

# THE STEWARD

Trustworthy Insurance Insights for Churches and Ministries

*"Perhaps I will stay awhile with you, possibly all winter, and then you can send me on my way to my next destination." 1st Corinthians 16:6*

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**Cold  
Weather  
AHEAD**



**INSURANCE BOARD**  
Partners in Protection



# It's Winterization Time!

## Insurance Board

It's that time of year again. The time has come to prepare your house of worship for winter and the hazards that the season's cold temperatures bring. One of the biggest hazards is the risk of frozen pipes (and resulting water damage).

There are many ways to combat the risk of frozen pipes which include the following:

- Turn on the faucet
- Insulate pipes
- Watch the temperature
- Allow warm air to circulate
- Keep out the cold
- Seal air leaks

If pipes are not being used due to a property vacancy or an unused portion of a building, then the best solution is actual "winterization" of the plumbing system.

The winterization process removes the water from a plumbing system and with the introduction of anti-freeze, prevents the possibility of water freezing. This process (along with the some of the steps listed above) and maintaining the heat in a property can help safeguard against a potential freeze event.

Winterization is defined by the following steps:

- Shut off the main water valve and then turn off the water pump and the water heater (this will protect the heating elements in the water heater from being damaged when there is no water inside the tank).
- Open all drain valves and all taps for the winter season (use a checklist to track each one to ensure that all taps are open, a closed tap could create a vacuum that will hold water inside of pipes).
- Use an air compressor to blow excess water out of the pipes.
- Open the drain valve on the hot water tank and let it

drain until empty (be careful to direct water into a floor drain or some other drain with a hose).

- Drain all the water that is left in the holding tank (the tank that is used along with the water tank to build pressure) then as an additional protective measure add antifreeze to the pump case.
- Flush toilets to remove water from the tanks and bowl (If all water cannot be removed then add approved winterization anti-freeze to prevent any water from freezing and cracking the toilet).
- Check all sink and tub drains that could have drain traps. Add some antifreeze to each one of them to prevent water from freezing and cracking in the traps.

### **\*PLEASE NOTE:**

**\*\*If you do not have the skillset or equipment to winterize your facility, then a professional plumber is the best resource complete the process.**

It is important to note that winterizations may need to be reversed/de-winterized (undone) if a property is later occupied or used. A winterization will also need to be refreshed or checked before every winter season.

In addition to the actual process of winterization there are other additional freeze prevention steps that can be taken to decrease the chances of a freeze event:

- Insulate pipes with sleeves of foam insulation or by wrapping with other insulation material. There should not be any open gaps without insulation as cold air can infiltrate the area surrounding the pipe.
- Plastic piping may be more resistant to freezing than older pipes like copper.

# It's Winterization Time! Continued...

## Insurance Board

- Maintain a heating source inside the building to protect pipes against the cold.
- Inspect the exterior of the property to ensure that all cracks or gaps are sealed. The cold air that enters the building can dissipate heat inside causing pipes to freeze. The cracks can be sealed with insulation, caulking, or spray foam to fill the void.
- Let the water run or keep a faucet dripping. Moving water is less likely to freeze.
- The general process of insulation (in areas like walls, ceilings, or crawl spaces) also serves to keep a property's temperature outside the freeze danger zone. Venting can also be inspected for potential leaks of warm air.
- Hose bibs or faucets are sometimes subject to the exterior or colder conditions. They should be drained and insulated with covers.

The use of warming wire or heat tape is another method used to protect pipes from freezing. This process should be used with caution as the heating may create a fire hazard (take all necessary precautions).

**Remember:** The best way to prevent anything from freezing is to prevent the temperature from reaching the freezing point. The best preventive measure is a vigilant person who maintains and checks the property, especially in times of low temperatures (greater risk). Additionally, consider a temperature/pipe freeze monitoring system that includes a water detection alert. Prevention is key, but when an accident occurs, early mitigation could go a long way in saving money from repairs and downtime to your ministry.

