

THE STEWARD

Trustworthy insights into insurance concerns of churches

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PROPERTY 101
Fall, 2019

In the care of your church property

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INSURANCE BOARD
Partners in Protection

Common fire hazards to avoid



OH CHRISTMAS TREE!

This time of year conjures up images of special moments shared with family and friends. We engage in ministries to help those in need, and the pews are filled in eager anticipation to celebrate the birth of Christ. In the spirit of the season, we enjoy decorating our church and other gathering spaces with lights to celebrate; hold Advent activities by candlelight; and cook and break bread together to strengthen fellowship. Our faith in God is often renewed during this cherished holiday.

With all of this flurry, it is easy to forget about the fire hazards that could cut the holidays short at our beloved place of worship. The National Fire Protection Association (NFPA) reports annually on large-loss fires that occur in the United States; in 2018, “large-loss fires resulted in more than \$12.91 billion in property damage and losses. This is the highest since the \$34.38 billion in losses in 2001, which included those associated with the attacks of 9/11 making 2018 the second-costliest year since the large-loss study started in 1975.”

It is important to maintain the celebrations and traditions that are passed through the generations while simultaneously protecting our ministries. At Insurance Board, we fulfill our ministry by protecting yours. To that end, we have included some important safety reminders to consider as you deck the halls.

A study by the U.S. Consumer Product Safety Commission (CPSC) suggests that 85% of candle fires could be avoided if consumers followed three basic rules:

- **Never leave a burning candle unattended.**
- **Never burn a candle on or near anything that might catch fire.**
- **Keep candles out of the reach of children and pets.**

Candles

Christmas decorating often involves candles and lights that could increase your chances of fire. The guidelines from the NFPA should be followed to reduce the chance of fire in your church:

- Candles should be placed in sturdy candle holders.
- Handheld candles should not be passed from one person to another at any time.
- When lighting candles at a service, have the person with the unlit candle dip their wick into the flame of the lit candle.
- Candles placed on or near tables, altars, or shrines must be watched by an adult.
- If a candle must burn continuously, be sure it is enclosed in a glass container and placed in a sink, on a metal tray, or in a deep basin filled with water.
- Places of worship should be equipped with a smoke/fire detection and sprinkler system.
- Young children should never hold a lit candle.

Extension Cords

Extension cords are a convenient way to supply power where you need it, but they can also create hazards. Follow these tips to use extension cords safely:

- For outdoor projects, only use cords marked for outdoor use.
- Read the instructions about the cord's correct use and the amount of power it draws.
- Select cords that are rated to handle the wattage of the devices with which they'll be used. A cord's gauge indicates its size: The smaller the number, the larger the wire and the more electrical current the cord can handle.
- Choose cords with polarized or three-prong plugs.
- Use a ground fault circuit interrupter (GFCI) with every extension cord which protects against the most common form of electrical shock.
- Keep extension cords out of high-traffic areas where they pose a tripping hazard, and don't run them under rugs or furniture.
- Make sure that cords are not pinched in doors, windows, or under heavy furniture, which could damage the cord's insulation.
- Avoid powering multiple decorations with one cord.
- Don't plug multiple cords together.
- Never tape extension cords to floors or attach them to surfaces with staples or nails.
- Don't bend or coil cords when they're in use.
- Stop using extension cords that feel hot to the touch.
- Unplug extension cords when they're not in use.
- Replace worn, old or damaged extension cords right away.
- Pull the plug—not the cord—when disconnecting from the outlet.



