Bill was watching television at home on Thursday evening when he received a phone call from the parish council president, Stan. Stan told Bill that the parish had obtained a quote from a contractor to perform some patchwork on the rectory roof. The quote was for over $10,000 and Stan thought that he and Bill and a few other parishioners could probably do the work and save the parish some money. Bill agreed and indicated that he would meet Stan at the rectory at 9:00 a.m. on Saturday morning. Saturday morning arrived and Bill met Stan and a few other men at the rectory slightly before 9:00 o’clock. By 9:30, the men were up on the rectory roof replacing shingles that had blown off in a recent wind storm. They went well and the men were almost finished with the roof when Bill bent down to pick up some nails. Suddenly, Bill lost his footing. Bill fell off the roof, and fell to the ground 15 feet below.

Thankfully, Bill fell on soft grass. Fortunately, he still suffered a fractured leg. As a contractor by trade, Bill was unable to work for over two months because of his fractured leg. During that time, Bill incurred substantial wage loss along with medical expenses. Bill was forced to file a claim against his contractor. 

Bill’s claim was eventually settled with Catholic Mutual. This claim could have and should have been prevented. The parish should not have used volunteer workers for a roofing project. Professional workers would have used proper safety devices to ensure a fall from the roof could not have occurred.

The Consular Information Sheets are the U.S. Department of State issued fact sheets that contain information about areas of instability, crime and security conditions, and other details pertaining to travel in a particular country. You can locate this information, via the internet at http://www.state.gov. This site will also provide you with important information related to checking U.S. governmental travel warnings, specifics about obtaining proper travel documents, and offers links to facilitate checking immunization requirements and issues regarding traveling with medications. In addition to providing advice regarding these matters, the U.S. Department of State provides health information for travelers.

According to industry figures, almost 25% of all international travelers will experience a medical problem abroad. Before traveling, you should check with your health insurance carrier(s) to learn what medical insurance your coverage will provide when overseas. If your policy does not provide appropriate coverage, always remember to carry your insurance identification card. It is important to note that the Social Security Medicare/Medicaid programs do not provide coverage for hospital or medical costs outside the United States.

Worldwide Travel program
Did you know that the Catholic Mutual Worldwide Travel Program is available to you and your groups traveling abroad? This program provides medical coverage for you and your travelers that might not have adequate insurance protection. Our program provides coverage and services to include:

- Accidental Death & Dismemberment
- Accident & Sickness Medical Expense
- Emergency Medical Evacuation
- Repatriation of Remains
- Pre Departure Services
- Lost Baggage/Passport
- Emergency Cash
- Travel Medical Emergencies

The cost applicable for this valuable coverage through Catholic Mutual varies based on the limits of coverage you are interested in, the number of individuals traveling, and the length of your stay abroad. The peace of mind in having proper coverage and immediate telephone assistance and advice is priceless.

For a detailed explanation of benefits and exclusions for the International Casualty and/or outside the United States.

See page 3

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Traveling abroad....
volunteers can be a valuable resource for the church and are effectively utilized in many different ways. It is always important to review and assure that your volunteers are provided safe working conditions. Any equipment utilized should also be checked to assure it is also in safe working condition. Lastly, as appropriate, assure that volunteers have had adequate training and experience for what they will be involved with. Claims incurred are the result of individual's lacking both training and experience. This leads to using improper and/or unsafe equipment or using it in an improper and/or unsafe manner. Inadequate Protective Equipment (PPE) can also be a contributing factor. The financial risk and injury exposure is often not fully understood, and is certainly underestimated; not only the injury cost to the volunteer, but the impact on their family. No Recourse: If volunteers are used in construction or repair work where a defect or negligence causes a fire, roof collapse, code violation or other problem (all of which has occurred), there is no recourse against the responsible party. Catholic Mutual has recovered millions of dollars from insurers for work defects and/or damage they have caused to church properties. It is for these reasons that Catholic Mutual always recommends using insured and qualified contractors when doing work on your behalf. Many of our members call into our Home Office Risk Management Department or contact their designated Claims/ Risk Manager to review situations involving volunteers. Many questions reviewed and discussed, involve the type of work, appropriate age of volunteers for the work, as well as other important concerns to be resolved. We appreciate the time taken to contact us and encourage our members to continue to do so. Stay Informed: It is important for parishes and institutions to take an active role in deciding whether or not to utilize volunteers. Please remember, volunteers can be a beneficial resource when used wisely. Unfortunately, experience has shown: accidents, injuries and financial loss can occur when volunteers are not adequately supervised or improperly trained or when volunteers perform tasks that are inherently dangerous and/or require specific experience and expertise. Regardless of the activity, supervision needs to be in place at all times. The individual providing supervision needs to be qualified and should also have appropriate experience to assure better tasks are being completed safely and correctly. Please feel free to contact Catholic Mutual if you would like further information or discussion on the information in this article.