Please consult a licensed plumber, technician, or other building maintenance professional for specific advice on protecting your property.

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## Agent Corner



*Shawn Polzin has been an agent with Insurance Board since 2008 and has been in the insurance business for 35 years. When asked how the weather is in her region during the winter months, Shawn responded "Winter in the Midwest Region typically brings brutally cold weather oftentimes resulting in ice and/or snow. Most cold weather claims we see are frozen pipes, ice damming in the roof areas as well as slips and falls. Throughout the year and based on the season I will share resources from the IB website addressing specific issues related to the winter months. I have found this to be most effective and positively received by our church participants. It starts the conversation and I've had churches contact me with relatable concerns. The Steward also includes well-versed articles for such topics. Upon receipt of a participant's call to report a claim, I take the time with them to gather the information and advise them as to what to expect through the claim process. I will assist with submitting the claim online if needed. I stress the need to winterize areas of the church that may not be heated on a regular basis, hence avoiding frozen pipes and checking church property regularly. Obviously with ice comes a high risk of slip and falls and the need to clear walkways, driveways and parking lots of ice and snow. I receive numerous inquiries from our church participants concerning premises safety, abuse prevention and other areas of concerns. Resources is the keyword! I can't say enough as to how impressive the IB website is. With the multitude of resources available on our website, it's easy for me to share and forward information specific to their concerns. Also many of the participants that have installed the sensor technology have offered positive feedback."*



# Winter Slip and Falls (Claims Lessons Learned)

## Insurance Board

With the cold winter months upon us, it's that time of the year to be thinking about those winter snow removal contracts and services. With many states such as New York and Connecticut making it the responsibility of the property owner to keep parking lots and sidewalks clear of snow and ice, it is important now more than ever to ensure that your organization hires the right individuals for the job. Let's touch on a couple of points that you need to be aware of when selecting a snow removal expert as well as some other items to keep in mind as you lead your organization into the winter months.

If you decide to use a vendor to handle your snow removal, it is important to make sure the vendor has the financial resources to pay for any losses it may cause. Requiring a contract from the vendor with the appropriate insurance indemnification and risk transfer language is a good way to accomplish this. First, ask for a copy of the vendor's most current certificate of insurance. The insurance certificate should outline all the applicable limits of insurance. Next, make sure the contract includes language requiring the vendor to assume liability for and hold your organization harmless from accidents caused by the vendor. It is important to keep a copy of the signed contract as well as the vendor's certificate of insurance on file. We suggest that you also consult with local legal counsel regarding any contracts from a particular vendor. Keeping records that show regular maintenance of parking lots and sidewalks will also help reduce liability should a slip and fall accident occur.

Recently, we had a claim in New York where an individual was walking on the sidewalk abutting the church premises when they slipped and fell on ice and was injured. Allegations were made that the sidewalk was not properly maintained. Standard premises liability applied for the City of New York that stated it was the responsibility of the property owner to properly maintain the sidewalk. There was no written contract between the

snow removal service and the church, which would have allowed the church to prove that they regularly maintained the sidewalk. This would have provided an effective rebuttal to the claimant's allegations. The claimant suffered a torn rotator cuff that required surgery and tear in the meniscus in the left knee. This claim may have a potential settlement range well into 6 digits.

Also, it is important to understand the impact of inclement weather on your organization's schedule of events and to make the appropriate changes to prevent accidents. We recently mediated a claim in North Carolina where a group was scheduled to conduct an event during a large winter storm. The storm caused the church roof to leak forming puddles in the room where the event was to be held. When the event director arrived to set things up for the evening, she slipped in one of these puddles and fell causing a significant knee injury that required surgery. The church did not cancel the event or move its location despite severe weather warnings. Moreover, the church did not rope off the area, nor did it warn anyone that the floor was wet. As a result, the church was held liable for the event director's injuries.

