



## Another New FREE Service for Your Church

As many of you already know, Insurance Board partners with Praesidium, the national leader in abuse risk management, to provide abuse prevention tools and resources through the SafeConduct Workbench. Among those tools, Insurance Board participants and members have free access to the *Know Your Score!* (KYS!) online self-assessment tool. KYS! is built on the foundation of The Praesidium Safety Equation (see right), which establishes standards for abuse prevention in eight critical operations: Policies, Screening and Selection, Training, Monitoring and Supervision, Internal Feedback Systems, Consumer Participation, Responding, and Administrative Practices.

Completing an assessment will help you identify potential gaps in your abuse prevention practices in each of the eight operations of the Safety Equation. The tool in-

### THE PRAESIDIUM SAFETY EQUATION®



cludes updated resources to fill these gaps. The results are stored within Praesidium's system and are confidential. Praesidium does not share results with any third party, including Insurance Board.

*Know Your Score!* is an upgraded version of the previous online self-assessment tool available through the Insurance Board's website.

(reports from the previous assessment will be available upon request). KYS! has many valuable new features:

- nicely formatted reports with graphs to help you identify gaps
- tailored to address specific exposures particular to your church
- tools to help you develop a corrective action plan and prioritize results
- resources to help you fill identified gaps, included updated model policies
- reports showing how your scores have progressed over time
- Praesidium staff to help you throughout the KYS! process

*Know Your Score!* is available on the Insurance Board website.



# Opioids and Your Church:

## *What you Should Know*

The widespread misuse of opioids and the resultant increase of opioid overdoses were declared a National Public Health Emergency by the U.S. Government on October 26, 2017. With physicians writing over 250 million opioid prescriptions each year, the possibility for abuse is endless. Stories about the opioid epidemic are consistently covered by the media and play out in real life for members of our community. Addiction to opioids does not distinguish between gender, socioeconomic levels, education attainment, etc. This crisis began due to an overreliance and overprescribing of opioids, and there is no quick fix for the individuals and families affected by this epidemic.

According to the Centers for Disease Control and Prevention (CDC), drug overdose deaths continue to increase in the United States.

- From 1999 to 2016, more than 630,000 people have died from a drug overdose.
- Around 66% of the more than 63,600 drug overdose deaths in 2016 involved an opioid or one death every 12 minutes were related to an opioid.
- In 2016, the number of overdose deaths involving opioids (including prescription opioids and illegal opioids like heroin and illicitly manufactured fentanyl) was five times higher than in 1999.
- On average, 115 Americans die every day from an opioid overdose.

Opioids include prescription drugs such as OxyContin, Vicodin, Percocet, Fentanyl, Codeine, Morphine, illicit drugs such as heroin and illegally manufactured fentanyl. Each of these substances can cause a fatal overdose. Additional

factors that increase the risk of overdose include:

- Combining opioids with alcohol or certain other drugs.
- Taking high daily dosages of prescription opioids.
- Taking more opioids than prescribed.
- Taking illicit or illegal opioids that could contain unknown and life-threatening substances.
- Certain medical conditions, such as sleep apnea or reduced kidney or liver function.
- Age 65 years old or older.

Realizing the impact of the opioid crisis on communities, churches and other ministries are working to stem the tide of the epidemic through faith-based education and recovery programs, including hosting twelve-step programs. Ministries have advocated for improved care of those addicted and tightened prescription protocols for opiates.

Additionally, ministries are exploring the best way to respond to overdoses as another way to support congregants and families suffering from the crisis. Naloxone (Narcan) is an easy to administer, safe, and effective way to stop an opioid overdose and is increasingly available to the public. In April 2018, the U.S. Surgeon General, Jerome Adams, stated that Narcan use should become as “ubiquitous as knowing CPR and calling for a defibrillator when someone is having a heart attack, or using an EpiPen when someone’s having an allergic reaction.”

Ministries that choose to include Naloxone as part of their first aid program should consider:

- Appropriate policies and proce-



dures are in place, as well as training, including CPR training, to those individuals who would administer the drug.

