



YUMMMM!! Tips on Keeping Food Safe

Summer is picnic time: barbeques, cook-outs, and pot lucks. Nothing brings a congregation together like good food in a friendly environment. Group outings such as these create unique concerns related to food preparation and food-borne illness. It is important that churches develop a “best practices” approach for any event where food will be served.

According to the United States Department of Agriculture, there is a noticeable increase in foodborne illness during the summer months, for two main reasons:

1. Warmer temperatures lead bacteria to multiply and spread at a faster rate.
2. Preparing food outdoors and outdoor dining make safe food handling more difficult.

To ensure that those participating in church-hosted events are safe, steps should be taken to make certain that proper food preparation and handling procedures are followed.

Before establishing guidelines to be followed at any event where food will be served, it is important to contact officials in your area to inquire about food safety reg-

ulations specific to your jurisdiction. Local officials should be able to provide valuable information and may be able to provide you with materials to help implement your food handling procedures.

Below are some guidelines for when food is being served at a church event:

- If food is prepared off-site and brought to the church, be sure it is properly refrigerated and/or heated before serving.
- Cover all foods in refrigerators and freezers until ready to use or serve.
- When storing food in the refrigerator, be sure to label the container with i) what is being stored and ii) the date it was prepared.
- Wash hands before and after handling food.
- Wash and sanitize cutting boards, dishes, and cutlery before handling each food item.
- Use separate cutting boards for cutting produce and meats.
- Properly thaw all frozen meat and poultry before cooking.
- Use disposable plastic gloves when handling food without utensils.
- Use separate utensils for each food item while cooking.

- Use separate serving utensils for each food item while serving.
- Adhere to the “use by” dates on all meat, poultry, fish, etc. to ensure that the item is not expired.
- Adhere to the “sell by” dates on produce to ensure that the item is not expired.
- When cooking meat or poultry, cook to the USDA recommended internal temperature.
 - Whole cuts of meat, beef, veal, lamb, and pork should be cooked to 145 degrees Fahrenheit.
 - Ground meats, such as beef, veal, lamb and pork should be cooked to 160 degrees Fahrenheit
 - All poultry should be cooked to 165 degrees Fahrenheit
 - Fish and shellfish should be cooked to 145 degrees Fahrenheit
- Leftovers and premade dishes should be reheated to 165 degrees Fahrenheit.

Help your church stay safe this summer, and keep this guide handy for the fall and winter festivities as well.

Case Study on Drum Drip

Alan Relyea, IB Board Member

On a cold night of early winter last year, the senior pastor of a large UCC church in the Northeast received a late-night call. It's never a good thing when a senior pastor receives a late-night call, but this was even worse—it was from the church's alarm company advising her that they detected sprinkler activation in her meeting house, and were dispatching the fire department. Thankfully, the church was not on fire, but a freeze in the dry sprinkler system had burst a pipe and the water had damaged two rooms on the floor below.

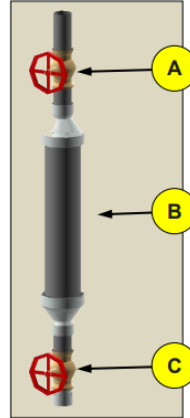
How is it possible that a dry pipe sprinkler system freezes?

All dry pipe sprinkler systems need to have a way of collecting moisture at low points. These low points (this particular church has five) are equipped with a means of discharging the collected moisture or condensation that builds up. These devices are typically called “drum drips” and look like a larger piece of pipe with valves on both sides and a discharge or plug on the end away from the sprinkler system. They should be marked “drum drip”. Other names you may hear/see are: auxiliary drain, drip leg or condensate drain.

The device collects the moisture that accumulates in the otherwise dry sprinkler system. However, unless it is drained, water will build up and extend upward into the

pipng. The National Fire Protection Association requires that these devices be labeled and drained periodically to prevent freezing. You also must have an informational sign at the system's control riser that includes the location of all drum drips.

When a drum drip is in “normal” position, the top valve (A) is open, allowing moisture to enter the (B) condensate nipple, while the bottom valve (C) is closed. To drain the condensate nipple, the top valve is closed then the bottom valve is opened to remove accumulated moisture.



In the incident of this church, the sprinkler pipe ran through a poorly insulated section of the ceiling, the freezing temperature caused a pipe to burst, and a high volume flow of water immediately ensued.

Nearly \$40,000 of damage was done, of which the church had to fund \$10,000.

What should your church do?