Additionally, just like snow removal vendors, groups meeting at your facility should also have certificates of insurance and contracts that include indemnification language to help shield your organization from liability.

Unfortunately, we cannot always prevent slip and fall accidents. However, proper maintenance and risk mitigation can reduce their frequency and financial impact. If a slip and fall accident does occur, please report the claim in a timely fashion so that Insurance Board can work in partnership with you to help resolve the problem at hand. We look forward to working with you on this issue and as always if you have any questions, please feel to contact us and we will be more than happy to assist.

# Let There Be Light

## *Insurance Board*

Candles and fire have been a part of worship services from the beginning. During the most holy of celebrations, candles represent Christ's light. Throughout the season of advent, sanctuaries are filled with nostalgic candle lighting services bringing comfort and joy. Unfortunately, candles are also the source of major fire losses every year at Insurance Board and can bring great risk to your congregation.

The good news is, there are ways your congregation can maintain the experience while also removing the risk. With modern technology, this holy time can also be safe and free from the devastating risk of fire by using alternative sources that can create a similar ambiance during the Christmas season.

Battery-operated candles are reliable, safe, and often better sources of light than an open flame candle. Some of the flames created by battery-operated versions of candles look even better than real candles, but with a fraction of the risk. Most artificial flames are a flicker above an actual candle flame.

Please review the many benefits of using electronic candles:

- **Clean** – There is no smoke, drips or odor.
- **Safety** – Flameless candles are completely safe with no hot wax or dangerous flame.
- **Maintenance Free** – No wick to trim or re-light.
- **Control** – A timer can be set to turn the candle on or off on a schedule that is best for the church.
- **Versatile** – There is no need to worry about the wind as flameless candles can be used both indoors and out. The candles can be moved or carried during an event to further enhance the use of the unique light.
- **Reusable** – There is no candle residue to clean up after the candle is burned out-you just replace the battery.
- **Affordable** – This one-time purchase, with the exception of batteries, can be used for many years.

Another way to create the same ambiance of candles is by using “mood” lighting without the cost, mess, or danger of candles. Lighting can affect mood through color, motion and special effects that provide an illumination to enhance worship services without the need for candles. Ambient lighting can be achieved through including permanent fixtures or mobile special affects (like those used on movie sets). The light can be directed, changed, and adjusted to fit the needs of a space and the type of celebration.

Re-creating the magical fragrance of burning candles can be achieved in alternative and safer ways as well. Instead of lighting a flame, consider using potpourri or electric warmers filled with various herbs, woods or wax cakes that can help complete the worship experience this season. Some companies have also developed oils for diffusers or sprays to deliver amazing scents that are just as good or better than most candles.

If your ministry continues to use live flame candles, it is critical to ensure that all candles are fully extinguished and not smoldering, as flames can emerge from one rogue ember. Make sure live candles are always monitored by adults and the candle is in an enclosed container, preferably with water at the base. If a candle lighting ceremony is taking place, always make sure to have a proper candle holder, and do not pass candles from one person to another.

To make your ministry safer, Insurance Board encourages churches to explore alternative options to using live candles. Consult a licensed electrician, technician, or other maintenance professional for specific advice on how to create the ambiance of candles without the significant risk.



# Fire Safety for the Holidays

## *Insurance Board*

**Fire** is a risk in all commercial kitchens, including those in churches. Open flames, grease, poor housekeeping practices, electrical hazards and flammable materials are common causes of restaurant fires. The National Fire Protection Association (NFPA) reports that fire departments respond to about 4,000 fires that originate in commercial kitchens each year. Making sure staff and other kitchen users are aware of fire hazards and fire safety measures is the first step in preventing these disastrous events in your church.

### **Fire Suppression System**

Every commercial kitchen should be equipped with a well-maintained UL300 listed fire suppression system designed to control intense, high-temperature fires. The NFPA has created a Standard for Wet Chemical Extinguishing Systems, [NFPA 17A](#), in this connection.

