



Catholic Mutual
Connection

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C O N N E C T I O N

CYBER THEFT—ARE YOU AT RISK?

Wikipedia describes cyber theft as “criminal activity where a computer or network is the source, tool, target, or place of a crime.” This activity and other computer crimes continue to be on the increase. Some examples of other computer crimes include fraud and identity theft; cyber stalking, phishing scams; information warfare; malware and malicious code; and denial-of-services attacks. Anyone can become a victim to these crimes if proper security precautions are not taken.

Recently, a Member location experienced a claim involving the theft of church funds using the church’s passwords and accounts. The thieves accessed the church’s computers through the internet and then transferred the money directly from the bank through a number of accounts in different countries to launder the money. It was reported that access to the church computers was gained due to current firewall and security patch upgrades not being updated. **It is crucial that every location maintain their internet security by updating existing programs frequently.** Older computers and outdated security make easy targets for these highly technical thieves.

The FBI reports another common theft opportunity occurs when a staff member is doing church work on a home computer, using church passwords. The home com-

puter can be infected with a virus, unknown to the staff member, and the hacker is then able to access the church’s information on the home computer via the virus. Catholic Mutual recommends not allowing any church financial operations to be conducted on home computers to reduce the potential exposure to your church’s finances. If you do not currently have a procedure set with your bank, request that no wir-



ing **out** of funds be allowed on the church accounts. This involves outgoing flows of money (i.e. EFT’s, ACH’s and wire transfers). You would not want your church’s finances to end up in a foreign country with little or no chance of recovery! It is okay to accept the wiring **in** of funds

Every parish, school, and other Catholic institution should develop a comprehensive plan to address cyber security. The National Cyber Security

Alliance recommends implementing the following key security principles as a starting point for a comprehensive plan.

1. **Passwords** - Ensure that all employees use effective passwords. Encourage passwords that are comprised of different characters and change them every 60 to 70 days, but no longer than 90 days. Passwords should be required to include both numbers and letters.
2. **Protect** - Install and use anti-virus, anti-spyware and anti-adware programs on computers. Ensure that your computers are protected by a firewall. A firewall can be a separate appliance, built into wireless systems, or a software firewall that comes with many commercial security suites.
3. **Update** - Ensure that all computer software is up-to-date and contains the most recent patches (i.e. operations system, anti-virus, anti-spyware, anti-adware, firewall and office automation software). Most security and operating systems contain automatic updates; make sure that function is turned on and sign up for security notifications from the software company.

Con't on page 4

Cyber Theft CON'T FROM PAGE 1

- Without these updates, your systems will not be well protected against new cyber threats.
4. **Back-up.** Make regular (daily or weekly) back-up copies of all your important data/information. Store a secured copy away from your office location and use encryption to protect any sensitive information about your institution and parishioners.
 5. **Be Prepared** - Create a contingency plan so you can recover if you experience an emergency. Include plans to continue business operations at an alternate location when necessary. Test your plan annually. Make sure to erase all data on the hard drive before recycling or throwing away a computer.
 6. **Report Crime** - If you suspect fraud or criminal intent, report it to local law enforcement agencies, the Federal Bureau of Investigation, Secret Service or the



7. **Bottom line** - If you don't know the source of an e-mail, do not open the attachment. Internet fraud can be avoided by being cautious and scrutinizing the strange emails that come through your computer. Parishes, schools and other Catholic

organizations may be daunted by the perceived resources it takes to secure their computer systems; however, not making cyber security a priority could be a costly decision.



CLAIMS STORY

Sara was stressed. As a volunteer for the youth ministry program at her parish, she had more to do for the Fall Youth Retreat than she could manage! When signing the final paperwork at the retreat center, Sara breathed a sigh of relief. This was one of the last issues on her list to take care of. She skimmed the contract, but so much didn't make sense; what was “indemnify” anyway? Sara signed the contract and moved on to the next item on her list.

A few months down the road, Sara’s parish was named in a lawsuit to provide coverage for the retreat center. There were old pipes at the center and one had burst during the Fall Youth Retreat, causing a lot of damage. The retreat center had a contract stating that the church would be responsible for “any and all claims, whether due to the negligence of the church or retreat center while the church is renting the facilities”.

Unfortunately, this is an all too common occurrence. Catholic Mutual could argue that the church was not responsible, and possibly

obtain a favorable judgment, but the costs to do so would be high. If Sara had understood what the contract meant, she would not have signed.

Catholic Mutual considers contract review an important part of our mission to protect the Catholic Church. Contract review is done to ensure that the contract is worded fairly, and the coverage required by the contract is available.

In the aforementioned example, the contract Sara signed was fundamentally unfair because the retreat center should not have required that the church assume responsibility for something that was a result of the retreat center’s own negligence.

