

Spring, 2021

THE STEWARD

Trustworthy insights into insurance concerns of churches.

Hope Springs Eternal

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Screening for a Safe Camp Season

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Declining COVID-19 case numbers and greater availability of vaccines are creating optimism about the ability to return to some forms of in-person youth programming. As organizations like camps begin to contemplate safely re-opening their doors, there are many critical questions to answer. Will we require masks? How can we enforce social distancing? Should we require staff to show proof of vaccination? Public health measures must absolutely be prioritized, but other safety risks cannot be overshadowed. Specifically, after so many months away, organizations should review practices for creating an environment free from abuse. How can we re-animate our efforts on youth protection? What do we need to do to safely ramp our operations back up? A big part of getting back to business is screening staff and volunteers.

From an abuse prevention perspective, the purpose of screening employees and volunteers is to gather information to determine whether this person should be able to have access to youths in the program. A robust screening program will allow the organization to determine whether the applicant has the maturity needed for the role and is willing to maintain appropriate boundaries with youths. It also communicates to applicants how seriously your organization takes its responsibility to ensure the safety of its participants.



Camps are already starting to hire staff for the summer of 2021, and many anticipate a high number of camper registrations after months and months of being at home. Camps ramping up quickly should be careful not to cut corners during momentum hiring. A comprehensive screening process is critical to set the stage for a safe camp season. In addition to running background checks (which only yield results for criminal convictions), gather as much information as possible to create a behavioral profile of applicants. Asking the right questions and knowing what kind of responses are problematic will serve an organization more than just checking the box. Here are some red flags to watch for as you review other sources of information:

- **Applications.** Gaps in employment dates, conflicting information, incomplete information, over-involvement with youths, vague reasons for leaving previous jobs.
- **Interviews.** Defensive responses, evasive responses, themes of wanting to “save” children, themes of



relating to youth more as peers, patterns of poor boundaries with youths.

- **References.** Reluctant references, doesn't know the applicant well, themes of the applicant having outside contact or being alone with youths.

Remember that screening is just the first step in your abuse prevention efforts. Organizations will need to be very intentional in keeping this animated in their operations. New staff will still need to be trained – and returning staff refreshed – on essential concepts such as boundaries, recognizing red flag behaviors in adults and youths, and responding to concerns or disclosures of abuse. After months of not being in contact with youths, it is reasonable to expect everyone to be rusty – and drift from standard should be anticipated and addressed.

Keeping abuse prevention practices front-of-mind may be more challenging given the immediate public health safety measure that will need to be adopted this season. However, this year, perhaps more than ever, youths need a safe place to recreate, learn new skills and (re)establish social connections. A safe experience at camp delivers on all fronts.

All background checks are NOT created equal. Praesidium recommends four key checks for screening applicants who will work with youths:

- **National Sex Offender Registry Check.** A DOJ National Sex Offender Registry Search is a real time search of all offenders currently located on the National Sex Offender Public Website, encompassing records from all 50 U.S. States, the District of Columbia, U.S. Territories and various tribal authorities.
- **Multi-State Check.** A Multi-State Criminal and Sex Offender Database contains millions of court, incarceration, sex offender, terrorist watch list, and fraud database records compiled from across the country that will be searched for your applicant's name.
- **County Check(s).** A County Criminal Record Search is a search of criminal records housed at the central courthouse in a given jurisdiction. The majority of criminal cases in the U.S. are tried in county courts and records found here will include both felonies and misdemeanors related to violations of state laws. Best practice is to include every county the applicant has lived, worked or gone to school in over the last seven years.
- **Social Security Trace.** An SSN Trace is a database check that will reveal name and address information associated with an applicant's provided SSN. This will help develop additional aliases and address information for further criminal research.