These systems should be serviced regularly, cleaned of grease build-up and well-maintained. Every kitchen should have at least one individual tasked with checking service tags regularly and noting when the next maintenance check is due. In between servicing, nozzles on the system should be checked regularly to ensure they are unblocked and properly aimed and that their covers are present and in place.

### **Lights**

Though not generally a cause of fire, light bulbs can be a source of injury in a commercial kitchen fire. As temperatures rise beyond normal, the air inside a light bulb will expand, often causing the bulb to explode, sending fragments flying at high velocity. Anyone in the vicinity working to control the fire is then in danger of being injured by these high-velocity shards. This hazard can be eliminated by covering light bulbs near cooking equipment with explosion-resistant covers. This is a relatively low-cost investment and an easy way to help prevent serious injury during a fire.

### **Fryer**

The deep fryer is one of the most obviously hazardous areas in a commercial kitchen. Essentially a vat full of fuel, a fryer can mean trouble if proper precautions are not taken. Fortunately, these precautions can be quite simple.

All fryers should be placed an adequate distance (at least 16 inches) from any equipment that may produce an open flame, in order to avoid ignition through splashes. If the space in the kitchen does not allow for such an arrangement, a 16-inch, noncombustible dividing wall can serve the same purpose. Fryers should also be equipped with automatic fuel shut-off valves so that, in the event of a fire, combustible fuel does not continually pour in to feed the flames.

### **Oven**

Commercial ovens should be cleaned regularly, not only for reasons of health safety, but also to prevent buildup of combustible substances. They should also be placed far enough from other equipment to avoid the transfer of heat from one to the other. Any equipment placed inside the oven should be made of noncombustible material (this would seem obvious, but is overlooked more often than one might think) and should be easy to clean, for the same reason that the oven should be cleaned regularly.



### **Hood and vent system**

The NFPA has created a Standard for Ventilation Control and Fire Protection of Commercial Cooking Operations, [NFPA 96](#), which is available online. Commercial kitchen managers should be familiar with the guidelines laid out therein and adhere to them as closely as possible.

Every commercial kitchen must have a hood, which should be connected to a ventilation system that leads outside the building. The hood should cover all heat-producing equipment (stove, oven, griddle, fryer, etc.)

# Fire Safety for the Holidays Continued...

## Insurance Board

and should be constructed of a sturdy, noncombustible material, usually steel. Like the fire suppression system, the hood and vent systems should be cleaned and maintained regularly to keep them free of grease build-up that can quickly transport a kitchen fire to other parts of the building. The cleaning cycle should be heavily informed by the volume of use in the kitchen. All vents should have grease filters properly installed and that can be easily removed for regular cleaning. Grease traps on the hood should drain into a non-flammable metal container, which should be emptied regularly and safely.

### Fire extinguishers

Every commercial kitchen should have at least two fire extinguishers on-hand and ready for action. A Class K fire extinguisher is needed for initial response to grease fires, which burn with greater intensity than fires fueled by other materials. Class K extinguishers are specially designed to suppress these fires without splashing fuel and spreading the fire further. At least one of these should be mounted within 10 feet of any cooking equipment. The kitchen should also have regular Class ABC extinguishers easily accessible for other types of fires. All staff should be trained in the use of both classes of extinguishers which should be tested regularly.

### Trash can

Like so much else in the kitchen, trash cans should ideally be constructed of noncombustible materials. They should be emptied regularly to prevent an accumulation of fire fodder, should be kept a safe distance from open flame, and should come equipped with sturdy lids to keep their contents from becoming fuel.

Other things to consider:

- Control valves for gas and other fuel should be easy to identify, readily accessible and in good working condition. At least one staff member on every shift should be well familiar with this equipment and responsible for shutting off all such valves in the case of a fire.
- All employees working in any capacity in the kitchen should be trained in the safe operation of all cooking and fire safety equipment.
- All kitchen, electrical, and safety equipment should be inspected on a regular basis.

