

LOSS CONTROL MANUAL



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Our insurance serves you so you can serve God.
Serve God



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INTRODUCTION

Our Loss Control Manual (LCM) is organized into major areas of activity, providing a working document to help develop a comprehensive safety program. If you are a member of the church's Board of Trustees (BOT) you have direct input on the activities of the church, and as a result, a direct responsibility to manage the risk and protect the church. Managing a church property and its many activities is no simple matter. We hope this Manual makes it easier.

Loss control is a continuous process of research, experience and education—and is also a part of your covenant with all other participants in the program. Each church has a responsibility to:

- Insure to full value.
- Maintain property and grounds to minimize damage and protect attendees.
- Professionally manage church ministries and business affairs.
- Inform Insurance Board of changes that may affect coverage and report claims in a timely manner.

The LCM contains guidance for getting started with your safety and protection stewardship as well as technical information regarding specific areas of concern: People, Property, Transportation, Youth Activities and Management.

When it comes to managing risk, you have a few options:

- **Avoid** – Not always an option. Your church is committed to certain activities, so you must find a way.
- **Transfer** – Sometimes you can hire it done, or transfer risk under a written contract. You might do it in a lease, facility use agreement or vendor contract.
- **Minimize** – That is, reduce the likelihood that something bad can happen.
- **Mitigate** – Once something bad happens, keep the “damage” to a minimum.

The LCM focuses on Minimizing and Mitigating. Whether you operate in committee or individually, the major areas of risk and likely divisions of responsibility include, at least:

- SECTION 1: PEOPLE – Injury prevention and safety training
- SECTION 2: PROPERTY – Buildings and church property
- SECTION 3: TRANSPORTATION – Vehicle use and driver selection
- SECTION 4: YOUTH ACTIVITIES – Special concerns for youth centered activities
- SECTION 5: MANAGEMENT – Church operations and employee management

Some of these overlap, but we created manageable pieces so you can get something done. Think of them as steps:

- **Process** – How do you get things done? Do you have a process written down or a flow chart? Who is in charge? Who has direct responsibility? How are decisions made?
- **Training** – Are special skills or knowledge required? How is training conducted? How are records kept? Do volunteers have the needed skills and training?
- **Inspection/Audit** – How do you make sure that all is well or what needs “fixing?” Who is checking? Who shares the result?
- **Remediation & Resolution** – How are problems fixed? Are there budgets? Who approves the fix and the expenditure? How is the fix verified? Who shares the information?

We will review these steps in each Section. Depending on the size and complexity of your congregation, a very simple approach may apply, or something more complex. In some cases it may be as simple as one person taking the initiative (with approvals along the way). In other cases budgets and planning will be involved. Some projects may take weeks and others may take months.



PEOPLE

INJURY PREVENTION AND SAFETY TRAINING

PROCESS 1-1

A church is not only a place of worship. It is a “public accommodation” or a “workplace” for many. Opening your doors accepts risk. When you invite the public into your church the standard of care is higher for your church than it is for your home. Some of these standards are prescribed by building codes/laws. We may be less attentive to hazards around our homes, but much greater attention is required at your church.

In our Property Section, the focus is on the building, which is charged to the **Sexton**. In this section, focused on people, we refer to the **Usher** as the person having the responsibility for the public’s safety. You may assign responsibility differently, but we will use the term here for convenience. Because we are also concerned for employees, we may refer to the **Supervisor** as having such responsibility. As in all areas of risk, the governing body of the church must assign responsibility to an employee or volunteer who may act as either Usher or Supervisor.

Regardless of other duties, the mission of the Usher is the safety of church “guests,” invited or not. Guests can range from parishioners and participants in organized programs to everyone from neighborhood children on skate boards and/or homeless. The domain of the Usher is the entire church property—from the sanctuary, to the kitchen, to the playground, the cemetery and the parking lot. The mission of the Supervisor is the well-being of employees and guarding the reputation of the congregation as an employer.

Because the scope of responsibility can be broad, it is essential that duties be defined for the Usher. A facility may be so complex that more than one be assigned. Along with responsibility comes authority and budget. Because building components will be a part of safety, the budget must be coordinated with the Sexton. Surely, the Usher-Sexton conversation will result in making choices about repairing a sidewalk, buying a case of light bulbs or several gallons of paint. As does the Sexton, the Usher must present a plan to the board which sets out priorities and costs. The Usher must regularly communicate public safety issues to the board.

