



Catholic Mutual  
Connection

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Omaha, NE

**Coming soon to a computer  
near you!**

The Risk Management department is excited to announce a new series of interactive safety training programs that will soon be available online by downloading from our website. These programs will offer a venue where you actively participate in identifying hazardous conditions in a virtual church and school setting. Stay tuned for more information on the upcoming release of the first two programs, "Slips, Trips and Falls" and "Fire Safety".



Visit us on the web at  
[www.catholicmutual.org](http://www.catholicmutual.org)



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# Working together after the



A fire is one of the most devastating losses to encounter. Our goal is to help guide you through your loss and get you back in business as quickly as possible. In the event you do sustain a fire loss, here are a few reminders that will assist us, and you, in expediting this process:

- **Make sure no one is in the building or area of the fire**
- **Notify fire personnel regardless of the apparent size of the fire**
- **Assist fire personnel in locating the building and area involved**
- **Call Catholic Mutual Group as soon as possible**
- **Once fire personnel leave, make sure the area is safe and secure**
- **Make sure the scene is not disturbed by anyone, including cleaning personnel**
- **Create a Log for all individuals who enter or exit the site after the fire personnel leave**
- **Provide information to the investigators at the scene**
- **Work with CMG and their adjusters and investigators to determine the cause of the fire**
- **Stay in contact with CMG with any questions or concerns you may have**

Following these simple steps will assist us in minimizing the financial impact and the amount of time your

structure may not be available for use.

**Why make sure fire personnel are notified regardless of the apparent size of the fire?**

Some fires may seem small enough to be easily put out with a hand held extinguisher. The reality is, a fire can spread behind walls, ceilings, and floors. It is always the best practice to have the fire department come out and confirm that a fire is properly extinguished.

Fire personnel will also help ensure there are no hazards in the area such as a wall that is not sound or a ceiling which may fall in. This is important at the time of the fire as these potential factors can cause additional injuries to individuals at the location.

**Why call Catholic Mutual Group as soon as possible?**

CMG has a member of our claims staff on call 24 hours a day, 7 days a week to serve you. CMG will assign an adjuster right away who will be able to answer your immediate questions and coordinate the initial emergency services that may be required. It is always the best practice to notify CMG of any loss as soon as possible so we can work together to bring your claim to a fair, equitable, and timely resolution.

**Why make sure the scene is not disturbed by anyone, including cleaning personnel?**

It may be tempting to go into the

damaged area to look for, or try to recover items that may not be damaged. Please do not succumb to this natural impulse. Items should not be disturbed until a full investigation as to the cause and origin of the fire is complete.

A local Fire Marshall or the ATF (Federal Investigative Agency) may wish to come investigate the scene. If they do, please provide access to the scene and cooperate with them fully.

CMG may also contract with a Cause and Origin investigator to examine the scene and determine exactly what caused the fire. This is a very important phase in the claim handling process. The cause and origin investigator must conduct an inspection prior to it being disturbed in any way. If we disturb the scene, and our investigator can't determine the cause of the fire, it may keep us from pursuing some kind of recovery from the party we feel is actually responsible.



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In any fire loss, the investigation is important to determine the cause of the loss. In one fire loss, a parish contacted a cleaning company to come in and clean the area of the fire and removed an item which burned prior to the investigator arriving on the scene. What was thought to be a small loss from an individual item smoldering and burning overnight, turned into a \$1,700,000 loss from smoke and soot damage. The item in question was removed by the cleaning company before an on-site investigation could be completed. This left the parish without recourse

from the manufacturer of the item which caused the loss.

In this scenario, the fire department was contacted and the fire extinguished. CMG was notified that day and dispatched an adjuster to the location. The scene was secured and a cause and origin expert was brought in. Ultimately, a joint inspection, with more than 9 companies involved with the construction and design of the facility, were brought in for the investigation into the cause and origin of the fire. The cause

was determined to be the misapplication of a piece of equipment in the installation in the facility. The equipment manufacturer and installer are making payment back to CMG and the parish for the costs of the fire damage.

Our final example involves a fire that was caused by candles having a wick too close to the side of the candle casing allowing the heat to transfer into the glass container, heating the table, and causing a

fire. The candle company was inspected and an entire box of candles was found to have this defect. This is a great example of an investigation which also prevented a potential future fire loss from the same cause. If the remainder of the candles had been used, it is a possibility that a similar outcome could have resulted.

# CLAIMS STORY



Serving the Temporal Needs of the Church Since 1889  
**CATHOLIC MUTUAL GROUP**

An informational newsletter provided to the members of  
Catholic Mutual Relief Society + Spring/Summer 2009