Catholic Mutual has had much success in working to amend unfair language in contracts. Our Risk Management Department has also developed an **Addendum to Contract** which, when signed by both parties, fairly allots responsibility to each for their own negligence, and will amend the contract which was previously signed.

Catholic Mutual prefers to review your contracts or lease agreements prior to the contract being signed. We want to ensure the insurance requirements in the document are in line with your coverage, as well as provide you with guidance and direction when adverse or ambiguous language is identified. In addition, you should adhere to and follow your Arch/Diocesan contract review procedures and directives that are in place. If you have questions, please contact your Catholic Mutual Risk Manager, Loss Control or Member Services Representative.

“Indemnify” means to compensate for damage loss, or injury suffered

Inside this issue

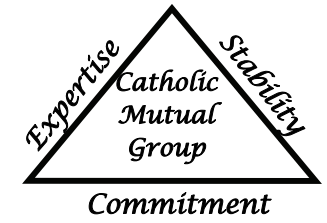
Shoes for Crews

Static at the Pump

WELCOME!

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www.catholicmutual.org

CATHOLIC MUTUAL TEAMS WITH SHOES FOR CREWS®



Slips, trips and falls are the most frequent liability and worker's compensation claim experienced by Catholic Mutual Members. Over the years, much effort and focus has been directed at reducing the number of slips and falls on Catholic Church properties.

Recently, Catholic Mutual provided information on a new program developed

with Shoes For Crews®, the leader in anti-slip footwear, in an effort to promote the reduction of slip and fall injuries. There are numerous benefits of this program such as discounted pricing and easy online ordering. Also, Shoes For Crews® is so confident in their product, they offer a slip and fall warranty which may reimburse any incurred medical expenses on a Worker's Compensation claim up to \$5,000 if an employee was injured as a result of a slip

and fall while wearing the shoes. We have received favorable feedback from individuals who have purchased these shoes. We encourage you to log onto www.shoesforcrews.com to view the types of shoes available. To place an order with the discounted pricing, you must log onto our website at www.catholicmutual.org. Click on "additional links"; click "Shoes For Crews® Program" link; "Click here to register!" and follow the instructions. Please feel free to contact the Risk Management Depart-

DON'T BECOME A VICTIM OF STATIC AT THE PUMP

As cooler weather approaches, the American Petroleum Institute (API) and the Petroleum Equipment Institute (PEI) urge drivers to be aware of the potential of fire as a result of static electricity at gas pumps. Have you noticed or taken the time to read the warning signs on gas pumps about the dangers of static while refueling your vehicle? Although the risk of experiencing a static fire while pumping gas remains low, static electricity can spark a fire or explosion, so consumers need to be careful and heed the warnings.

Fill-up with caution

The primary way you can avoid static electricity problems at the pump is staying outside the vehicle while refueling. It may be tempting to get back into the car during those chilly days. However, the average fill-up takes only about two (2) minutes and staying outside the vehicle will greatly reduce the chance of any build-up of static that could be discharged at the nozzle. If you must get into your vehicle while you are pumping gas, discharge the static build-up when you get out of your vehicle by touching an outside metal portion of your vehicle (away from the filling point) before attempting to remove the nozzle. Some gasoline distributors have put up new Static Dissipative Signs. The signs provide a safe place to gently remove your static each time you approach the

nozzle area. Other simple rules to remember while refueling are:

- Always turn off your vehicle.
- No open flames. Never smoke or use matches/lighters.
- To avoid gas spills, do not overfill or "top off" the fuel tank. The fuel dispenser will shut off automatically when the tank is full.



Photo by: Southwest Virginia Ent.

- Ideally, you should stay and hold the nozzle during refueling. If you must walk away during refueling, only use the auto-latch feature provided on the gasoline pump. Never jam or force the auto-latch open by using another object like the gas cap.
- Never allow children to refuel a vehicle.
- Do not use cell phones. *Much research has been conducted on*

cell phones being responsible for causing fires at the pump. There are no documented incidents of fires sparked by a cellular telephone. However, using a cell phone can cause an individual to be less attentive to their surroundings and their static charges while refueling. Therefore, the Petroleum Equipment Institute (PEI) advises against using any electronic devices that may cause distractions while refueling.

Portable containers

- Only use an approved container. Always place the container on the ground and keep the pump nozzle in contact with the container when refueling to avoid a static ignition of fuel vapors.
- Never fill containers inside a vehicle, in the trunk, on the bed of a pickup truck, on a flat bed, or on the floor of a trailer.
- Container should be filled no more than 95% to allow for expansion.
- Place cap tightly on the container after filling. Don't use containers that do not seal properly.
- When transporting, make sure the container is secured against tipping and sliding and never leave it in direct sunlight or in the trunk of a car.