Outdoor Light Displays

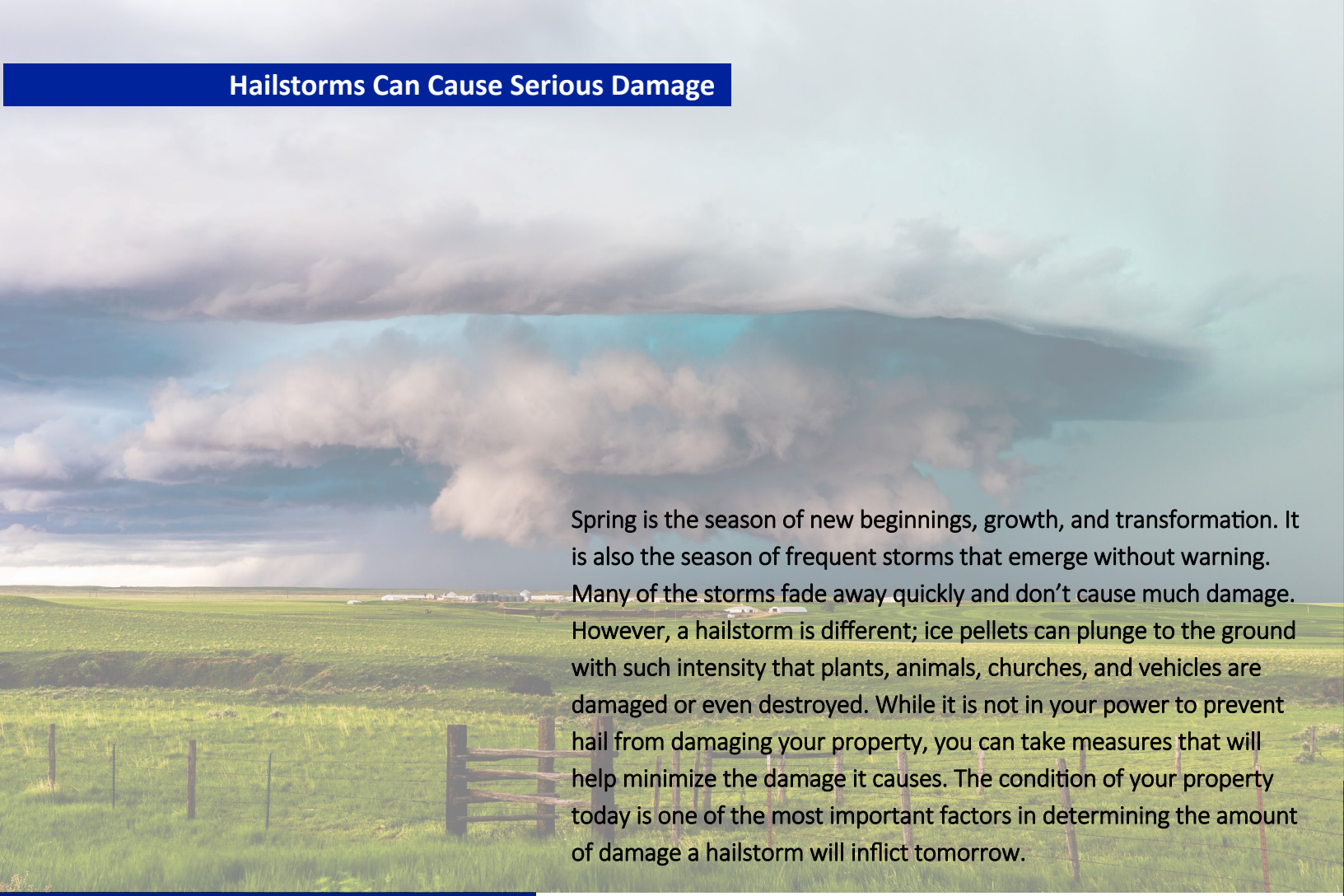
Make sure all extension cords and electrical decorations used for outdoor decorating are marked for outdoor use. Follow these steps from the American Public Power Association to protect your facility:

- Outdoor electric lights and decorations should be plugged into circuits protected by (GFCIs).
- Inspect all lights, decorations, and extension cords for damage.
- Install timers to control indoor and outdoor electrical decorations or remember to turn them off before leaving the facility.
- Avoid overloading electrical outlets with too many decorations or electrical devices.
- Never connect more than three strings of incandescent lights together.
- Keep all decorations at least three feet away from heating equipment or open flames.
- Keep all cords and light strings clear of snow and standing water.
- Make sure spotlights are well-ventilated, protected from weather, and a safe distance from flammable items.
- Always unplug electrical decorations before replacing bulbs/fuses.

Did you know...

Cooking Equipment

If your church has an industrial type oven that produces grease laden vapors, it should have BOTH an automatic extinguishing system (ANSUL) and portable fire extinguishers that are designed for kitchens. ANSUL systems should be serviced by an approved contractor every six months and fire extinguishers annually.



Spring is the season of new beginnings, growth, and transformation. It is also the season of frequent storms that emerge without warning. Many of the storms fade away quickly and don't cause much damage. However, a hailstorm is different; ice pellets can plunge to the ground with such intensity that plants, animals, churches, and vehicles are damaged or even destroyed. While it is not in your power to prevent hail from damaging your property, you can take measures that will help minimize the damage it causes. The condition of your property today is one of the most important factors in determining the amount of damage a hailstorm will inflict tomorrow.

