

## Remove the heat. Stop the burn. *Yes, you can make a difference!*

In recent years your Insurance Board program has experienced a cluster of serious fires, and at the same time we have experienced more serious storms. There is no practical way to avoid all storms, because the impact of major storms is more geographically distributed and unpredictable. But fires – that’s different.

Our most common causes of church fires are, in order, electrical (31.5%), suspicious origin (13.3%), kitchen (11.5%), and candles (10.8%). Of these causes, the greatest damage is caused by fires that are electrical, while the least damaging, by far, is kitchen fires.

The reason for the difference in the severity between kitchen fires and the other causes is an important lesson. First, for churches with commercial kitchens, there is commonly a fire suppression system in the range hood. So we may never hear about some of these fires that didn’t get beyond the hood. The other factor - there was somebody there to respond to it!!

Said another way, the reason that electrical, suspicious and candle fires are severe is: **There was nobody in the building!!**

We have



**SAVE YOUR CHURCH.**

- Turn off lights
- Extinguish candles
- Shut down office equipment
- Unplug kitchen appliances
- Lock all doors and windows
- Set security alarms

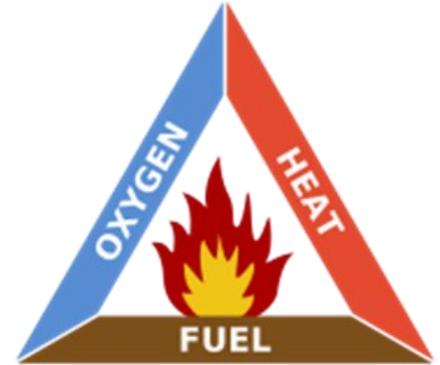


seen electrical fires originate from a power strip, a fluorescent light ballast, and concealed wiring. While these fires ordinarily could not be anticipated they might have been prevented if the building had been “cold”, that is shut down. This is especially important for churches (or parts of churches) that are unoccupied most of the time.

Suspicious fires are surprisingly frequent in churches and for all commercial buildings. The cause can range from children playing with matches to careless smoking by someone in or around the building. The means to prevent this kind of loss is to assure that buildings are locked and tested, that exterior security lighting is working, and that trash cans and other “stuff” is not stored next to buildings.

Think about the triangle of required fire ingredients: **Oxygen, Heat and Fuel**. We have little means to deprive a fire of oxygen except with an extinguisher. Remember that plastic products are highly combustible and burn with great ferocity (and toxicity) once ignited – it’s not just about removing paper and clutter. Finally, heat can be removed by turning off electrical power wherever possible. For rooms used infrequently, we would recommend that power be turned off at the electrical panel, but only if the appropriate “switching duty” style of breakers are installed.

You can make a difference.



HEAT = Failing electrical wiring or appliances, lit candles. FUEL = Trash and other combustible material including plastic appliances. OXYGEN = Flammables (paint and aerosols) can be deprived of oxygen by storing them in a heavy metal cabinet designed for that purpose.



**PUBLIC ENEMY !!!** Power strips are often found as a source of electrical fire!

Everybody can do something...to Save Your Church

- Turn off lights
- Extinguish candles
- Shut down office equipment
- Unplug kitchen appliances
- Lock all doors and windows
- Set security alarms ... every day!

### Claims Corner

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*Do you have our poster on reminders to help keep your church safe from fire? Email [evance@insuranceboard.org](mailto:evance@insuranceboard.org) to get one!*

# What's Your Objective? Compliance or Prevention

What kind of safe church policy do you have? A “compliance” policy or an “abuse prevention” policy?

For several years I have had the opportunity to lead the IB’s abuse prevention efforts by providing content to our SafeConduct™ Workbench, presenting webinars, and encouraging sign-up for Praesidium training and background checking services. I have had lengthy discussions with many church leaders and pastors regarding safe church policy. And I have been asked to review the policies churches have developed.

