

INSURANCE BULLETIN

In addition to prevention, fire protection is a very important consideration. In light of the recent outbreak of church fires, now is a good time to evaluate what fire protection systems you have at your church, make sure they are adequate, and properly maintained. Sprinkler systems are excellent for extinguishing or controlling a fire, most having a central station alarm that immediately notifies an alarm company and the local fire department, so they can respond quickly. Sprinkler systems must be tested regularly to ensure that they are properly functioning. Other important fire protection elements to consider are central station and battery operated smoke detectors. Central station alarms should be tested regularly by the alarm company and battery operated alarms tested and the batteries replaced on a regular basis. Fire extinguishers should be serviced annually, and cooking equipment automatic fire-extinguishing systems tested semi-annually. Lightning rod systems are also important in preventing lightning strikes. The National Fire Protection Association has information on the major causes of church fires and studies regarding arson. See the following link to visit their website:

<http://www.nfpa.org/research/reports-and-statistics/fires-by-property-type/assemblies/religious-and-funeral->

Tips to Help Prevent Arson

Although intentionally set fires are not the leading cause of church fires in the United States, they are the most devastating because of the intent of the attack, the victimization to the church, and the feeling of betrayal. In light of the recent church fires in the U.S., we would like to remind you that there are some measures that your church can take to help reduce the risk of arson and vandalism in general. These can include installing perimeter floodlights outside the building, trimming shrubs and bushes, keeping doors locked when unattended, installing a burglar alarm, having members routinely stop by to check on the property, removing fire hazards (particularly an abundance of boxes and paper in small spaces like stairwells), and reporting suspicious people.

In regards to your insurance, you may be wondering what your Insurance Board policy covers. Coverage for vandalism and fire are provided for Insurance Board (IB) participants with no coinsurance provision. Automatically included extra coverages are based on each church's individual needs and include upgrades due to code requirements, Upgrade to Green coverage, business income, personal effects of clergy, and other similar extensions. What becomes significant when these types of claims occur is the quality and speed of the claim response. The IB provides a unique advocacy service that our participants have found beneficial throughout our 30 years. To learn more visit our website: www.InsuranceBoard.org