Security Guide For Your Church

By: Susan Schneider , Branch Chief, Active Assailant Security; Infrastructure Security Division
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The Cybersecurity and Infrastructure Security Agency (CISA) recently released the *Mitigating Attacks on Houses of Worship* guide, finding between 2009 and 2019, 37 incidents of targeted violence in Houses of Worship (HoW) occurred where 64 people lost their lives and another 59 people suffered injuries. Acts of targeted violence against HoWs are a real, and potentially growing, problem in the United States and a top priority for CISA. As the Nation's risk advisor, CISA prepared this comprehensive security guide based on original analysis to help HoW develop a comprehensive security strategy to mitigate future incidents.

The guide and accompanying fact sheet can be found at cisa.gov/publication/mitigating-attacks-houses-worship-security-guide and includes the following recommendations:

- Establish a multi-layered plan for security, identifying clear roles and responsibilities for developing and implementing security measures.
- Create emergency action plans, business continuity plans, and incident response plans that are well communicated and exercised with the Safety Team for complete understanding.
- Conduct a vulnerability assessment to understand the risks to the HoW from which you may prioritize implementing any subsequent safety measures.
- Build community readiness and resilience by establishing an organizational culture of caring where all members and visitors are properly supported, and credible threats are reported through previously identified channels.



- Apply physical security measures to monitor and protect the outer, middle, and inner perimeters, while respecting the purpose of each area of the HoW.
- Focus on the safety of children by implementing safety measures around childcare, daycare, and schools.
- Implement cybersecurity best practices to safeguard important information and prevent a potential cyberattack.

CISA provides a Faith-Based Community Resources website where HoWs are guided through a four-step process to improve the security and safety of congregants and facilities. CISA's *Houses of Worship Self-Assessment* is designed to guide personnel, with little to no security experience, to complete a security assessment. The tool will generate a report from which HoWs identify security measures to implement to improve their security.

The tool and additional HoW resources may be found at cisa.gov/houses-of-worship. Questions can be directed to: Central@cisa.dhs.gov.

Water, Water Everywhere!

With unpredictable weather patterns and the unusual changes in climate in some areas, this has been a tough winter for many congregations. The weather is typically sunny and warm in the southern States all year; however, this winter has brought cold air, freezing rain, and snow to the South. We've all seen what happened in Texas and the aftermath of frozen pipes and water damage everywhere. Though the Texas situation was dire, there are many congregations in other locations that faced water damage that could have been prevented by a simple alert.

Insurance Board has recently partnered with HSB Technology to provide water sensors to ministries to lessen the impact of a potential water event. In February, 2021 alone, there have been 41 water claims, many of which could have been prevented with a water sensor. Here are a few examples of church situations that were mitigated due to the alerts:

- It was heavily raining one day when a church staff member received a text alert to their phone that there was water in the church basement. Upon receiving the alert, the staff member immediately checked out the situation and discovered that rain was entering the building through a wall. By identifying the problem early, the water was able to be swept up and the wall was sealed, preventing what could have been further damage in the basement.
- At another church, the heat went out due to a power outage. As the temperature in the building reached a certain threshold, an alert went off and was sent to a church staff member letting them know the conditions in the building were cause for concern, where a potential freezing situation could happen. With the alert, they were able to reset the breaker and get the power back on. As a result, there was no damage.
- On a day where there was heavy snow and ice, the sump pump at another church was turned off,

when water began to enter the building. An alert notified the church staff member of the issue, and they were able to make sure the sump pump was turned back on and functioning properly.

- Finally, at the last church, a toilet malfunction began to flood the bathroom. The water sensor alert went off and a Church Staff Member quickly called in a plumber to address the issue. The water could have been running for days before someone noticed had it not been for the water sensor alert.

"The UCC National Church House has sustained a few water losses in the past 5 years," says Maintenance Supervisor John Grimes. "We are grateful to have a product that will help reduce any future types of claims and the disruptions they cause. We even ordered additional sensors to best protect the building."