Based upon career experience with loss prevention, study of the issue of child sexual abuse, and reading “safe church” policies presented to me for review, I have come to describe most of the latter as “compliance” policies. That is, the emphasis of the policies is running a background check, perhaps because leaders feel pressured to do it, and responding to statutory abuse reporting obligations. Typically, the only behavior guideline offered in the policy is the “two adult rule.” Often a complicated investigation and



adjudication process is articulated at a point where such investigation is beyond the jurisdiction of the church. That is, once actual abuse is suspected, the law enforcement authorities take over, not the church leadership.

What is missing from these policies? Behavioral standards. Management procedures. Training for staff and volunteers.

We strongly encourage you to adopt a policy with the objective of preventing abuse rather than catching abusers. Your

policy needs to (1) articulate your standards of behavior and interaction, (2) define management steps to oversee and nurture SafeConduct™ and (3) provide training which will help your staff and volunteers to identify predator behavior and recognize signs of a child in distress.

A major feature of the Jerry Sandusky trial in State College, PA was the trial testimony regarding the grooming behaviors practiced by the defendant — special privileges, valuable gifts, private communications, and boundary testing touching. These acts were not simply “Jerry being Jerry”— behaviors observers were uneasy about but tolerated anyway. They were classic behaviors which trained staff should have recognized as predatory behavior. They are behaviors about which your church should have specific standards that need to cover details from methods of touching or showing affection, discipline, out-of-program contact, gifts and the use of social media.

What is the tone of your policy? Is it one which actively prevents abuse?

## Self-Assessment, Is It On Your To Do List?

Last year the Insurance Board made a significant investment with our business partner, Praesidium, Inc., to create an **on-line abuse prevention policy self-assessment tool**. It’s up and running, and feedback from the churches who have used it is: it’s pretty awesome.

If you currently have an abuse prevention policy, we encourage you – we dare you – to submit your policy to a detailed critique of its components. The self-assessment is confidential. You will have a private login and password. No one can see your results but you. You can repeat the assessment in the future.

Here’s the best part -- you will not be provided a list of problems without solutions.

At the end of the assessment, you will be provided resources and tools that you may incorporate into your policy revisions. Resources include such material as detailed interview guidelines, and policies regarding social media.

Here’s the next best part – IT’S FREE! To any church, whether or not you participate in the Insurance Board program. How can you not have this on your list?

Go to [www.InsuranceBoard.org](http://www.InsuranceBoard.org). Go to **Safety Solutions**, then **SafeConduct™ Workbench**. The **Self-Assessment** is among the blue boxes on the Workbench. Click in and set up your login id and password. It’s that simple to get started. What are you waiting for?



# Preparing for the Inevitable

As this issue of *The Steward* arrives, there is still time to “train up” for the summer storm season – August and September remain. Recently storms have been fierce, frequent and deadly, striking in random states, while, ironically, sparing the traditional hurricane corridors. While in Charleston in early March, I spoke with our cabby about Hurricane Hugo (Sep 89), a massive storm of which he had vivid memories. We agreed they are overdue for another big one.

We used to speak of “hurricane season.” Now we speak more generally of the “storm season.” Even California, and now New Mexico and Colorado, must deal with fire storms.

Depending upon where you live, different strategies may be in order. While hurricanes provide a luxurious amount of time to board up property and evacuate, tornadoes require finding immediate shelter to preserve life. To get you ready, there are a variety of resources available, notably from the **Insurance Information Institute (III)** and the **Federal Emergency Management Agency (FEMA)**.

The III website is at [www.iii.org](http://www.iii.org) From the home page scroll to the bottom to *Insurance Topics at a Glance*. Under *Disaster+Risks* select *Disaster Preparedness*. In this area you will find video presentations:

- Making Your Home Hurricane Resistant
- Protecting Your Roof from Hail

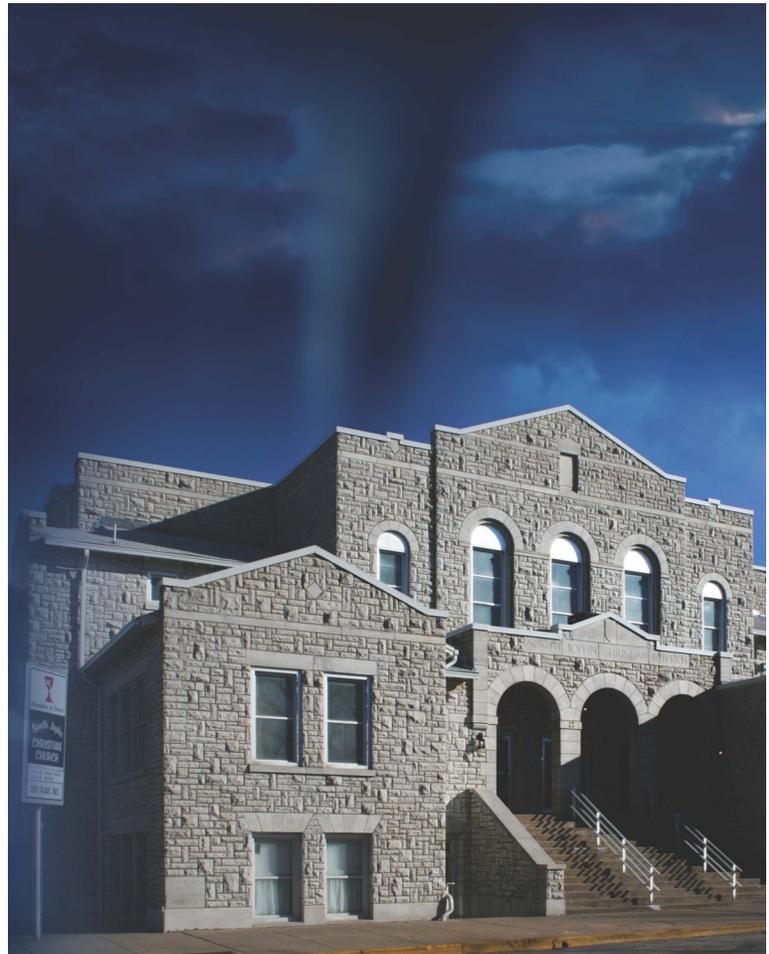
- **Evacuation; the Ten Minute Challenge** – especially important to those who live in tornado or fire prone areas.

Incidentally, climate change science is an important issue to the insurance industry. You will find information on this at the III website.

The FEMA website is at [www.fema.gov](http://www.fema.gov). The site provides numerous resources addressing preparedness as well as assistance to disaster victims. You may begin on the home page by studying “Are you prepared?” or click into the “Plan & Prepare” tab. You will find information on everything from tornadoes to dam failure. Did you know there are 80,000 dams in the U.S.?

It is also useful to know your state’s emergency management agency. You can find it easily by going to the Risk Vue website, [www.riskvue.com/rbstates.htm](http://www.riskvue.com/rbstates.htm). Click on your state on the map and you will be provided a link to your States agency.

After a major disaster, members of your



congregation will be family focused. Your church may have to wait for attention.

Where there is the luxury of time to prepare, we suggest that you establish a disaster preparation team to ready your church for a storm. You may also have in mind for your church to be a community resource after a storm, to provide shelter, supplies or meals. You might do so with the knowledge and support of local safety officials and emergency response organizations such as the American Red Cross.

## Here Ye Here Ye! Here Now! Here Now!

Writing is hard work. It really is. And if you have had a project thrown to you with which you have little experience, it is overwhelming. You just want to get it over with. And then your peers start quibbling over the commas and semicolons. No good deed goes unpunished. We have been asked about providing a template for safe church policies. At first, I was reluctant, for fear a church might adopt a policy it could not execute. That is still a concern. But after getting into the project, I realized how difficult it would be for a person without policy writing experience to accomplish. I have written detailed corporate policies before, and realized this was among the most difficult I have tackled. A **SafeConduct™ Policy** has been completed. It has been field tested with a few churches and reviewed by consultants and attorneys. The policy template tracks with the **Self-Assessment (powered by Praesidium)** on our SafeConduct™ Workbench. Each part of the template provides guidance explaining why it is needed. It is provided in a simple *Word* document that will permit you to easily edit to your church’s specific needs/abilities. It’s ready now at [www.InsuranceBoard.org](http://www.InsuranceBoard.org) - see Safety Solutions/SafeConduct™ Workbench.