“General Liability” insurance covers bodily injury and property damage that occurs as a result of the activities of the church and its status as an “owner, landlord or tenant.” The general liability policy addresses situations in which the church is negligent.

“Workers’ Compensation” insurance, on the other hand, is required in each state by law. This is a no-fault benefit for employees that includes both medical and wage benefits. It does not matter whether an employee was at fault in causing his/her injury—the benefits are payable. In exchange for a no-fault benefit, the employee is not able to file a lawsuit against the church (employer).

Volunteers – In some states, “volunteers” are entitled to workers’ compensation benefits as if they were employees. Laws vary from state to state, and the circumstances of claims vary widely as well. You will need some expert help either from your insurance agent or the Insurance Board to sort out claim reporting.

Medicare Patients – Federal Law requires that Medicare make payments only after all other available insurance has paid, including no-fault insurance. Both “Medical Payments” and “Workers’ Compensation” are no-fault insurance. While Medicare eligible parishioners may be reluctant to present claims to their own church when injured there, there is no choice in the matter. The church’s insurance must pay first. The church’s insurer will request certain information, including social security number, in order to satisfy Medicare reporting requirements.

Claim Reporting – Because of the differences listed, it is extremely important that injuries and potential claims be reported immediately. The Usher and other church administrators should know how to report claims to the Insurance Board or directly to insurance companies. See claims reporting information at www.InsuranceBoard.org. It is well known that claim costs are reduced when potential claims are reported promptly.

Camps, Trips and Day Care – Because these activities consistently involve children and young people, camps, mission trips, day care and playgrounds are covered in a separate volume of the Loss Control Manual.

Accessible to All – Many congregations may have a church member who is hard of hearing, but nearly 10% of the world's population live with the limited ability to participate in everyday activities. A disability is an impairment that may be cognitive, developmental, mental, physical or sensory (or some combination) that limits a person's activities. Because of the nature of a church to be open and welcoming, finding ways to be inclusive to people with disabilities is important. The United Church of Christ's Disabilities Ministry has some materials to help. Uccdm.org has various resources including an "Accessible to All Disability Etiquette" pamphlet as well as a "Guide for Churches."

TRAINING 1-2

While the Usher may leave some maintenance and training activities to the Sexton, the most important training the Usher can take is First Aid and Cardiopulmonary Resuscitation (CPR)/Automated External Defibrillator (AED). For all activities of the church, it is best to have several parishioners trained and present to provide life-saving services. By far the most critical skill is CPR and operation of an AED. Use of an AED in the few moments following a cardiac arrest is critical and effective in assuring survival. CPR alone is not nearly as effective.

Therefore, the Usher's agenda should include:

- A program of regular training of ushers/leaders in First Aid and CPR/AED—A program can easily be coordinated with the American Red Cross or local health care facilities. The costs are nominal.
- Investment in an AED—Use of an AED is now included in all CPR training. A program of assuring skilled first-aiders are present is not fulfilled if basic equipment is not available.

Those who supervise others have a duty to assure the capability and welfare of those who work for them. A supervisor should never assume that an employee possesses technical skills or physical abilities if not specifically trained or observed. This especially applies to use of power equipment, ladders, chemicals, work in confined spaces, and around electrical equipment. The principle even applies in such seemingly simple matters as organizing and adjusting a computer work space. Injury due to "repetitive trauma" is a serious and growing phenomenon and has life long implications to employee health. Depending on specific duties of the job, there are employer training obligations imposed by OSHA (Federal or State Occupational Safety and Health Administration).

Training requirements may include:

- Bloodborne Pathogens
- Hazard Communications – right-to-know about chemicals
- Confined Spaces – working in confined spaces, e.g., sprinkler vault
- Fall Protection – use of ladders and scaffolding
- Hazardous Energy – exposure to electrical hazards
- Personal Protective Equipment – use of protective safety glasses, hearing protection and gloves

Use of volunteer labor should be discouraged, however, if it must be used, you cannot assume they possess complete knowledge about building maintenance hazards and power tools. Whatever their enthusiasm for the work, their activities must be restricted until they have the appropriate training. Referral to the OSHA training subjects above will suggest where boundaries should be enforced. Some maintenance work, such as roof repair or replacement, is dangerous.

