

Ushering in a New Year

And a New Definition for “Church Usher”



THE STEWARDS

INSURANCE BOARD

At a recent workshop with church officials, I polled those in attendance for their definition of the term “usher”. Collectively they identified the usher as a “greeter”. The dictionary’s first definition is “an officer or servant who has the care of the door of a court, hall or chamber.”

What do ushers do at your church? What are their responsibilities? Especially in a large congregation with multiple buildings, parking lots, and land?

In Volume 1 of the new series of Loss Control Manuals just published by the Insurance Board, we have redefined the duties of the **Head Usher** to be a great deal more than a “greeter”, and distinct from the Sexton. Commonly, the focus of the Sexton is buildings – keeping the roof in order. **The focus of the Usher is the safety and well-being of the people!**

Surely, your ushers should continue to greet your parishioners, make them feel welcome, and help them to their seats, but by our new definition, they have a much larger active and rewarding role in the life of your church.

The **mission** of the Usher is the **safety of “guests” of the church, invited or not.** While guests are expected in the form of parishioners and participants in organized programs, there will be others who are not expected – everyone from neighborhood children on skate boards to the homeless.

The **domain** of the Usher is the **entire church property** – to include the sanctuary, classrooms, halls, hallways, kitchen, playground, cemetery and parking lots. Responsibilities may include some level of supervision of events.

The scope of **Head Usher responsibility** might include the following:

Inspection – Especially during winter months, conditions change rapidly. The Head Usher needs to walk through parking lots, around side walks and through entryways

before all events to check for defects. Entries and hallways may collect melted snow. Stairway lights may not be working. Hallways and stairwells may have become obstructed with furniture during the last week. Emergency lighting needs testing. At other times of the year, playgrounds and cemeteries should get the Usher’s attention.

A regular routine, a checklist, and a record is advisable. Inspection records can be valuable when defending injury claims that appear later, after memories have faded.

Training – A tornado is approaching. A parishioner collapses. An unwelcome intruder enters the sanctuary. The fire alarm goes off. These situations require pre-planning and training. Minimally, ushers should have First Aid and CPR/AED training, and they should be prepared to direct an orderly evacuation or “shelter in place.”

Security & Life Safety – The Head Usher should evaluate specific church needs or legal requirements for extra security presence and plan responses to an escalating crisis. Likewise, (s)he should be knowledgeable about accessibility and life safety regulations, and assure compliance.

Intervention – Above all, the Head Usher must be willing to act, make corrections, and advocate improvements. The safety

and security of everyone who comes on the property must be the responsibility of a specific person who is willing to take initiative.

Investigation – Accidents do occur without consequences. But a certain number of near misses (incidents) are usually followed by a real injury. Therefore, routine incident reporting is a good practice. Access to an incident investigation and report is very valuable when injury claims are presented weeks and months later. (An Accident Report Form is contained in Volume 1 of the Loss Control Manual.)

A theme that runs through the new Insurance Board Loss Control Manual is assigning specific responsibilities, often to a committee of one. An important part of sustaining a welcoming congregation is creation and maintenance of a safe and secure place. There is barely a more important set of responsibilities than those of the Head Usher described here. Above all, you must care for the safety and well-being of others.



Claims Corner

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Who Is Checking On Your Church?

It is the nature of churches to be unoccupied for days on end. Even if the secretary is coming in, (s)he may not be checking the boiler room. Weather events, severe or just prolonged, may trigger damage that gets worse as the days go by. Insurance does not prevent the damage, nor will it always respond. And there is that deductible. Severe weather may also create more than the usual pedestrian hazards on your church property.

Your Insurance Board recommends that you create a Winter Inspection team at your church, trained to inspect specific areas for potential problems, especially during and immediately after severe weather events: **Heavy rain, heavy snow, heavy winds, power loss, flooding, severe cold below normal, ice build-up, rapid thawing.** Each of these may initiate a chain of events resulting in water damage, much of it not covered by insurance. (Losses resulting in the lack of routine maintenance are not covered.)