If your property has one or more dry pipe sprinkler systems, talk to your sprinkler system company or your fire marshal to determine the need for draining these de-

vices (it may need to be done monthly or even more often). If church personnel will be responsible to drain them, make sure they completely understand the process.

The basics steps to drain the drum are:

1. If the device is not piped outside, make sure there is a means of collecting water from below the plug (bucket)
2. Close the upper valve first
3. Remove the plug from the bottom (some drains may be piped directly outside)
4. Slowly open the lower valve and allow water to drain
5. Close lower valve
6. Open upper valve
7. Repeat steps 2-6 until no further water is discharged
8. Once water is no longer discharged, replace the plug

Important!!

It is essential that the two valves never be open at the same time. If this occurs, your sprinkler system may be tripped (activated). If this happens, your sprinkler company will need to drain and reset your system on an urgent basis.

We recommend you print these steps and place them at each drum drip. Remember that there may be numerous drains.

Open Your Doors, But Not Your Risk: Churches frequently extend the use of their premises to third parties for one-time only events such as weddings, and for recurring events such as AA Meetings. The use of church premises for these activities exposes the church to liability in the event someone is injured on church premises, or inadvertently causes damage to the church.

It is recommended that when outsiders use the church premises, the church obtain a signed Facility Use Agreement and obtain a Certificate of Liability Insurance from the party. The Agreement spells out who is responsible for what, and the Liability Insurance is there to pay for accidents that result in Bodily Injury or Property Damage. What if the third party does not have insurance?

Through a product called TULIP (Tenants and Users Liability Insurance Program), a third party can obtain liability insurance specifically for use of your church. TULIP allows the Tenant or User entity to purchase a low cost general liability product to cover their liability related to the utilization of the church premises, protecting the entity as well as protecting the church by providing an extra layer of insurance protection and including the church as an additional insured.

Upon approval of a short application, and premium payment from the third party user, Insurance Board is able to provide TULIP coverage. If your church is a participant in the IB program, and has interest, please contact your agent for more details.

Hurricane Preparedness

Preparing for hurricanes can make the difference between incurring minor damage or catastrophic loss. Loss history has shown that even small losses can be greatly exacerbated if there is not a well planned and executed hurricane preparedness plan. Proper preparation of the site, building, business, equipment, personnel, utilities, restoration, recovery, etc., for before, during and after the event will all serve to limit the amount of physical and business disruption. The following can be used to guide your preparation.

Well in Advance of Hurricane Season

- Maintain a relationship with your roofing and/or contractor. Experience shows that these professionals are in high demand after a hurricane. Having an existing relationship can help facilitate a prompt response.
- Verify that you have rated storm shutters for all openings, including doors, windows and skylights. French, sliding-glass and garage doors are particularly vulnerable to high winds due to their large size. Special attention should be given to protect them:
 - Replace standard windows with impact-resistant window systems or shutters.
 - French doors should have at least three hinges per door and be reinforced with fastening bolts locking them together. Ideally, doors should open "out" to increase resistance against strong winds. Unless impact rated, they should be protected with shutters.
 - Replace sliding-glass doors with impact-resistant doors or protect with shutters.
 - Replace/reinforce garage doors with structural ribs and heavy-duty systems.
- Have storm shutters and anchor bolts professionally inspected annually to

ensure they are in good condition and will perform as designed.

- Check caulking around windows and doors to ensure no deterioration has occurred. This will help prevent wind-driven rain from entering.
- Prune weak branches and trees around the property and remove limbs that overhang or are too close to the structure. Use hearty native plants in the landscaping design. Use mulch instead of pebbles (pebbles can become "missiles").
- When making repairs to your roof, verify that its structure and decking are appropriately attached (in accordance with the latest codes) to the framing members of your building. Also verify that rafters and trusses are adequately connected to the walls and foundations.
- Install a back-up generator of adequate size to power air conditioning as well as critical electrical equipment and electronics (i.e. your alarm system). If water enters, air conditioning can expedite the drying process and help prevent additional damage. If you own a back-up generator, have it maintained annually and tested under load weekly to ensure proper operation.
- Make sure drains on terraces and balconies are not clogged and allow water to flow freely.
- Discuss your insurance coverage with your agent. Know what your hurricane deductible is and what your policy covers, or does not cover, during a hurricane.
- Take photographs or record video of the structure and all items of value and interest within the structure for future use in documentation of inventory and personal items

When a Hurricane is Going to Impact You

- Install storm shutters and secure doors/windows with a plan to have

them completed no later than 24 hours prior to the landfall forecast.