INSPECTION /AUDIT 1-3

In general, the Usher should be organizing two kinds of inspections, seasonal and daily. Seasonal inspections are about maintenance; daily are about housekeeping. A seasonal inspection will identify things that have been damaged by the last season, or need repair or preparation before the next season. Attention is paid to the areas that people traverse or which may cause harm: parking lots, sidewalks, playgrounds, stairs, hallways, furniture. In these areas, repairs may require planning, funding, or professional help.

Depending on use, a daily or weekly inspection will focus on cleanliness and functionality: entry mats, lighting, pathway obstructions, safe seating, exits, snow/ice removal, spill response and security. These are things that can be fixed now and immediately affect public safety.

While State or Federal OSHA may not have jurisdiction in a church, the standards that OSHA has set are based on science and the experience of safety professionals. General standards for workplace safety are a good starting place to evaluate conditions in your church. Review of the **OSHA Small Business Handbook** is strongly recommended.

REMEDIATION & RESOLUTION 1-4

It is fundamental that the management of the church be knowledgeable about conditions and have an opportunity to plan and respond. The likelihood of a positive response is increased if the Usher takes the results of inspections to the next level by setting priorities, determining costs, and making recommendations to the Board. The Board can then set priorities of ministry, facilities, and public safety.

The Usher needs a budget, coordinated with the Sexton's budget, and a schedule for execution of needed improvements, repairs, training, supplies, and services. The Board must have expectations the Usher will stick to the task and inform them of progress against the budget.

YOUR OPTIONS 1-5

Minimize – Regular programs of training, inspection and maintenance are fundamental to reducing the probability of injury to guests and employees.

Mitigate – Once an accident has occurred, first aid and other trained emergency responses may materially reduce the severity of an injury.

Emergency Planning – The actions taken in the initial minutes of any emergency are critical. A prompt warning to employees/volunteers and church attendees to evacuate or lockdown can save lives. Leadership during an emergency when your church is occupied, is essential. Until the appropriate first responders arrive, you must assist your congregants in providing care, locking down and/or evacuating the building. A written emergency plan will help detail and plan for the unexpected.

Make sure your emergency plan addresses “protective actions for life safety” and includes building evacuation, sheltering from severe weather such as tornadoes, and lockdown. Lockdown CAN BE a protective action when faced with an active intruder with an intent to harm. Of course, the best option if the threat (whether it is fire or a human) is inside, is to get out. However, if evacuation is not available, lockdown may be your best option. Review of FEMA's “Guide For Developing High Quality Emergency Operations plan For Houses of Worship” is recommended.

In any emergency, the first priority is always life safety. As a church leader, you need to realize if the only way to evacuate and get people to safety is breaking a window (historic stained glass or other), then congregants need to be empowered to do just that in order to save lives.

Ushers and associates must plan and train to respond to various crises. Skills must be inventoried, shelter areas and multiple evacuation routes identified, and duties assigned. Practice is necessary. Basic questions and scenarios can be reviewed (with a walk-through even). Practice will save precious minutes in what otherwise might be panic time. Pay attention to the special needs of congregants who may need additional assistance during the time of crisis.

Our discussion provided here is not intended to be all-inclusive, but should help you understand your responsibility in emergency planning and give you guidance to get you started. For more information on developing and implementing an emergency plan, visit www.ready.gov.

In an emergency situation, paperwork is not the priority. However, some situations are more minor, and completing an Accident Report is critical.

Accident Investigation – An accident investigation is basic to **understanding the cause of an injury and reporting a potential claim** to your insurance company. A careful investigation to find the root causes of injury leads to intelligent solutions to prevent the next injury. Sometimes the solution can be found in better training and management of employees. When we cannot control the public or circumstances, steps must be taken to protect them. See: *Accident Investigation—Who? What? Where? When?...and How?* An accident investigation form is provided on our website, InsuranceBoard.org. You may adapt it to meet your church's needs.

REFERENCES AND RESOURCES 1-6

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- Claim Reporting - **InsuranceBoard.org** - Click on “Report a Claim”
- First Aid & CPR Training - RedCross.org - To locate and schedule training
- *OSHA Small Businesses Handbook* - osha.gov/Publications/smallbusiness/small-business.html
- Department of Homeland Security - dhs.gov - for information on active intruder
- FEMA - fema.gov - for information on disaster preparedness
- uccdm.org/a2a
- ready.gov

Contact us with questions
InsuranceBoard.org