Heavy Rain – Heavy or continuous rain may reveal small leaks, especially when roof drains and scuppers are blocked. Damage may begin to appear on ceilings near roof valleys and corresponding to drains. It's time to call the roofer.

Heavy Snow – Building design may result in snow accumulating on some roof areas. These may exceed the design load of the roof. These situations, especially on flat roofs may require immediate removal of snow to prevent collapse. Sagging of suspended ceilings and ceiling cracks and bowing give warning. The building will become dangerous.

Heavy Winds – Open vents and design defects may permit snow or rain to be blown into a building without damaging the exterior. When the snow melts, interior damage may occur. Pay attention around steeples and belfries that are open in some way.



Power Loss – After a power loss, there is no assurance that systems will resume proper operation. In severe cold, heating oil in boilers may become gelatinous and not resume flowing. When possible, it is a good practice to turn off electrical equipment during an outage to protect it from power surge when power is resumed. Installation of surge protection is even better. Be sure normal heating has resumed when the power returns.

Flooding – “Flood” is not covered by most insurance policies unless purchased separately. General flooding means rapid run-off. Response plans are in order.

Severe Cold Below Normal – “Cold” in Georgia may be a spring day in Minnesota. So build-

ings are constructed differently in different regions. Pipes near building exteriors or interior drafts which have never frozen before may do so when the cold is more severe and prolonged than in a normal winter. Who remembers 1978? Regular building inspection is essential to detect pipe breakage or assure sufficient heat. Sometimes, letting a little water flow through pipes in drafty areas can prevent freezing.

Ice Build-up – Ice builds up on roofs when there is heat loss from below. The melted water below the ice will find its way into the building sooner or later. Sometimes repairing a bit of attic insulation can minimize this. Some insurance policies will cover damage from “ice dams” and some will not. Large icicles also pose a hazard to pedestrians walking below.

Rapid Thawing – When there is a lot of snow on the ground, a rapid thaw may result either in rapid run-off and flooding or ponding of melted snow. On flat roofs or near buildings, thawing may result in interior water damage. Add heavy rain to accumulated snow and collapse may follow. Warm days followed by cold nights may result in extraordinary icing of sidewalks and parking lots in the early morning. If you must stack snow near sidewalks or parking, be sure to do so on the downhill side so that water can flow away from pedestrian travel.

Inspection done. Risk abated. You can now enjoy the fireplace and your favorite winter pass time. You can look forward to fellowship and worship rather than hard labor and calamity.

REMINDER: Privacy Breach Protection

A new coverage was included in your 10/1109 renewal at no cost to you! Because many churches are implementing means of electronic giving confidential information can be made vulnerable. Churches are not immune to the compromise of confidential information as a result of internet exposure.

To respond to this, the IB has added **privacy breach protection** to your insurance program. It provides third party liability protection for claims caused by:

- Failure to protect wrongful disclosure of

private or confidential information;

- Failure to protect Personally Identifiable Information from misappropriation; and
- Violation of any Federal, State or local privacy statute alleged in connection with failure to protect private information.

Benefits of the program include crisis management expenses and identity event service expenses for victims. These include costs of monitoring and repairing the credit of the victims. The total benefit is \$25,000 per occurrence (and annual aggregate), with a \$500 deductible.

 **INSURANCE BOARD**
Partners in Protection
UCC + Disciples + Presbyterian

In October we notified you that our logo changed! We feel the new logo better represents the key components of our mission:

- Ecumenical foundation
- Partnership spirit
- Type of insurance provided
- Denominations served

As we begin incorporating the new logo, you may still see the old one. This should be temporary. Thank you!

Water Detection — We Have an App for That!!

Last spring we visited Yosemite National Park. Getting from San Francisco to Yosemite is not a simple trip, but we had a back seat driver in the form of a GPS-enabled *i-Phone*. Remember the Apple commercial: “There’s an App for that.”