PLAN *then prepare*

Know the signs. Dark clouds, strong winds, heavy rain, thunder and lightning are signs of an imminent storm. If you notice white clouds among the dark ones, the approaching storm will probably include hail.

Report your claim promptly. Claims should be reported immediately after the storm. Your first call should be to your Insurance Board agent. IB claims advocates work with you to ensure you understand the claims process and that your church receives the full value of that to which you are entitled. The Insurance Board claims team can be reached at 800.437.8830, option 4.

The number of hail events spanning the last few decades has been on the rise according to the National Oceanic and Atmospheric Administration (NOAA), so chances are increasing that one day your church will weather a hailstorm. Preparing today is the best thing you can do to protect your church.

- **Inspect and maintain your roof.** The integrity of your roof should be your primary concern because it will keep you safe. Have a qualified roofer inspect your roof and take immediate measures if s/he notices a problem.
- **Keep your trees and shrubbery well-trimmed.** It is very important to eliminate the risk of trees or branches falling on your church.
- **Keep gutters and drainpipes clear of leaves/debris.** Make sure water can drain quickly or your church may sustain water damage in addition to hail damage.
- **Prepare windows and doors.** Close windows and doors as the storm approaches to prevent rain and debris from getting into the church and causing damage or hurting someone. Also close the blinds and draw the curtains – if hailstones break the windows, you will have protection from the shattered glass.
- **Protect your equipment.** HVAC cooling fins should be protected with steel wire mesh. Contact a licensed professional.

"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

Batten Down The Hatches



Whether it's wintry conditions or spring storms, extreme wind can create situations that threaten your church and cause severe damage in a matter of minutes if you are not adequately prepared. Wind events occur in all areas of the country and it is not something you can prevent; however, you can prepare. Since high winds may strike at any time, we recommend conducting periodic checks to ensure your church is prepared to weather a storm.

Protect your roof

Contract with a roofing professional to ensure:

- The materials installed meet or exceed the local building code and are rated high for wind and impact resistance
- The fasteners used to attach the sheathing and roofing system are strong enough to resist the force of strong winds
- For metal roofs, the metal roofing does not have any missing or loose fasteners, rust or damage from past storms
- For asphalt or rubber roofs, the flashing and coping are securely fastened to the building
- Routinely inspect HVAC units, skylights and pipes to verify they are securely fastened to the roof and won't be blown off during high winds

Protect your vehicles

- If possible, move all church vehicles inside a garage/storage building
- If you leave vehicles outside, park them where they will not be subjected to damage from falling tree branches, power lines, or other objects

Protect the building's exterior

- Walk around the exterior and make sure the building is well sealed to prevent wind from getting in cracks and crevices
- Check weather stripping on doors and windows
- Entry doors should be secured by locks for maximum wind protection
- Stained glass windows should be protected with a covering that prevents damage
- Walk around the exterior to ensure the grounds are safe
- Storage sheds and other small structures should be securely fastened
- All items stored/installed outside should be securely anchored or moved inside (e.g. garbage cans, decorations, equipment, etc.)
- All dumpsters should be secured, and their lids should be closed
- Church signage should be tightly anchored to its base
- Trees and large plants should be pruned

PLAN
then prepare

Winter Church Advisory



A day in the life of a church is not for the faint of heart! Employees and volunteers are faced with managing multiple programs and services on a regular basis. Often, it feels a lot like a juggling act. On any given day, you may find the food pantry has a delivery; there's a ladies' luncheon in the afternoon then a Jazzercise class; oh, and we forgot to mention the nursery school has parent pick up at the side door. The local AA chapter has a meeting in the Great Hall at the same time the choir is practicing in the Sanctuary, and there's a youth ministry activity after Jazzercise. This schedule may be difficult to manage for most people, but probably not for our readers.

Churches are the unsung heroes that make everyone's faith world go 'round. Without them, none of these programs would exist and only a fraction of God's ministries would occur. Just when you think you've got the schedule down, you receive a publication from your insurance program reminding you that winter is coming and you need to be concerned about frozen pipes and ice dams! Oh, and when is the last time you've had the plumbing inspected? Now you're wondering when you'll find the time to meet with the maintenance person to discuss these issues while still coordinating the Advent activities, Sunday worship and the pancake breakfast.

