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Connection

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Securing your property: have you considered key control?



Church property often contains a significant number of expensive items such as computers, musical instruments, and fine art. In addition, church property has something even more important to protect, the students, parishioners, and guests you serve. When addressing security issues, you may have considered alarm systems or even video surveillance. A step you might not have considered is key control. The systematic control of locks and keys is one of the most important components of any security program. Without proper key control, locks provide little deterrence to illegal or unauthorized entry into your facility. Knowing who has keys and what they allow access to, can be a very effective prevention tool. It doesn't have to be complicated, but it's important you have control over who has access to your facilities and when. Key controls should also include keys to any motor vehicles you own. Ask yourself these questions:

- Do you know exactly how many keys you have issued?
- Can you account for all keys that have been issued?
- Do you know who currently holds these keys?
- Can you control who can duplicate these keys?

If you answered "no" to any of these questions, it's time to change the locks and establish a key control system. Here are a few tips to get you started: Separate the business office, petty cash, records & computer areas, etc., through the use of separate locks, keyed differently from the open access areas of the building. This will allow you to provide different levels of access. If feasible, consider a key card system. While this may seem more expensive initially, after the expense of replacing your locks several times because of lost or misplaced keys, it may actually be less expensive in the long run and will provide a number of added benefits over a standard metal key system. Use restricted or patented locks that prevent unauthorized duplication. Create a log to identify who has keys. This should identify the individual and the assigned key, when it was provided and when returned. Have the parish council, or other leadership group, make decisions on who should

be provided keys and where and when access should be granted. They also should review the access log on a regular basis to confirm access already granted is still acceptable. Create a key control policy with a signed acknowledgement that requires the key holder to alert church officials if the key is lost or stolen, and when it must be surrendered. For employees that are leaving, you may want to consider withholding their final paycheck until the key has been returned. Develop procedures for re-keying when keys are lost, stolen, or otherwise unaccounted for. We are not suggesting that keys be withheld from those you rely on that need access to your facilities on a regular basis. What we are suggesting is controls be in place that allow you to manage who has access, when they have access, and to what areas they have access. For more information, please contact the Catholic Mutual Risk Management Department at 800-228-6108.



CONNECTION

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

MEMBER SPOTLIGHT DIOCESE OF LAFAYETTE, LOUISIANA

When Ryan Fitzgerald accepted the position of Risk Manager in 2010, the Diocese of Lafayette, Louisiana was still recovering from a serious auto accident involving a 15 passenger van. His primary mission was to develop a culture of safety in the parishes and schools. Prior experience with the Diocese of Pensacola-Tallahassee, coordinating their insurance program, in addition to his degree in Organizational Management from Ashford University and the ARM (Associate in Risk

Management) designation, indicated he was up for the challenge. As Risk Manager for the Diocese of Lafayette, Ryan develops custom loss control resources, provides educational risk management workshops and conducts onsite safety inspections. He also assists Church and School personnel with claims management. Ryan's first step on the job was to evaluate the Diocese's prior losses. He found that most fell into three categories: 1) Automobile liability; 2) Lightning strikes and 3) Workplace safety. Recognizing that God controls the weather, Ryan chose to focus on the other two categories. With the diocese's auto experience negatively impacted by both frequency and severity, it was Ryan's first priority. To raise awareness of the concern, he started planning for the entire fleet of vehicles. One of the ideas implemented involved

vehicle accident kits. The goal was to provide the tools necessary to gather information following an accident. The kits included a claim report, instructions for completion, pens and a disposable camera (so the accident scene could be documented immediately). Ryan next took up the challenge of re-educating parishes and schools on how to deal with employee/volunteer drivers. Catholic Umbrella Pool II's Vehicle Safety Policy and Best Practices were two resources used to identify how the Diocese could transfer or minimize their exposure to auto losses. It was decided chartered transportation would be utilized. While more costly, this approach minimized many of the concerns school administrators and youth ministers encountered in coordinating field trips. It also provided the extra room necessary for chaperones to comply with mandates for the Protection of God's Children. Churches and schools were also educated on the need to secure certificates of insurance naming the parish/school/diocese as an additional insured. When multiple vehicles are needed for travel, parishes and schools are directed to rent vehicles from national companies. Ryan has greater confidence in the condition of these vehicles, due to the rental companies' ongoing safety and maintenance programs. An additional benefit of this approach is the Catholic Mutual screening that occurs when parishes/schools call for a certificate of coverage. He knows callers will be screened for information regarding the activity, its destination and that motor vehicle reports will be obtained on the drivers. In year two, Ryan conducted two parish-wide workshops, with segments devoted to transportation exposures. His focus was to inform participants of state laws pertaining to cell



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ANNOUNCING! - NEW WEBSITE & ELECTRONIC NEWSLETTER FOR 2014



Catholic Mutual is excited to announce a revision to our website and the arrival of electronic newsletters in 2014. The new website will include a search engine which will allow our members to easily find documents on the site. Materials will also be reorganized to improve the web experience for our users. The electronic newsletters arriving in 2014 will replace our hardcopy version. Every 2-3 months, locations will receive an email with a link to our website where one or two pertinent articles will be posted on a risk management or safety issue facing the Catholic Church.

An informational newsletter provided to the members of Catholic Mutual Relief Society + Fall/Winter 2013

MEMBER SPOTLIGHT DIOCESE OF LAFAYETTE, LOUISIANA

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phone use, texting and the Federal DOT law banning CDL operators from using hand-held devices. Catholic Mutual's videos (*Be Smart – Drive Safe* and *Church Transportation – Is it Necessary and Ministry Based?*) were shown to the attendees. Time was also dedicated to re-educate those involved with youth ministry on the preference for participants to be responsible for their own transportation to off-site activities. Groups should meet at their destination rather than gathering at the church to carpool. This simple step eliminates the transportation liability exposure entirely.