- Naloxone is available as an injectable (into a muscle) or a nasal spray.
- Ministries should take great care in managing Naloxone inventory, keeping it secure and only accessible to designated, trained staff.
- Naloxone expiration dates should be checked at regular intervals and should be stored at room temperature and in the box until ready to use.
- Legal counsel should be consulted prior to the decision to maintain Naloxone on site to comply with specific state and local laws.

During an overdose, breathing can be dangerously slowed or stopped, causing brain damage or death. It is important to recognize the signs and to act fast. Signs of an overdose include:

- Irregular, slow breathing or stopped breathing
- Slow or no heartbeat
- Small, constricted “pinpoint pupils”
- Choking or gurgling sounds

# Opioids and Your Church

## *continued*

- Blue-tinged/pale, clammy skin
- Limp body
- Non-responsive/unconsciousness

It should be noted that not all signs need be present for a person to have overdosed. While it may be difficult to tell if someone is experiencing an opioid overdose, it is helpful to note that administering Naloxone will not hurt someone if they are not in an opioid overdose.

If you administer Naloxone, here are

steps to follow:

- Call 911 immediately
- Administer Naloxone (Naloxone lasts about 20 – 90 minutes; you may have to re-administer)
- Commence CPR if the person is not breathing
- Lay the person on their side to prevent choking
- The victim may seize or become agitated upon being revived
- Stay with the person until first responders arrive

## Open Your Doors, Not Your Risk

While offering church facilities to the community is a part of ministry, some tenants, especially those which are formally corporations need to be treated at arm's length. While their respective missions may be compatible with those of your church, their clients and employees may view your church as just any other landlord.

For permanent tenants with employees, whether or not rent is paid, a formal lease is recommended; one which (1<sup>st</sup>) provides a release and indemnification to your church for accidents that result from their operations, (2<sup>nd</sup>) outlines insurance requirements for the tenant and, (3<sup>rd</sup>) requires "additional insured" status on the tenants' policies. Certificates of insurance are documentation of fulfilling your requirements and demonstrate financial means to defend a claim under the lease.

An alternative is available when a third party has limited use of church facilities, known as a Tenants and Users Liability Insurance Program (TULIP) policy. This coverage allows a third-party user of the church facility to obtain liability insurance specifically for the use of your church, protecting the entity as well as the church. This coverage, which is typically inexpensive and available through the Insurance Board, is appropriate for informal groups, such as non-member weddings, and other one-time events. Multiple use events can also be covered under a TULIP policy.

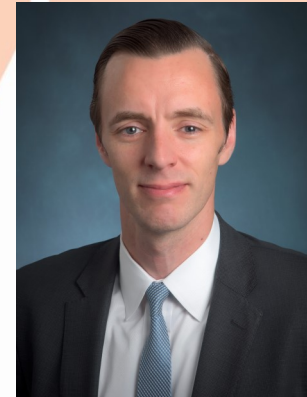
Insurance Board recently sent information to all of its participants about the need for, and benefit of, TULIP policies. The response has been tremendous! Churches are understanding that they can fulfill their mission, while protecting their congregations and facilities at the same time.

When renting your church facilities, consult with a tax advisor to avoid "unrelated business income tax" (UBIT). See IRS Publication 1828, Tax Guide for Church and Religious Organizations, which discusses criteria to avoid UBIT.

Also consult with your insurance agent to be certain that insurance requirements are consistent with your church coverage.

## Welcome:

### Gerald Sink Insurance Board's Director, Loss Control



Insurance Board is pleased to announce Gerald Sink as the organization's Director of Loss Control. In his role, Gerald will be responsi-

ble for directing the company's loss control programs and services, enhancing the organization's value proposition to its customers through effective risk management and risk mitigation techniques and strategies.

Gerald joins Insurance Board after four years with DDR Corp, where he served as Director of Risk Management. During his time at DDR, Gerald was responsible for managing the company's property portfolio, comprised of more than 400 locations. In addition to managing the risks inherent with managing properties, Gerald was responsible for maintaining the company's management liability program, implementation of the company-wide business continuity plan, and managing both property and liability claims for a 62 property portfolio.

