Board claim experience is exclusively that of our participating churches. It does not include other kinds of properties or businesses or churches outside the denominations we serve. As we look at injury claims, distinct patterns emerge which reflect the demographics of who is coming and going from our churches.



Exemplary front steps. Well marked with a middle handrail.

We see a pattern of more serious claims among elderly guests.

This causes us to ask why. Considering the variety of activities on our church properties, are only the elderly attending? We think not.

But there are distinct factors that bear on the injury results. One source tells us that older people slip no more than young people. However, reaction time of older guests is reduced by 50%. And the time to recover from injury is longer.

Another major impediment for older adults is vision, not just in the sense of reading the words on this page, but more subtle issues of contrast, glare and depth perception. Lighting that is bright enough for a 30-year old is not nearly bright enough for the elderly. Excessive noise and echoing can also be a distraction to older adults.

It's now mid-summer and you should be thinking about the higher level of activity coming after school starts. What will you be doing to protect older guests? We have two simple strategies: visibility and friction.

Visibility:

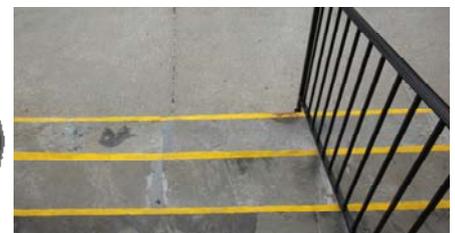
- Improve contrast, as on stair treads and curbing.
- Reduce glare.
- Improve color schemes -- Avoid shades of blue, blue on green and blue on black
- Gradual transition in lighting levels: sanctuary to narthex to street.
- Remove clutter – less is better.
- Warning signs

Friction:

- Install slip resistant flooring, use slip resistant finishes.
- Eliminate tripping hazards – loose thresholds, wobbly pavers, protruding furniture
- Stair treads tight and slip resistant
- Careful use of mats in good condition.
- Aggressive spill clean-up

Try this test: Find your darkest sunglasses and smudge them a bit. Find your i-Pod and crank up some music you find really annoying. Take a walk throughout your buildings, indoors and out, at dusk. Take notes and set an agenda to improve it all before Labor Day.

Top View of Two Sets of Stairs



Do You See a Difference?



Now imagine you have balance/vision problems. How safe do you feel on these steps?

Claims Corner

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How to Keep Your Church Safe From Fire!

Fires are relatively rare, but very serious. The IB has experienced about 150 church fires in the past ten years, which is sufficient to begin assessing causes, and looking for patterns. We ask: how often do they occur, and then how serious are they? At the same time, we evaluate cause. From this information we make recommendations to control losses: better maintenance, passive detection systems, administrative controls, or training.

The most frequent and most expensive cause of our fire losses is electrical in origin. The problem is, you cannot usually see these about to happen and they are likely to happen while your church is unoccupied because all or part of your building is empty for much of every week. Even so, there is much you can do to prevent electrical fires.

The greater number of fire losses occur between October and March. This suggests a combination of factors working together. It is a season of high activity, meaning higher electrical loads and likely human errors.

Smoke and heat detections are an excellent means to detect an incipient stage fire, but

only if there is central station monitoring of the system, 24-7-365. (Unmonitored smoke detection systems are to warn people in the building.) The IB strongly recommends such systems, but recognizes the expense of installation.

Of course, these do not prevent an electrical fire; they detect one getting underway. With central station monitoring and close by fire service, damage can be minimized. Such a system should certainly be part of planning for new buildings, if it is not already required by code.

If there are no alarms or they are not monitored, the next best step is strong **“administrative controls”** – written policies and procedures which define how your church is “shut down” **every day**. Such controls will also address other leading causes of fires at church.

Candles are a major cause, but more often fires at churches are of “suspicious” origin. That usually means someone started it, although the motive may be unclear. The response: **better security at all times**.

Your daily “shut down” should include:

- Turn off all lighting except exterior security lighting
- Turn off all office equipment – computers, too. Be Green!
- Check all public spaces – sanctuary, kitchens, restrooms – every time.
- Turn off all fans, window air conditioners, musical instruments and appliances. (The default condition for small kitchen appliances is “unplugged”.) This also protects them from power surge losses.
- Test all doors to assure they have not been propped open.
- Account for anyone remaining in the building. Be sure who is responsible to close up and that they know how to do so properly.
- Supervise the exit of groups using facilities whenever possible.
- Activate alarms.

A record of daily inspection is a good idea; documentation is key, and accountability is important.

What is SafeConduct™

While the IB has focused abuse prevention services and information resources around protection of children, we realize there are other groups with similar needs: employees, women, the elderly, mentally and/or physically challenged adults.