Having years of experience with sprinkler systems, *Halon*, CO2 fire suppression, smoke and heat detection, water flow alarms, and central station monitoring, I am no stranger to alarm technology, but I was delighted to find out recently that “water detection” devices are now commonly available and can easily be incorporated into security systems.

If you have an alarm system or are planning to

purchase one, be sure to ask about water detection in conjunction with central station monitoring. You will want to place the water detection component in a boiler room, in a basement and in lower level restrooms and kitchens. Such an alarm can provide early notice and prevent a serious water damage episode. Of course, don’t forget smoke/heat detection in the purchase.

If you have any kind of alarm system without a central station monitoring service, you have nothing more than when you hear a vehicle alarm go off — it makes noise, but no one responds. Don’t let that happen to your church if you are going through the expense of installing a system, pay for the monitoring.

Does Your Safe Church Policy Have Legs?

Since we began offering abuse prevention training and background checking services in early 2009, I have had regular opportunities to discuss the services with pastors and church leaders.

Most often, inquiries come first about background checking which would lead me to ask, “why background checking?”

While it is good due diligence, training is the more productive **prevention** step. After a number of these calls, I changed my response to: “Tell me about your Safe Church Policy.”

Replies varied. Some have written policies, both simple and complicated; some are just getting started; others are reacting to a mandate to do background checking—at which point I remind callers of the value of prevention (training) versus due diligence (background checking).

Creating a bona fide “Safe Church” policy is not simple, but it need not be overwhelming. One pastor provided me an inspiring approach — **Keep it simple and live it**. Indeed, it is important not to be consumed by the procedural details. Focus on the fundamentals.



Your Safe Church policy should have six legs under it. Create the foundation, then incrementally improve each leg. Here are the basic legs:

Screening – The process of screening, interviewing,

selecting and **background checking** of employees and volunteers.

Interacting – Defining appropriate behaviors and processes for interacting with children.

Monitoring – Defining routines for regularly observing and keeping track of actual interactions and processes.

Ensure Safe Environment – Attending to physical security and custody of children.

Responding – Facilitating action when policies and procedures are not followed.

Training – Providing each employee/volunteer with the knowledge to implement your standards and to recognize signs of abuse.

As you can see, the IB is providing material for two legs of the policy. Visit **Safe Church Workbench** at www.insuranceboard.org. You will find **Policy Resources** there to help you build the rest of your policy.

Usher Intervention...

Suggestions and Ideas to Make Your Church a Safer Place for Ministry

In “The New Church Usher” the role of Intervention is defined briefly as “willing to act, make corrections and advocate improvements.” Here are some real life examples where initiative and leadership may prevent injury and save lives.

Stairway Obstruction – A wedding party established a receiving line on the entry stairs outside the church. The bridal party stood against the handrail to greet well-wishers. A guest in the receiving line who uses a cane lost her balance, tumbled down the stairs, and incurred serious injuries. She was unable to use the hand rail. These facts likely repeat every Sunday when parishioners lean against the handrails and visit. An observant and diligent usher will encourage guests to keep handrails clear. Where wide stairs exist, the Head Usher might advocate installing additional railings in the middle of the stairs.

Stairwell Storage – Stairways, not elevators, are the primary means of evacuation in multi-story buildings. Stairwells also make wonderful chimneys that channel heat and smoke upward. For this reason, storage of anything in a stairwell is an absolute no-no. A primary evacuation route may be compromised. Yet, this practice occurs commonly because that space at the bottom of the stairs is so convenient. The conscientious Head Usher will “put his foot down” and insist on keeping this space clear.

AED Advocacy – Ushers are in a good position to observe the age and health of worshippers. Thinking ahead, it’s a good idea to encourage those who are not well to sit at the end of pews so they are accessible in a health emergency. It is also well established that a delay of only a few minutes in restarting a heart can seriously impair recovery. Use of an AED (automated electronic defibrillator) by a trained operator is a proven life saver.

