

“An Ounce of Prevention *is worth a pound of cure*”

-Benjamin Franklin

Often it starts out small. The roof starts leaking, a railing loosens, or a puddle accumulates. Regardless of how it happens, it's rarely ever intentional - the maintenance just doesn't get done. Although it may seem like the church is saving money by avoiding repairs, it is much more cost-efficient to maintain your building(s) as issues arise, and preserve them for future generations rather than wait until a replacement is needed. Years of avoiding roof repairs, for example, can eventually lead to a costly replacement.

The time devoted to ensuring the health and safety of your staff, volunteers, members and visitors will pay off many times over in claims that aren't filed against the church for injury and accidents, or the mental anguish a congregation can suffer when a member or guest is harmed by something that is within the control of the congregation. Please visit our website at: www.InsuranceBoard.org to learn more about self-inspections and obtain helpful maintenance checklists for the interior and exterior of your church.

It is important to remember that insurance is not a maintenance program. Insurance is meant to cover a loss caused by a sudden, qualifying event: fire, hurricane, wind/hail, lightning or other disaster listed in your policy.

Members and leaders want to worship in a sanctuary that is well-maintained, welcoming and safe. Most church leaders recognize that keeping the church sanctuary, buildings and equipment in good order requires diligence as well as money. Yet many churches struggle with raising or designating funds toward the cost of ongoing maintenance/upkeep. Churches that establish and follow a maintenance schedule and maintain a detailed repair log will find their buildings and equipment are more economical and safer.

Whether we are talking about equipment, property or the roof, the first step is to develop a maintenance schedule to spot concerns with aging and heavily used equipment and property. Someone at your church should be responsible for conducting regularly scheduled inspections of your premises. Making it one person's responsibility to inspect equipment, floors, food preparation areas, restrooms, the roof, and security measures on a regular basis can often be accomplished at little expense.

The most overlooked deferred maintenance item for our churches is aging roofs! Water leakage from a worn out roof can cause extensive interior damage. Having your roof inspected and repaired can keep minor problems from turning into major ones. For this reason, we recommend having a roofing contractor provide a roof inspection:

- Check roof materials for holes, broken or cracked surfaces, and flaking paint
- Examine flashing around chimneys, skylights, vents, pipes, drains, HVAC units and walls
- Check if previous repairs/patches are secure
- Drain the roof of any standing water
- Remove debris from the roof: tree limbs and twigs, leaves, etc.; clear gutters and downspouts of debris and ensure they are firmly attached
- Inspect caulking around openings (ducts, pipes etc.), clean out dry caulking and replace with fresh caulk
- Clean and inspect skylights