Unfortunately, there have been many accidents where the use of volunteers has resulted in severe injuries and even fatalities. There is always the potential of a large financial loss due to lawsuits and liability settlements. We do not recommend using volunteers for tasks that involve ladders, scaffolds, or roof work, we also do not recommend using them for projects that would involve inherently dangerous power equipment, (i.e. chainsaws, power saws) or tasks involving propane or natural gas equipment. Too often, the financial risk and injury exposure is often not fully understood, and is certainly underestimated; not only the injury cost to the volunteers, but the impact on their family. No Recourse: If volunteers are used in construction or repair work where a defect or negligence causes a fire, roof collapse, code violation or other problem (all of which has occurred), there is no recourse against the responsible party. Catholic Mutual has recovered millions of dollars from insurers for work defects and/or damage they have caused to church properties. It is for these reasons that Catholic Mutual always recommends using insured and qualified contractors when doing work on your behalf. Many of our members call into our Home Office Risk Management Department or contact their designated Claims/Risk Manager to review situations involving volunteers. Many questions reviewed and discussed, involve the type of work, appropriate age of volunteers for the work, as well as other important concerns to be resolved. We appreciate the time taken to contact us and encourage our members to continue to do so. Stay Informed: It is important for parishes and institutions to take an active role in deciding whether or not to utilize volunteers. Please remember, volunteers can be a beneficial resource when used wisely. Unfortunately, experience has shown: accidents, injuries and financial loss can occur when volunteers are not adequately supervised or improperly trained or when volunteers perform tasks that are inherently dangerous and/or require specific experience and expertise. Regardless of the activity, supervision needs to be in place at all times. The individual providing supervision needs to be qualified and should also have appropriate experience to assure better tasks are being completed safely and correctly. Please feel free to contact Catholic Mutual if you would like further information or discussion on the information in this article. In the last Connection Newsletter, we discussed the importance of developing a business continuity plan to assist your organization in recovering quickly and more efficiently after a disaster or crisis. In this issue we would like to stress the importance of each of your employees and their families having a plan as well. While most of us would like to believe our local government officials will be able to respond immediately, experience tells us that for some disasters, assistance may not be available for up to 72 hours. A proper plan can be utilized whether the disaster is at home, your workplace, or affects a much larger geographic area. Not only will this planning effort benefit your employees and their loved ones, but because an employee's first priority is the safety and well being of their families, it will allow them to be available sooner to assist your organization in its recovery. Although there are many resources that provide advice on how to develop this plan, these three are an excellent resource:

- [www.ready.gov/americad](http://www.ready.gov/americad)
- [www.fema.gov/“plan ahead”](http://www.fema.gov/“plan ahead”)
- [www.redcross.org “get prepared”](http://www.redcross.org “get prepared”)

Here are some of the topics covered, and questions answered:

**Risks:** Identify the risks that are inherent to your operation or geographic area and what mitigation steps can be taken to reduce those risks.

**Evacuation/Escape:** If the disaster/ crisis requires you to evacuate your home, local area, or city, do you know which routes might be cleared first and be safest? Has your family discussed and agreed upon a meeting place outside of the affected areas?

**Family Communication:** If phone service is interrupted or unavailable locally, have you discussed and arranged for alternative communication methods? Have you selected an out of town relative that everyone can call to report their status? Has your plan information been recorded and provided to each individual so that each of them will have access to it at all times?

**Emergency Supplies/Vital Records:** Have you purchased or collected and stored emergency supplies for a 72 hr. period? What should be included? Should you also have supplies in your car? What about pet care? Are there vital records you should have in an accessible place? What are they?

**Safety Issues:** If the utilities need to be shut off at home or at work to avoid additional injuries or damages, does your family know how to do this safely? Please make this information available to your employees and encourage them to develop their own plan for themselves and their families. Not only will this confirm your concern for their well being, but may also make a big difference in the success of your organizations recovery as well.

**Summer will soon be upon us providing students and most school personnel a much needed break from their school year routine. However, summer can be the busiest time of year for a school’s maintenance personnel and volunteers catching up on things that cannot be done during the school season.**

**Now is a good opportunity to complete a thorough assessment of your facilities to allow ample time to complete needed repairs during the summer months.**

**The following items are provided to assist you in this process:**

- **Safety Equipment**
  - Check all fire extinguishers to ensure they are properly charged and inspection tags are not out of date.
  - Have the fire alarm system inspected by a qualified inspector to ensure it is working properly.
  - Test all emergency lights and battery back-up exit lights to ensure they are in proper working order.
  - Check and resupply first aid kits and Universal Precaution kits.
  - Ensure all exit doors are equipped with panic hardware and they open and close properly.

- **Clean all stoves, hood filters and cooking areas. Ensure fire suppression systems above the stove is inspected semi-annually.**
- **Ensure emergency evacuation plans are posted near all exit doors.**
- **Ensure all shelving 5’ or higher is anchored to the wall to reduce tip-over potential.**
- **Check all handrails to ensure they are secure.**
- **Inspect all stepladders to ensure rubber slip guards on base are in place and in good condition.**

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**What do you want to know?**

We all have questions and ideas! Is there something you want to know or an article idea you have? If so, email me at: cricqett@catholicmutual.org

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**Summer is a busy time for schools**

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**Helping your employees weather the storm**

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