For more information on static electricity build-up at the pump, visit www.api.org or www.pei.org.

H1N1 UPDATE

According to the Center for Disease Control (CDC), H1N1 or swine flu, is a new influenza virus that was first detected in the U.S. in April 2009. By the end of July 2009, the CDC was reporting 43,771 total cases, which included 5,011 hospitalizations, and 302 deaths. On June 11, 2009, the World Health Organization (WHO) signaled that a pandemic of 2009 H1N1 flu was underway.

How does H1N1 spread?

The spread of the H1N1 virus is thought to occur in the same way seasonal flu spreads, mainly through coughing or sneezing by people with the virus. Touching something or somebody with the virus, and then touching your mouth or nose is another way this virus spreads. On the average, people with the virus can infect others from 1 day before getting sick to 5 to 7 days after for some younger or "at risk" individuals.



What are the symptoms of H1N1?

The symptoms of this virus include fever, cough, sore throat, runny or stuffy nose, body aches, headaches, chills and fatigue. A significant num-

ber of people who have been affected also report vomiting and diarrhea, with severe illness and even death occurring as a result of this illness.

Who's most at risk?

Although illness from H1N1 has ranged from mild to severe for all ages, those at higher risk for severe cases are 65 or older, children younger than 5, pregnant women, and people of any age with certain chronic medical conditions such as, but not limited to, diabetes, heart disease, asthma, and kidney disease.

Your steps for prevention

- Get vaccinated when the vaccine is available (scheduled for this fall).
- Cover your nose and mouth with a tissue when you cough or sneeze. Throw tissue away after use.
- Wash your hands often with soap and water. Alcohol based hand cleaners also have proven effective.
- Avoid touching your eyes, nose, or mouth, when possible.
- Avoid contact with those that are sick.
- If you are sick with flu-like symptoms, the CDC recommends you stay home for at least 24 hours after your fever is gone, except to get medical care, and avoid other people as much as possible.

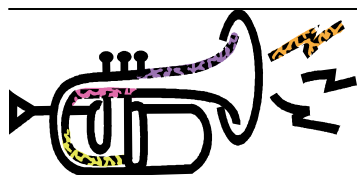
Parish steps for prevention

- Educate your employees on how the H1N1 virus can spread, and the symptoms to look for.



- Encourage employees and volunteers to frequently wash their hands or use alcohol based hand wipes, and make these items readily available.
- If symptoms exist, encourage employees and volunteers to stay home at least 24 hrs. after their fever is gone.
- Encourage employees and volunteers to get vaccinated when it's available.
- Double efforts to clean those high touch surfaces such as doorknobs, handrails, elevator buttons, light switches, telephones, pews, desk surfaces, etc

- While no one can predict how widespread the H1N1 pandemic may get, we do know the prevention steps outlined above can go a long way in minimizing its severity. For more information, you can visit these websites. www.cdc.gov/h1n1flu, or www.pandemicflu.gov.



Catholic Mutual would like to take this opportunity to welcome several new members to our family!

**WELCOME!
BIENVENUE!
BIENVENIDO!**

Please welcome -

**The Roman Catholic Diocese of Albany,
The Roman Catholic Diocese of Dallas, and the
Archdiocese of Vancouver, British Columbia**

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contact us if your mailing address
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Submitted by a parishioner of Saint Michaels Catholic Parish located in Garden City, South Carolina.

Our Pastor, Reverend Raymond J. Carlo, had the unique insight to

purchase an Automated External Defibrillator (AED) to provide protection for the parishioners in the event of some type of medical emergency that would require an immediate treatment essential to survival.

A Defibtech DDU-100 Semi Automatic External Defibrillator was purchased along with medical control. An implementation process

was begun by selecting a site coordinator, followed by a team of responders; CPR / AED training was provided and an ongoing training process was established with complete documentation.

On Easter Sunday morning, April 12, 2009, a wonderful day to celebrate the risen Christ, an elderly and devoted parishioner collapsed near the altar. Approximately four to five parishioners and medical responders assessed him and determined he was unconscious and not breathing. CPR was immediately started and the AED was brought to the scene. Emergency services were notified by phoning 911.

After a few moments of CPR, the AED was turned on, cables attached and the voice prompts were followed. The AED analyzed the electrical activity of the heart and determined a shock was necessary. An electrical shock was administered, reversing a deadly heart rhythm to a life saving

rhythm. The victim began to breathe on his own and was conscious when the paramedics arrived. He was transported to the local hospital for emergency cardiac care.

Not only did we celebrate the risen Christ on that Easter Sunday morning, but we also celebrated life anew. The Lord blessed us again. Thank you Father Ray!