In any fire loss, the investigation is important to determine the cause of the loss. Once a 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 to help determine the cause of the fire. The cause was determined to be the misapplication of a piece of equipment used in the installation of the facility. The equipment manufacturing company 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 pre-vented 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.

**Working together after the fire**

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, there are a few reminders that will assist you, 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.

In the event you do sustain a fire, it may keep us from pursuing some kind of recovery from the party we feel is actually responsible.

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, it may keep us from pursuing some kind of recovery from the party we feel is actually responsible.
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cell phone use can dis-tract drivers from safely operating a motor vehicle. Safe driving requires full atten-
tion and focus. Distracted drivers risk harm to themselves and others. According to the Cellular Telecommunications & Internet Association, ap-
proximately 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 concen-
trate on the road is impaired by his or her lack of focus and concentration. According to John Hopkins University stud-
ies, as individuals focus on listening and engaging in con-
versation, the activity in the visual part of the brain de-
creases. This is true even with the use of hands-free devices! The National Highway Traffic Safety Administration has de-
tected that the use of hands-free devices may even require fire-
fighting crews on “stand-
by” during the event. By

proximately 80% of all colli-
sions. 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 ac-
tively address the issues. While state laws do not specifically address employer liability, there are unique exposures created for employers who have em-
ployees in cell phone related accidents. It is interesting to note that several case studies are now revealing just what the potential impact is to employ-
ers. The Insurance Information Institute sites a December 2007 court decision where Interna-
tional 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 talking on the company cell phone at the time of the accident. The settle-
ment was reached even though the employee had viol-
ated her company’s policy of requiring the use of hands-
free devices while driving. In another case, $2 million in damages was awarded to a child whose family after an em-
ployee hit and killed the child. The family sued the employees 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 compa-
nies 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 em-
ployer related liability suits. Consideration should be given to implementing sound policy that entirely prohibits the use of cell phone or simi-
lar devices for business pur-
poses 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

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 pre-
paring 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 symp-
toms prior to this incident. A stu-
dent called for help, and parish members, Bill & Judy Carman, attended Bible study class nearby, responded. 911 was called and Judy, an R.N., began perform-
ing CPR while her husband re-

trieved 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 sur-
vived. Mr. Moore was transported by EMT vehicle to an area medical clinic where he was monitored; he was then life-flighted to Saint Jo-
seph Hospital, Atlanta, for observa-
tion. 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 lessons which he enjoys teaching. The AED used on Mr. Moore was purchased by the par-
ish following a 2007 seminar spon-
sored by the Atlanta Archdiocese and CMG Atlanta. Preston Bazemore, Sales Representative with LifeGuard M.D., demon-
strated an AED at the semi-
nar and the parish/school managers were encouraged to participate in the pro-
gram. Mr. Moore is the third

person saved by an AED in the Archdiocese of Atlanta during the past three years. "If you have any questions regarding this information, please contact the

Risk Management Department.

Catholic Mutual

Connection

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Group and is dedicated to presenting relevant

and useful information for our membership.

Contact us if your mailing address

is incorrect

Michael and Carol Moore

Don’t Dial and Drive!

Firework displays delight people of all ages. However, fireworks are very powerful and potentially dangerous. There are many local, state and federal regu-
lations 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 fire-
works display for your parish or school event.

To assist you in determining if having a fireworks display is feasible at your loca-
tion, 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 guid-
ance.

• Only hire qualified, trained, licensed and experienced technicians for any fireworks display. With the numerous local, state and federal laws that regu-
late 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 com-
pany must provide a Certificate of Insurance naming the Archdiocese and your location as “additional in-
sured”. The minimum limit require-
ments 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 stor-
ing your insurance pro-
gram.

Don’t Let Your 4th Go Up in Smoke