While considering the broader picture, we also had the opportunity to address the branding of the services we provide. After months of considerations, we have come upon the term **SafeConduct™**. Its appeal is in the dual meaning of **“conduct”** as it applies to preserving sacred space. First, we wish to nurture good “conduct” as demonstrated by **personal behaviors**. Second, as we might “conduct” an orchestra, we wish to **“guide”**



in ministry. Every relationship is defined by the quality of conduct. From the ethics of adult relationships, to fair uses of power, mutual support among peers, nurturing and trust, our conduct defines us as individuals and leaders.

Organizational conduct, including your

safe church program, must begin with the creation of a policy and a set of procedures appropriate to your ministries. The IB is pleased to provide you services to support your policies.

While the services we provide focus on conduct in support of children and preserving sacred space, the fundamentals have application to broader concerns

including ethical relationships, sexual harassment, protection of vulnerable adults, bullying, and tolerance around race, religion and sexual orientation.

We have had good feedback about our choice. We hope you will begin to recognize **SafeConduct™** and embrace its meanings.

Safe Church Policy One Leg at a Time: Element 6

We conclude our series on the elements of a safe church policy with perhaps the most important element: training.

Training serves **two purposes**: “**informing**” individuals and “**implementing**” policy. Policy is implemented through communication in a supervised setting. And in matters so critical to the physical safety and mental well-being of children, church leaders cannot make assumptions about what people know. **If they will rely upon intuition, and they will be wrong!**

There are three critical subjects to be covered in your training: (1) understanding and **recognizing patterns of predator behavior**; (2) **recognizing signs of abuse** in the behavior or health of children; and (3) **learning your church’s specific expectations and rules**. It is not likely that someone in your church will directly witness abuse, but rather your church activity will be a means for a predator to



“groom” potential victims for contact away from church. The problem is that predatory behavior is not overt. In fact, displaying admirable behaviors may be part of a predator’s strategy to obtain trust. Therefore, it is important for your volunteers to understand what behaviors are appropriate, and not guess. It is important for your church to establish guidelines and train staff.

That said, it is also important that children be trained. As always, the boundary between pa-

rental and institutional responsibility for sexuality education is controversial. Your church should encourage parents to train their children. Children need to know their rights, to know what is “wrong”, and have the language and courage to report inappropriate contact to parents or teachers.

Thankfully, tools for sexuality education are available to your church to both train parents and train children. In this issue, Ann Hanson, Minister for Sexuality Education and Justice, part of UCC’s Justice & Witness Ministries, provides some insights (see below)

Of course, the IB also provides *Armatus* by Praesidium, a FREE on-line **sexual abuse prevention training program** intended to support your safe church policy and training needs. For more information go to the **SafeConduct™ Workbench** on our website: <http://www.InsuranceBoard.org> under the Safety Solutions drop down menu.

Written by Ann Hanson, Minister for Sexuality Education and Justice

Another element of a safe church policy involves a subject that many find awkward, and embarrassing to discuss - human sexuality. In many cases, a church will find itself in the midst of a ‘problem’ – boundary violation, abuse of any kind, etc. These occurrences *may* steer a congregation into providing healthy and holistic sexuality education for all ages; however, more often than not, this is not the case.

For over forty years, United Church of Christ General Synod resolutions and pronouncements have stated that sexuality is a vital area of ministry and that the church’s ministry in the area of sexuality must be prophetic as well as pastoral. As Christians, we have inherited a tradition that has sought to separate our bodies from our minds and spirits. Volumes have been written that have cast our sexuality into a role of negativity. There was, and continues to be, inherent fears, misunderstandings and guilt about sexuality. However, many people of faith have begun to heal this separation and fear in ways that are life-affirming and, in many cases, life-saving.

Often, people equate sexuality with sex. However, sexuality includes much more: issues related to intimacy, identity, health, and reproduction. Because sexuality is often times used to influence, manipulate and control others in ways that are harmful and destructive to the body and spirit, the faith community is called to be witnesses to an ethic of human sexuality that embraces healing and health, justice and mutuality.

The United Church of Christ and the Unitarian Universalist Association has published an age-span resource on sexuality. *Our Whole Lives* is a comprehensive sexuality education resource for kindergarten age children through adult. This resource is based on the belief in comprehensive sexuality education, which helps participants make informed and responsible decisions about their sexual health and behavior. It equips participants with accurate, age-appropriate information in six subject areas: human development, relationships, personal skills, sexual behavior, sexual health, and society and culture.

