

Ladder Safety Time!

Spring is here and with it comes the task of inspecting and repairing roofs, cleaning gutters, trimming trees and other activities that require the use of ladders. These are activities many of us perform at home without incident. However, when church members, including elderly volunteers, wish to volunteer their time to perform these tasks, extra precautions need to be taken.

Before mobilizing your (free) labor, be sure to follow these ladder safety precautions. It all starts with choosing the right ladder.

- Make sure you choose the right size and style ladder for the task you wish to accomplish. Some questions you should consider when choosing the correct ladder are:

1. How high will the ladder need to reach? Keep in mind that your ladder should extend at least 3 feet beyond the point of contact with the roof, gutter, building, etc.
2. How much weight will your ladder need to hold? This not only includes the person who will be climbing the ladder, but any protective clothing they are wearing, and any tools or equipment they will carry while using the ladder. Be sure to check the duty rating prior to usage.
3. Is the ladder in good condition? When looking at the ladder, check for damaged rungs and side rails. Also be sure to check the rungs to be sure that the

anti slip material has not worn off.

4. Will you be working near power lines or other electrical sources? If you will be in areas where your ladder is at risk of coming in contact with an electrical source, do not use metal.
- Once you have chosen the correct ladder for the job, the next thing you need to do is find the proper place to erect your ladder.
1. Be sure that you place the ladder on a firm, solid ground. If the ground is soft, place a board under the ladder's feet.
 2. Be sure to place ladders in an area that is clear of any opening doors. If you must place a ladder near a doorway, make sure signs are posted or another volunteer is nearby to ensure the door does not open into the ladder.
 3. Once you find the correct surface, be sure the ladder is 1 ft away from the building for every 4 ft of height.
 4. Do not place the ladder on a box, barrel or other item to gain additional height. If the ladder is too short, obtain a ladder that is the correct height or hire a professional.
- Climb safely. Many of us have been on a ladder enough in our lifetime that we go up and down without giving thought to what we are doing. This complacency can lead to injury if safety precautions are not followed.
1. Face the ladder as you climb and al-



ways keep three points of contact while climbing, two hands and one foot or two feet and one hand.

2. Do not climb higher than the third rung from the top of the ladder.
3. Do not lean or reach too far to the left or the right. If you cannot reach your intended work area, move the ladder.
4. Only one person should be on the ladder at any given time.
5. If winds pick up, or if weather changes for the worse, climb down immediately and wait for it to pass.

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.