- 40% of IB property claims in 2020 were water damage related totaling \$4.9M in losses
- The average freeze-related water claim is \$30,000

These claims affect the cost of coverage for everyone. That's why it's important to protect your ministry so we can #LowerTheRiskLowerTheCost for everyone. Some of the features of the water sensors include:

- Equipment, monitoring and support
- Sensors designed to monitor room temperature and detect water, and communicate through a cellular network, no Wi-Fi needed
- Account management and access to sensor readings via the mobile app, HSB iSensor and/or an online portal
- Alerts sent through SMS text, email, or phone call
- Ability to add multiple contacts to receive alerts
- 24/7 monitoring by a staffed HSB Monitoring and Support Center
- Visit <https://www.insuranceboard.org/safety-central/ib-water-sensors/> for more information

#LowerTheRiskLowerTheCost

First Presbyterian Church of Boynton Beach FL, is a unique church that faced adversity and became stronger as a result of key decisions. They found themselves in a challenging position; they experienced a dramatic decline in membership from 300 to 90 congregants. They knew they had to pivot, think critically, and take action quickly in order to survive as a ministry, as they only had 39 months in reserves left to cover their expenses.

Their church was built in 1963. As time has passed, the leadership began to notice the demographic of the surrounding neighborhood shifting. In order to remain relevant, they needed to change to best serve their community, but they needed help on how to do so.

Rev. Amalie Ash, the Transitional Pastor, was tasked with preparing the church for its next leader. During the process, she tackled everything from cleaning out closets to reviewing forms and updating policies. She also sought out the Presbyterian Foundation to conduct an assessment of the church.

The Foundation reviewed the building and ministry and concluded the church had “good bones,” but could use an uplift through some cosmetic renovations. They recommended changes to include a good cleaning, paint, and new marketing. The Foundation confirmed that First Presbyterian Church of Boynton needed to shoot for the moon if they were going to survive, so that's exactly what Rev. Amalie and her ministry team did when they obtained a loan to invest in their building.

After facing hurricane Wilma in 2005 and sustaining previous damage, they knew it was time. According to Rev. Amalie, they have been shocked by the impact of the improvements, and have received several compliments from members on how beautiful their building is now.

There is a large 25 ft cross at the front of the church that is lit in the evenings through midnight to remind the community they are still there.



It's a Team Effort

When asked about the ministry and the decision to move forward on improvements, Rev. Amalie says “First Presbyterian Church of Boynton and the Session Elders had courage, and were not afraid of taking a little risk. We believe God has a plan and a future for the church.”

-First Presbyterian Church of Boynton has been part of Insurance Board family since 2018.

Insurance Board appreciates each church's role in our ecumenical partnership—which provides superior insurance coverage and loss control resources for all member ministries. Your role goes beyond simple participation. It calls for good stewardship of your ministry by managing your property and liability risks, which in turn protects all assets insured by your Insurance Board program.

CONTACT: LossControl@InsuranceBoard.org for more information on how to lower the risk at your church.



The First Presbyterian Church of Boynton's leaders made a tough but long-term decision to invest in their 58-year-old building to sustain it for the future. They made upgrades to the plumbing, invested in LED electrical, and most importantly, purchased hurricane windows to reduce their vulnerability to annual storms. As a result, they noticed a reduction in their utility costs. Another benefit of adding the hurricane windows was the reduction in the cost of running the air conditioning. The windows cool the building from the sun, which previously baked the building to temperatures often upward of the high 90's.

Slips, Trips and Falls: Common Culprits

In the U.S., there are more than 8.7 million people injured from slip, trip and fall incidents every year, according to the National Center for Injury Prevention and Control. Slips, trips, and falls are one of the greatest personal injury hazards facing your members, guests, and employees. In fact, according to the National Floor Safety Institute, falls are the leading cause of emergency room visits. Overall, approximately 80% of liability claims and 45% of workers' compensation claims reported by Insurance Board participants are the result of slips, trips, or falls.