- Move important/valuable items to the center of the property, away from windows/doors. Elevate them as much as possible in case water pools on the floor.
- Remove window treatments. In the event draperies cannot be removed, elevate or secure/encase the lower portion of drapes in plastic.
- Roll up area rugs and move them to the center of the room. Elevate them if possible.
- Place towels at the base of doors and windows.
- Bring all outdoor furniture indoors and remove potted plants, lawn ornaments and sculptures, and store them indoors.
- Fill the fuel supply for your back-up electrical generator. Test the generator under load to ensure it is functioning properly.
- Place important documents (insurance policies, bank account and credit card information, important contact numbers) in a sealed water-tight plastic container.

After a Hurricane

- If you discover water inside the building, contact a restoration company immediately to begin the water extraction process.
- Run the air conditioner to dehumidify the property.
- Remove any wet items and store them somewhere where they can dry safely if possible.
- Take photographs of damaged items and structure damage to support any submitted claim and restoration process.
- Call your agent or broker to report any damage.

For more information visit: <https://www.ready.gov/hurricanes>

Understanding Insurance:

To Schedule or Not to Schedule; Understanding Loss Payees

To Schedule or Not to Schedule

Do you have items in your church that are valuable? A painting, or a set of gold hand bells? If so, you need to decide if you should “schedule” these items. Not sure? Let’s examine the benefits of scheduling.

Let’s begin with what it means to schedule an item. You begin with verifying the value of your item through an appraisal, certification, or receipt. You then contact your agent to get a Fine Arts endorsement added to your policy: the item will be listed with a stated amount. There will also be additional premium due.

In the event of a loss, you get up to the stated value for that item. Any paperwork used to verify value should be kept; it will be needed to help verify value at the time of a loss.

So what are the benefits? Principally they are: the “pair and set” clause, fewer coverage limitations, and more flexible claim settlement options. Suppose you have a set of hand bells from 1902 signed by Margaret Shurcliff – thirteen bells in an octave, one is damaged. Here are two scenarios:

“Not scheduled” bell set: The property policy will provide coverage, but to replace the

damaged hand bell the adjuster will use “material of like kind or quality at the time of loss”; perhaps close but not the same, new versus antique. This means you no longer have a matched set of hand bells. The value of the “set” is now compromised.

“Scheduled” bell set: The “set” is listed on your policy with a specific value. The adjuster will try to find a match for the damaged bell, but if he cannot, you have settlement options: (1) accept an imperfect match plus a loss of value to the set; or (2) accept the value of the whole set, and give up the remainder to the insurance company for salvage.

In the example, the bell was described as “damaged” and not missing. On the property form a loss discovered on taking inventory (missing item) is “not covered”. On the Fine Arts form, “mysterious disappearance” is covered. The “property” form also limits all fine arts to \$25,000.

Take a look around your church to see if any of your items have significant value. Could you replace them? Would you want to have something that is of less value? If your answer is “no” then contact your agent and get them scheduled.

What is a Loss Payee?

When you finance real property or lease property such as copiers or computers, your contracts will require that the mortgagee or lessor be named as a “loss payee” after a claim.

Once such a designation is on your insurance policy it will continue to be renewed that way year after year.

Once the “loss payee” is identified on the policy, the insurance company has an **absolute contractual obligation** to name the “loss payee” on any claim payment. **Securing a “loss payee” sign-off on a claim payment can be a frustrating and time consuming process.**

Check to see who is listed as loss payees on your current policy or Memorandum of Insurance. If the loss payees are incorrect or out-of-date, get it fixed as soon as possible. An annual review of your paperwork is important.

Changes must be done in writing by someone at the church who has the proper authority.

Contact your agent to work on the details.

To Our California and New York Churches

There is good news for churches who are seeking employee training solutions that comply with newly adopted state laws. In partnership with Praesidium, our abuse prevention and training partner, and as part of our continuing efforts to provide both valuable safety and loss control resources that are specifically important to you, our members, Insurance Board is happy to announce new online training courses offered through Praesidium’s Armatus training platform that are FREE and compliant with the new California and New York laws.

If you would like to access the modules, and are already utilizing the Armatus portal, please email Armatus support (support@praesidiuminc.com) and ask that the module be added to your portal. If you do not yet utilize Armatus for your training needs, please contact LossControl@InsuranceBoard.org to get set up. For more information on the Armatus platform and other Insurance Board loss control offerings, please visit www.InsuranceBoard.org.