Our Whole Lives promotes compassion, justice and truth-seeking. It honors and celebrates sexuality as a natural and healthy part of being human. *Our Whole Lives* teaches self-respect and respect for others, it promotes healthy relationships and counters the injustices of heterosexism, sexual stereotyping, and sexism. It encourages critical thinking, builds values and nurtures a trusting, respectful community in which all participants’ questions are answered and many different voices and opinions can be heard.

Churches that are incorporating *Our Whole Lives* into their ministries are realizing that this ministry is about safety, wholeness and celebration. A pastor recently sent me this story: “*We recently offered the Our Whole Lives to our K-1 students at church. When the sessions ended, the leaders and parents were all pleased with the classes and thought we had done a good thing. A few weeks later we found out how good. One of our five-year-old girls was touched inappropriately at school. She immediately came home and told her parents. Her parents believe that her ability to tell them was a direct result of the Our Whole Lives training and conversations she had had with them. She not only knew it was wrong, but she had the language to talk about it without shame or fear.*”

Yes, providing sexuality education in a faith community IS an important element in creating a healthy and safe church! For further information on sexuality education and *Our Whole Lives*, please go to: www.ucc.org/justice/sexuality-education/

Lessons from a Loss: The Value of a Background Check

One of our participating churches recently implemented background checking through the Insurance Board partner, Praesidium. The church used a “Basic” check, and on one check the system came back with a “hit” and provided a record of a person’s sex and child-related crimes. When confronted by the pastor, he denied the information was related to him.

The pastor called us to ask what he might do. Because the church had the individual’s social security number as part of the background check permission form, it was possible to run a higher level “Confidence” check.



The next report brought back mug shots of the man and a detailed multi-state history of sex-related crimes, from assault of a spouse to child endangering. Among the most striking of facts: the applicant was using the social security number of a dead person.

The applicant was not able to deny the results of the second report. His intent to conceal his identity was clear.

The church then had a choice. If it knowingly allowed the person to be involved in the church, even as a member, sexual misconduct liability coverage would not apply for an incident involving that person. The church would have to defend itself with its own resources if there were a lawsuit.

Choosing “inclusiveness” over fiduciary responsibility is no simple task.

To Schedule or Not to Schedule

by Alison Hanna

Do you have items in your church that are valuable? A painting, or a set of gold hand bells? If so, you need to decide if you should “schedule” these items. Not sure? Let’s examine the benefits of scheduling.

Let’s begin with what it means to schedule an item. You begin with verifying the value of your item through an appraisal, certification, or a receipt. You then contact your agent to get a Fine Arts endorsement added to your policy: the item will be listed with a stated amount. There will also be an additional premium cost.

In the event of a loss, you get up to that value for that item. Any paperwork used to verify value should be kept; it will be needed to help verify value at the time of a loss.

So what are the benefits? Principally they are: the **“pair and set” clause, fewer coverage limitations, and more flexible claim settlement options.**

Suppose you have a set of hand bells from 1902 signed by Margaret Shurcliff – thirteen bells in an octave – and one is missing. Here are two scenarios:

“Not scheduled” bell set: The property policy will provide coverage, but to replace the missing hand bell and the adjuster will use “material of like kind or quality at the time of loss”; perhaps close but not the same, new versus antique. This means you no longer have a matched set of hand bells anymore. The value of the “set” will be compromised.

“Scheduled” bell set: The “set” is listed on your policy with a specific value. The adjuster

will try to find a match for the missing hand bell, but if he cannot, you have settlement options: (1) accept an imperfect match plus a loss of value to the set; or (2) accept the value of the whole set, and give up the remainder to the insurance company for salvage.

Another Advantage: In the example, the bell was described as “missing”. On the property form a loss discovered on taking inventory is “not covered”. On the Fine Arts form, “mysterious disappearance” is covered. The “property” form also limits all fine arts to a \$25,000 limit.

Take a look around your church to see if any of your items have significant value. Could you replace them? Would you want to have something that is of less value? If your answer is “no” then contact your agent and get them scheduled.

Understanding Loss Payees

When you finance real property or lease property such as copiers or computers, your contracts will require that the mortgagee or lessor be named as a “loss payee” after a claim. Once such a designation is on your insurance policy it will continue to be renewed that way year after year.

Once the “loss payee” is identified on the policy, the insurance company has an **absolute contractual obligation** to name the “loss payee” on any claim payment. **Securing a “loss payee” sign-off on a claim payment can be a frustrating and time consuming process.**

Check who are loss payees on your current policy or Memorandum of Insurance. If they are incorrect or out-of-date, get them fixed as soon as possible. Contact your agent to work on the details. These changes must be done in writing by someone with authority.

The Steward is the joint effort of:

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