Gerald's experience incorporates enterprise risk management and tactical, risk consultation. Gerald possesses a Masters degree in Business Administration from the Monte Ahuja College of Business at Cleveland State University, as well as a Juris Doctor from the Case Western Reserve University School of Law. He is currently President of the Ohio chapter of RIMS, and serves on the Risk Management and Insurance Advisory Board at the University of Akron.

Gerald is a welcomed addition, and his work will directly benefit the churches served by Insurance Board.

# Copyright Trouble for Churches

In a previous article in *The Steward*, we advised about a certain author of a popular poem often recited at funerals who aggressively enforces her copyright by making claims against unwitting churches who publish the poem on their websites. The claim amount is usually \$5,000 or more.

Since we continue to see claims from this author, we think it is important to specifically identify the poem and its author. Linda Ellis is the author of "The Dash." The poem was written, and is owned by Ms. Ellis, who employs people to scour the internet to identify violations of her rightful copyright. Her

website prominently contains a section on copyright and explicitly denies any right to publish her work. Linda Ellis is so aggressive in defense of her copyright that her tactics have been widely posted on the internet. A little Google search will reveal the story.

Remember, churches have a very limited copyright exemption. For the most part, a work can only be recited during a live religious service. Churches can find themselves in trouble when they post a video of the sermon. Another way churches find themselves in trouble is with song. While it is generally ok to sing a copyrighted song

during a sermon, it is NOT ok, to put the lyrics in a handout.

Churches are not immune to copyright laws, and yes, people will sue a church. It is your responsibility to know the laws if you are going to use someone else's material. If in doubt, do the research, contact an attorney, and ask before you use.

Anything that has been created by another person or organization and exists in writing is copyrighted. For example, this content that Insurance Board is presenting, is copyrighted. You must get permission if you wish to share or reprint copyrighted information.

## Planning a Mission Trip?

Here are some important planning elements that should be done prior to going on a mission trip. This applies to both domestic and global travel.

- Research physical and health hazards associated with the geographical location(s) being visited. Some sources that should be checked include the Centers for Disease Control (CDC) at [www.cdc.gov](http://www.cdc.gov) and also the United States Department of State at [www.travel.state.gov/destination](http://www.travel.state.gov/destination). The CDC's website includes disease research and preventive steps to take, based on the hazard. The United States Department of State has security information specific to each country which may include a Travel Warning or Travel Alert.
- Parental Permission and Medical Consent Forms – This should be detailed including specific activities, and the parents must give consent. Parents should be asked to list any activities in which they do not want their children to participate, and if there are specific events, such as swimming, parents must give consent for their children to participate. The form should include medical conditions or allergies, and another emergency contact or someone designated to make decisions in the event of an emergency if the parent can't be reached. An attorney should review the form. Ideally, both parents or guardians should sign the form.
- Put together a Travel Health Kit. Some things to pack in a travel kit may include medicines (prescription and over the counter), sunscreen, insect repellent, skin sanitizer, eye drops, first aid supplies and health insurance cards. For a more detailed list, please see the CDC website at [www.cdc.gov](http://www.cdc.gov).
- Check personal health insurance, to make sure you are insured if traveling internationally. Additional health insurance may need to be purchased. The Insurance Board offers Global Travel Accident Insurance to all members and volunteers, available upon request. This insurance provides both a principal sum for any accidental injury while traveling as well as provides coverage for certain medical expenses subject to a minimum \$100 deductible. Coverage typically costs no more than a couple of dollars per person, per day depending on the destination. Please contact your Insurance Board agent for more details.
- Foreign mission trips can be registered with the U.S. Department of State, so in the event of an emergency, the embassy and consulate can locate you. Some examples include natural disasters, terrorism, or civil unrest. This can be done at: <https://travelregistration.state.gov/ibrs/ui/index.aspx>
- Youth workers (employees and volunteers) should be screened, to reduce the risk of sexual molestation. A written application should be completed. References should be checked, and the workers should be interviewed. A background check should be conducted. A length of time the person must first attend the congregation should be established, such as 6 months, in order to work with youth.

This is not intended to be legal advice. Additional sources and issues should be reviewed as well.