# Lessons from a Loss: Their Insurance Matters Too!

In a manufacturing environment, the expression “hot work” is used to describe maintenance activity that involves using a torch or soldering. A permit is required, and someone is required to be standing by (usually below) with a fire extinguisher in case sparks fall. Hot work can go on at your church, too, especially when a mechanic is soldering copper pipes for plumbing or air conditioning.

Late in 2011 a Program participant experienced a catastrophic fire at the end of the day after an HVAC contractor was working above the sanctuary. It is known they were doing “hot work.” The fire was discovered in the early stages by a church employee. Serious damage was done to the sanctuary, though it would have been far worse had the fire gone undiscovered for a time. Damage is in the millions of dollars, nevertheless.

Fortunately, the church had employed a well-established contractor to work in their

## We Need Your Help!

Recently, IB President Cathy Green sent a letter to all participants regarding Employee Dishonesty Insurance. The increased number and size of “employee dishonesty” claims in recent years may eventually threaten our ability to maintain the high limits of coverage we have.

It may come as a surprise to you that six figure embezzlements are common, and seven figure claims are not unheard of. The money leaks out over several years. Over time, large sums can be syphoned even when the annual operating budget is small. Sometimes, the money is taken by not paying other obligations like payroll taxes and insurance premiums.

In the randomly selected on-site surveys we conduct, we commonly find that a church relies on informal controls known only to the people who handle the money. There is nothing in writing and no independent audits have been done. Please support an audit of your church’s financial controls. A checklist of other controls is available on our website.

building, one which had adequate liability insurance limits. It is likely that most, if not all, of the ultimate loss will be paid by the contractor’s insurers.

When dealing with a contractor, there are several kinds of insurance that apply and should be checked carefully:

- **General liability** – applying to injury to others and to your property unrelated to the actual work (as in this case)
- **Completed operations** – “Product liability” for contractors. For example, the contractor builds a deck which collapses and injures parishioners. Or plumbing just installed bursts due to poor workmanship.
- **Workers compensation** – applying to

injury to the contractor’s employees. This is especially critical for roofing.

- **Automobile liability** – applying to accidents by their licensed vehicles which may be on your property, including collision with your buildings.
- **Property in transit (inland marine)** – Coverage on building materials in transit and in storage until installed. It is important to have a contractual understanding of who insures materials that you may have purchased but is not yet installed.
- **Performance Bond** – A “performance and payment bond” is important for large projects to assure that sub-contracted labor and all materials are paid.

## Nursery and Pre-School Inspections

It’s now mid-summer. Your church pre-school program is on hiatus. There is less activity in the nursery. Now is the time get the nursery and playground back in shape.

The Insurance Board Loss Control Manual – *Vol. 4 – Youth Activities: Day Care, Trips and Camps* contains a checklist specific to Day Care & Nursery Schools. You can access the manual at our website: [http://www.insuranceboard.org/safety\\_solutions/youth\\_activity.aspx](http://www.insuranceboard.org/safety_solutions/youth_activity.aspx) You can download the file there or request a hard copy, along with our other manuals.

The checklist covers a number of areas for audit and inspection including:

- **Administration** – Applications, health inventory, immunizations, consent forms, and other agreements.
- **Life Safety** – Evacuation plans, exit illumination, alarm testing, fire extinguishers, exit pathways.
- **Training of Staff** – Interaction boundaries, health status of children, pick-up/drop-off, first aid, evacuation, security, reporting of suspected abuse.

- **Inspection** – Condition of surfaces, electrical equipment, condition and cleanliness of toys, condition of cribs, stairways and ramps, fences, parking lot safety and controls, equipment tip-over prevention.

If you have day-care or pre-school operated by tenant organizations, you might review your agreements. Our checklist also covers special concerns for that relationship.

**Crib Reminder** – A deadline looms (28 Dec 2012) to replace cribs that do not comply with new standards. Are you ready?

*The Steward* is the joint effort of:

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[www.InsuranceBoard.org](http://www.InsuranceBoard.org)

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The Insurance Board is a non-profit property and casualty insurance program serving the United Church of Christ, the Disciples of Christ (Christian Church), and Presbyterian Church (USA).