### Did we mention Candles?

Candles are risky and can be the cause of dangerous fire incidents, when left unattended. It is also important that children and pets are supervised, especially when live candles are in the vicinity. If electric candles are not an option and live candles are to be used, make sure the candle is monitored by an adult and that the candle is in an enclosed container, preferably with water at the base. If a candle lighting ceremony is taking place, always remember to have a proper candle holder and do not pass candles from one person to another. Sprinkler systems are also essential if a fire occurs.

Fire safety is not an issue that can be left on the back burner. Too often, lax policies and procedures are identified only after a disaster has occurred. Take the time now to protect your church and all who enter it.



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# INSURANCE BOARD

## Partners in Protection



### CEO CORNER

*TIMOTHY S. HARRIS, CPCU*  
**PRESIDENT AND CEO**

Have you ever imagined a year in which there were simply no property or liability insurance claims? Probably not, but, in my role, I actually have. Recently, I had a conversation with a UCC Conference Minister and we (somewhat musingly) hypothesized what it might look like if there were no insurance claims in a given year and what that would mean for participating churches.

If you are like me, I can only recall having filed a couple of insurance claims in my nearly 30 years of home ownership, and both of those claims were property claims within the last 10 years related to weather events. Obviously, events do happen that require insurance intervention, particularly around isolated accidents and adverse weather activity. But year after year, many property and liability claims are caused by human action or inaction (I tackled this topic in a prior article). For instance, during the season of Advent, we regularly highlight the risks associated with using candles. The occurrence of an Advent candle fire involves human action or inaction, is entirely preventable, and can be significant. If continuing to use candles with wicks and flame (while my emphatic advice would be to use electric candles instead) please ensure that such candles are completely extinguished before leaving the church.

Back to imagining a year with no insurance claims. While it is entirely unlikely that we could go an entire year without a hail storm, windstorm, lightning strike, etc., it is entirely possible that we could experience a year without other types of losses including from frozen pipes, appliance water leaks, rusted boilers, roof damage and leaks from neglected upkeep, water intrusion resulting from deficient gutters, downspouts, and insulation, embezzlement claims, cyber theft, and trips and falls related to hazards existing on church premises. I could go on. While these claims seem minor, they add considerably to the premiums for every church, per

year, across our insurance program. Almost all of these claims involve a human decision, and are preventable.

Under most personal and commercial insurance policies, insurance premiums paid are not recoverable by the insured policyholder. However, because Insurance Board retains a level of risk on behalf of participating churches and ministries through its wholly owned insurer, United Church Insurance Company (UCIC), nearly half of all premiums paid by participants can remain unspent annually. That is to say that, in a year with no insurance claims, premiums retained by UCIC to pay losses would not need to be expended. These “unused” funds could go back to participants in the way of drastically reduced premium costs, grants to churches for property repair, increased coverage offerings, etc. Rather than accumulating these “unused” funds, however, Insurance Board has actually subsidized church claims over the past 6 years meaning that claim amounts paid have actually exceeded the funds deposited with UCIC. The amount of any “unused” dollars is a direct function of the claims paid for participating church losses; and we meet such obligations faithfully.

Well-maintained church properties and churches adopting best internal risk mitigation practices experience lower claims. Our own claim analysis suggests that nearly 1/3 of all property damage claims involving water intrusion are related to deferred or zero maintenance. And, even more dollars are spent on claims exacerbated by underlying building deterioration issues. Churches can exert significant control over improving these scenarios. Even short-term investments in risk mitigation at churches can literally pay long-term dividends for participating churches. Conclusion: A year with greatly reduced or mitigated claims due to the conscientious risk mitigation efforts of program participants, has the potential to afford considerable financial benefits for all.