Common culprits for slips, trips and falls can be categorized accordingly:

- Foreign substance - on the surface can adversely affect slip resistance. Most likely culprits are: ice, water, liquids, and grease.
- Surface conditions - raised/recessed/cracked sidewalks or curbing, potholes in parking lots, loose carpeting, loose or broken tiles, holes on the surface.

- Level changes - floor or exterior walking surface height changes.
- Obstructions - items that can contribute to the likelihood of a trip and fall by impeding into a walking path: cords, hoses, and parking lot bumpers.
- Visibility - more than just lighting. Other considerations include glare, shadows, bright lights, and color contrasts.
- Human factors - demographics (i.e., age), shoe types, familiarity with the areas traveled, and physically challenged persons.
- Stairs - more than three steps (a major source of falls).
- Unusual features - anything that might distract a person walking in the area: alarms/buzzers, flashing lights, information boards, displays, and decorative lighting.

The majority of slips, trips and falls are preventable. Walk through and around your church with a keen eye on the above, and address any potential issues in order to keep your members and guests safe.



CEO CORNER

TIMOTHY S. HARRIS, CPCU

PRESIDENT AND CEO

I have heard many people reference 2020 as a year to forget. It was a year marked by a global pandemic claiming more than 500,000 lives; civil unrest caused by racial division; a toxic political climate; the creation of a new class of virtual employees; students forced to substitute or forfeit their normal routines of classrooms, campus life, graduations, camps, and other social interactions in deference to those physically distanced or virtual; the spillover of disinformation, lies, and misinformation into mainstream discourse; and the loss of face-to-face personal interactions that have typically defined our relationships with one another, among others. But I believe that 2020 should be a year to remember.

It should be a year to reflect upon those that we have lost - more than 500,000 Americans in less than a year's time, including one maternal and one paternal aunt of mine. It should be a year to remember the outpouring of support led by many of you in the church community to provide food for those who hungered, to provide shelter for those individuals homeless or left displaced, to provide financial assistance to those without incomes, to provide spiritual comfort for those longing to be uplifted, to provide funeral services for those who lost loved ones during the pandemic, to provide wedding ceremonies to those whose plans would have been delayed indefinitely, to provide letters and cards to the elderly, to provide creative ways of keeping the youth engaged, and so many others.

In many ways, your activities during this time have defined the relevance of your ministries to a world that needs you more than ever. Despite working with limitations, the comfort you have afforded to the families of those losing loved ones during this time

has offered peace and closure. Through limited celebrations, you have aided those whose plans would have otherwise been overshadowed, to carry out their nuptials. I have witnessed many of you swivel to providing virtual church weekly, seemingly seamlessly. I have heard many people joke about how the trek to the television or their computers in pajamas has allowed them to attend church more than at any time they could recall. I have watched many of you reimagine church in ways that may never have come about but for the pandemic. I have witnessed congregations leading the way in calling for the wearing of masks and physical distancing not simply for themselves, but to protect others. I have experienced congregations organizing conversations around racial justice and healing. I have seen churches using this time of less foot traffic to physically repair and refresh their church facilities. It has been heartening to watch your ministries in action; serving as beacons of light in a country and world that, at times, seemed to be darkening.

But the work does not stop there. Church ministries need to remember 2020 for all of the things they have known, and have been reminded of through the pandemic, that they can be. The church must stress resilience and patience as we collectively begin to see light at the end of the pandemic tunnel, while reminding their communities that Christ's love is, and will always be, relevant. The church continues to reach, support, nurture, and transform lives as a convener of resources, a financial lifeline, and a spiritual spring for all willing to receive these gifts during all times, but especially during unprecedented times as this. As we celebrate the season of Lent, may your collective sacrifices continue to blanket your communities with the type of love that you are uniquely suited to provide.

Our insurance serves you so you can serve God.

Serve God

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