## Don't Dial and Drive!



**C**ell phone use can distract drivers from safely operating a motor vehicle. Safe driving requires full attention and focus. Distracted drivers risk harm to themselves and others. According to the Cellular Telecommunications & Internet Association, approximately 266 million people have a cell phone; this is compared to approximately 4.3 million in 1990. The trend and increased reliance on cell phones has brought about an increase in the number of people using their cell phone while driving. The two most prevalent dangers of this are: 1) the driver takes his or her eyes off the road to dial, and 2) the driver's ability to concentrate on the road is impaired by his or her lack of focus and concentration. According to John Hopkins University studies, as individuals focus on listening and engaging in conversation, the activity in the visual part of the brain decreases. *This is true even with the use of hands-free devices!* The National Highway Traffic Safety Administration has determined that driver inattention is a leading cause of traffic crashes, responsible for ap-

proximately 80% of all collisions. Drivers who use cell phones while driving are four times more likely to be in a crash. Harvard studies report that cell phone use contributes to an estimated 6% of all crashes and costs associated with these crashes is estimated to be \$43 billion. Obviously, given these statistics, logic would dictate that we all need to pay close attention to our driving habits. Several states currently ban the use of handheld cell phones while driving, and many states are debating measures to actively address the issues. While state laws do not specifically address employer liability, there are unique exposures created for employers who have employees in cell phone related accidents. It is interesting to note that several case studies are now revealing just what the potential impact is to employers. The Insurance Information Institute sites a December 2007 court decision where International Paper Co. agreed to pay a \$5.2 million settlement to a Georgia woman who was rear-ended by one of its employees. The employee was driving a company car and talking on a

company cell phone at the time of the accident. The settlement was reached even though the employee had violated her company's policy of requiring the use of hands-free headsets while driving. In another case, \$2 million in damages was awarded to a child's family after an employee hit and killed the child. The family sued the employees company after the cell phone records reflected the employee was talking to a client at the time of the crash. These are just a few examples of suits among cases where an employer has been held liable for an accident caused by a driver using a cell phone. Many businesses understand risks associated with cell phone use while driving. An increasing number of companies are implementing cell phone use policies of some kind. It is important that we are cognizant of the dangers associated with cell phone use while driving and properly assess the unique liability risks that are created. The church is not immune to employer related liability suits. Consideration should be given to implementing sound policy that entirely prohibits the use of cell phone or similar devices for business purposes while driving, and as individuals, we should all take to heart the case studies and statistics on personal time. For more information about your state requirements, you may visit the Governor's Highway Safety Association at [www.statehighwaysafety.org](http://www.statehighwaysafety.org).

## DON'T LET YOUR 4TH GO UP IN SMOKE

**F**irework displays delight people of all ages. However, fireworks are very powerful and potentially dangerous. There are many local, state and federal regulations that govern the safe handling, storage and display of fireworks. This is why Catholic Mutual recommends that you only hire properly trained, qualified and licensed technicians to operate any fireworks display for your parish or school event. To assist you in determining if having a fireworks display is feasible at your location, the following is a breakdown of the major requirements for a fireworks display. As always, we recommend contacting your local and state authorities for their guidance.

- Only hire qualified, trained, licensed and experienced technicians for any fireworks display. With the numerous local, state and federal laws that regulate fireworks, only a specialist should provide this service.
- Ensure that all required permits and inspections are obtained by the hired technician. The technician or his company must provide a Certificate of Insurance naming the Arch/diocese and your location as "additional insured". The minimum limit requirements for General Liability should be \$2,000,000, but higher liability limits may be required by local or state regu-

lations.

- If the technician requires on-site storage, the building to be used must be inspected by the proper authorities. Also, adequate security should be provided to prevent theft of the fireworks or vandalism to the storage facility. It is also important to ensure the proper separation of storage away from other buildings and roads. Also, "No Trespassing", "No Smoking", and other applicable warning signs must be provided. Neighbors in close proximity should be notified that you are temporarily storing fireworks for a display and assured that all precautions are being taken for their safety, as well. This notification should include the date, time and schedule for the fireworks display.
- Before any contracts are signed, ensure you have adequate space available for the display. There are many restrictions on where fireworks can be set off, distance of the spectators, and adequate "fall-out" zones for the debris from the fireworks. Local fire authorities may even require fire-fighting crews on "standby" during the event. By

working with local and state authorities, you can plan well in advance and ensure a fun and safe display.

- Catholic Mutual does not recommend fund-raising activities that involve sponsoring a fireworks stand or selling consumer fireworks to the public. This creates a unique and unwanted liability exposure for your insurance program.

If you have any questions regarding this information, please contact the Risk Management Department.



## AED STRIKES AGAIN

On Wednesday, November 5, 2008, Michael Moore, member of Christ Our King and Savior Church, Greensboro, Georgia, experienced a severe cardiac arrest. While preparing to teach an English class in the Church basement, Mr. Moore collapsed in front of his students. Mr. Moore had received heart bypass surgery in 1998, but had not experienced any symptoms prior to this incident. A student called for help, and parish members, Bill & Judy Carman, attending a Bible study class nearby, responded. 911 was called and Judy, an R.N., began performing CPR while her husband retrieved the AED. In less than three minutes, the patient was revived and paramedics stated that without the prompt use of the AED, the

patient would not have survived. Mr. Moore was transported by EMT vehicle to an area medical clinic where he was monitored; he was then life-flighted to Saint Joseph Hospital, Atlanta, for observation. Tests revealed no permanent damage to the heart, and he was released to enjoy the rest of his life. The Moore's just returned from a trip to the Far East. Mr. Moore is a retired executive of an international company, and his travels taught him several languages which he enjoys teaching. The AED used on Mr. Moore was purchased by the parish following a 2005 seminar sponsored by the Atlanta Archdiocese and CMG Atlanta. Preston Bazemore, Sales Representative with LifeGuard M.D., demon-

strated an AED at the seminar and the parish/school managers were encouraged to participate in the program. Mr. Moore is the third person saved by an AED in the Archdiocese of Atlanta during the past three years.



Michael and Carol Moore

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