Although it may feel overwhelming to add one more thing, it is critical to remember that "one more thing" is what will preserve these activities and ensure your ministries aren't interrupted from the devastation of a burst pipe or rapid thaw. Just like a church appoints committees for a pancake breakfast, having a Winter Inspection Committee will help preserve your ministry, especially during severe weather events. Severe weather may initiate a chain of events resulting in significant damage. Make sure the Winter Inspection Committee inspects your church, especially in preparation for an upcoming storm.

- **Heavy Rain** – may reveal small leaks, especially when roof drains are blocked. Damage may begin to appear on ceilings near roof valleys and corresponding drains. It's time to call the roofer.
- **Heavy Snow** – may result in snow accumulation that exceeds the roof's snow load. These situations require immediate removal of snow to prevent collapse. Warning signs include: sagging of suspended ceilings, ceiling cracks, and bowing. The building will be dangerous.
- **Heavy Winds** – open vents and design defects permit snow or rain to be blown into a building without damaging the exterior. When the snow melts, interior damage occurs. Look around steeples and belfries that are open.
- **Power Loss** – there is no assurance that systems will resume properly. In severe cold, oil in boilers becomes gelatinous and may not properly flow. It's a good practice to turn off electrical equipment during an outage to protect it from a surge when power is resumed; surge protection is better. Be sure normal heating has resumed when the power returns.
- **Flooding** – not covered by many insurance policies unless bought separately. General flooding means rapid run-off. Response plans are needed.
- **Severe Cold Below Normal** – pipes near building exteriors or interior drafts which have never frozen may do so when the cold is more severe and prolonged than usual. Regular building inspections are essential to detect pipe breaks. Allowing a little water drip can prevent freezing.
- **Ice Build-up** – typically on roofs when there is heat loss from below. The melted water under the ice will find its way into the building eventually. Replacing a bit of attic insulation can minimize this. Large icicles also pose a hazard to pedestrians walking below.
- **Rapid Thawing** – may result either in rapid run-off or flooding/ponding. On flat roofs or near buildings, thawing may result in interior water damage. Add heavy rain to accumulated snow, and collapse may soon follow. Warm days followed by cold nights result in icy sidewalks and parking lots. If you must stack snow near sidewalks or parking areas, be sure to do so on the downhill side so that water flows away from pedestrian traffic.

Slips, Trips and Falls *oh my!*

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.

Your church is probably the last place you would think of as a dangerous environment. Yet, our church homes are full of potential hazards for our congregants. These hazards come in a variety of forms, including: steps and stairwells, slippery parking lots or walkways, sidewalks in disrepair, or simply transitioning from one surface to another. Group these obstacles with physical ailments (failing eyesight, balance issues, and physical frailty), and you have a recipe for disaster.

Unfortunately for churches, injuries from slips and falls are consistently in the top three reasons churches go to court every year. The good news is that slips, trips, and falls are largely preventable through inspections and preventive maintenance. Regular walk-throughs should be conducted to make sure property is kept in good condition. In order to provide a safe place for guests, consider the most common causes of slips and falls and evaluate what you could do at your church to reduce the likelihood that someone will get injured at your facility for something that could have easily been prevented.

Visit InsuranceBoard.org for more information on ways to keep your congregation safe.

Foreign substance - on the surface and adversely affect slip resistance. Most likely culprits are: ice, water, liquids, and grease. Check entrances, and keep them clean and dry.

Surface conditions - raised/recessed/cracked sidewalks or curbing, potholes in parking lots, loose carpeting, loose or broken tiles, holes on the surface. Make the repairs as soon as the issue is identified.

Level changes - floor or exterior walking surface height changes. Ramps used for persons with disabilities should have a slope no greater than 1:12 rise/run or 4.8 degrees with new construction or updates. Additional items to consider include non-uniform steps or stairs and curbing that is too high. Six-inch curbs are the standard for most jurisdictions.

Obstructions - items that can contribute to the likelihood of a trip and fall by impeding into a walking path: cords, hoses, parking lot bumpers, speed bumps and temporary storage areas. Your best bet is to remove obstructions as soon as they are identified.

Visibility - more than just lighting (how easy the surface is to see). 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). Typically result in serious injury and most often occur while descending. Ensure handrails are secure and easily grasped. Stair treads should be slip resistant, well maintained and free of defects.

Unusual features - anything that might distract a person walking through the area: alarms/buzzers, flashing lights, high pedestrian and vehicle traffic, signs, information boards, displays, large windows, and decorative lighting.

Our insurance serves you so you can serve God.

Serve God

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