A caring Head Usher will become an advocate for investment in an AED, and assure there are CPR/AED trained users present at every function.

Lessons from Losses

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! 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, and to provide advice that you can apply to avoid having an experience.

Desperate Times Lead to Desperate Measures

In the first issue of *The Steward*, just one year ago, we focused on church financial controls. The articles came at a time when we were hearing the worst of the news about our Nation's slide into recession with high rates of job loss, and home foreclosures following. In the midst of the health care debate, we heard more stories about personal bankruptcies following family illness and catastrophic medical



expenses, and many of these stories were local. The stories involved your neighbors, friends, family, and your congregants.

When the weight of a personal calamity presses down, fine people begin to consider desperate measures to survive. When people in positions of trust resort to theft from church accounts they may consider it a short term solution, a sort of self-administered "loan" with the best intentions of paying it back. Nevertheless, the theft is a crime of opportunity, a path taken only because it was there to take, like a \$20 bill lying on the sidewalk.

Do You Have Volunteers at Your Church?

By: Alison Hanna, Claims Analyst

Volunteers provide a valuable service to churches. They do many things; and they do it for free. The nature of volunteering is the giving of your time to help someone with a task, but this comes with risk. Volunteers may become injured during that task, and if injured, s/he may be "viewed" as conducting work in the course and scope of church business (even if it's without pay).

Volunteers injured while doing church business may be entitled to file a claim against your liability and workers' compensation insurance. Why? Because in some states, workers' compensation benefits are extended to volunteers who are in the course and scope of church business. The only way to truly know if a claim will be covered, is to file it with your workers' compensation carrier.

Unfortunately, our church families, by their trusting nature, often provide the temptation and the opportunity. Eventually, the church finds out and the leadership finds itself in an agonizing and difficult circumstance. Sympathy for the individual's financial circumstance competes with the fiduciary duty of church leadership. On the one hand, trustees want to do the Christian thing and forgive. **However, if**

the money is gone and not recoverable, there can be no recovery from insurance unless the crime is reported to police.

Your church, your trustees and your employees can act to prevent this nightmare. By implementing good financial controls, including appropriate division of duties, your church can prevent these crimes of opportunity.

As a church leader, you have a fiduciary duty to protect your church assets. As a friend, mentor or spiritual leader, you have a responsibility to recognize the risk and remove the temptation.

Every state is different and knowing what state gives benefits to volunteers is not always clear, so filing a workers' compensation claim helps define this process and provides an answer you may not be able to get from contacting your state's Department of Workers' Compensation (<http://www.riskvue.com/rbstates.htm>).

Going through the process also allows your workers' compensation insurance to do the investigation, and make a decision with the assurance that the always-changing laws are taken into consideration. In the end, the volunteer will have a written coverage decision which will be useful for his/her liability claim, his/her healthcare insurance, and (for those who participate) Medicare and Medicaid programs.

If you have any questions, please just email me at ahanna@InsuranceBoard.org.

When you receive this issue of *The Steward*, Christmas decorations will be back in boxes and trees set on the curb. Your church has survived another holiday season without calamity, but others were not so lucky.

The Insurance Board received reports of at least three church fires, all due to unattended candles. Thankfully, none was too serious; nothing over \$65,000 ... if we can call that not serious.

However, the First Samoan Congregational Church in Tacoma (not a participant in the Insurance Board program) was not so lucky.

A fire that started in an extension cord quickly spread to the Christmas tree just three hours after their Christmas service. The fire moved fast, and although people had not completely vacated the building at the time of the fire and could start initial extinguishing efforts, it wasn't enough to prevent about \$600,000 worth of damage to the building. Luckily nobody was hurt.

We wish them well as they rebuild their church, and we look to what we can learn from their experience.

Had the Christmas tree been unplugged when services ended, the church would have been spared their grief, or had the church installed a smoke/heat detection system with central station monitoring, the damage would have been less as well.

The Steward is the joint effort of:

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