Ryan believes that communication is the key to their success. Rather than mandating restrictions, which wouldn't sit well, he prefers to coach and mentor on ways to manage risk. He also believes success lies in making change easy to implement, reducing paperwork and lessening the burden on coordinators.

Has Ryan's approach to reducing the Dio-

cese's auto liability exposure been successful? The facts can speak for themselves. Their auto liability loss ratio, which was in excess of 270% when he started, is now down in the single digits. The most common auto liability incidents now are fender benders.

As mentioned earlier, Ryan's focus was also on workplace safety. His concern extended beyond employees, to include parishioners, students and volunteers. Utilizing a program he previously worked with, Ryan customized a Workplace Safety Program to meet Diocesan needs. It was distributed in three volumes targeted specifically for Parishes, Food and Nutrition Services (cafeteria workers) and Catholic Schools.

The program materials, presented in mini-topics, afford the flexibility for either formal or informal training, de-

pending on the location preference. Quizzes provided with the material work well as a group activity. But even if a separate meeting is not possible, locations can distribute smaller sections of the safety information on a frequent basis.

Recognizing he can't be everywhere, Ryan believes it is important to provide the tools and resources needed by employees and volunteers to perform their jobs well, then trust they will help to educate other employees and volunteers.

Ryan manages the diocesan risk management website that offers a variety of insurance coverage information and loss control resources for all parishes and schools in the Diocese of Lafayette. A new safety article is published monthly in addition to safety related factoids under a column entitled "Did you know?" Ryan welcomes anyone to visit his website at www.diolainsurance.org.

EMPLOYEE INJURY PREVENTION



With your teachers and other school staff starting back to work, it's important to think about injury prevention. Each injury, no matter

how small, affects employees and their families. In addition, it interrupts your normal work activities, forces others to take on more responsibilities, and increases your workers compensation premium for years to come.

When thinking about preventing injuries, it's important to consider all causes, but over 90% of the injuries that occur in schools come from three main causes:

Slips, Trips, and Falls; Strains; and Impact Injuries.

Let's look at each one individually and review a few suggested steps to assist in preventing these injuries from occurring.

Slips, Trips, and Falls

Keep all classrooms, halls, and other accessible areas clean and floors and walkways clear. Make sure they are also free from cords or wires. Floor coverings should be free from tears, wrinkles, holes, or cracks. Make sure all walkways, stairs, and parking lots have adequate lighting.

Require all employees to wear slip resistant footwear and use nonslip coating, if possible, when cleaning or waxing floors.

Have designated places for storing backpacks, coats, etc. to eliminate them from becoming a tripping hazard.

Avoid the need, whenever possible, to climb on things such as chairs to decorate or do repairs and maintenance. In cases where this is necessary, only use ladders or step stools.

Immediately clean up any liquid that may be spilled in classrooms or hallways and use "wet floor" signs as a warning to those in the area.

Use proper floor mats in entryways and make sure they are in good repair and are always lying flat.

When a surface, walkway, or curb has a change in elevation, make sure it is properly marked.

Strains

Encourage staff to only do jobs they are physically capable of doing. If they are not, find someone else to perform the task or provide assistance.

Evaluate classrooms and offices to determine if they are ergonomically

correct.

Limit lifting when possible. Encourage the use of carts, dollies, and other similar equipment. Review proper lifting techniques during staff meetings and emphasize the importance of injury prevention.

Impact Injuries

Consider marking or padding objects that cannot be moved to help avoid injury from someone running into them.

Stack and store objects properly, mark low doorways, pipes, or ceilings with warning signs.

These are a few suggestions to prevent valuable employees from unnecessary injury. We also recommend reviewing safety tips and the importance of employee safety at each staff meeting.

When your employees realize you feel safety is important, they will be encouraged to report possible hazards they see in the work areas, making your prevention efforts even more effective. For more information on employee injury prevention, contact the Catholic Mutual Risk Management

TALES FROM THE RISK MANAGEMENT CORNER!



In the last couple of years, we have noticed an increasing trend in slips, trips, and falls from people

(mostly our older generation) walking up and down the steps to the altar, lecture podium, and choir areas. One of the major causes for these injuries is the flooring (whether it be carpet, tile or wood) being the same color as the steps, landings, and sanctuary

flooring. Often, the change in elevation is not easily detected in these areas, creating a trip and fall exposure.

How can you remedy these situations to avoid injury? Be creative! You can install a contrasting color at the edge of the altar and also on each step, helping to visualize the steps below. Another option is adding a handrail close to the altar and the lecture podium. Building codes indicate you only need to install handrails for inclines of three steps or

more; however, as we get older, our joints and muscles do not work as well and it is a good idea to install handrails in all "high" traffic areas. Increase lighting to ensure steps and other changes in elevation are visible. If you think you may have an issue with your altar or lecture podium, contact Catholic Mutual's Risk Management Department and we can work with you to reduce this potential hazard.

WINTER'S AROUND THE CORNER...ARE YOU PREPARED?

Frozen pipes are a major wintertime source



of claims for Catholic Mutual members. It's no surprise that in cold weather States, this can be an issue. What is surprising is how many of these occur in States that are not normally associated with cold weather. As weather patterns have changed, more and more we see un-

expected cold fronts, ice storms, and even blizzards in areas of the country that wouldn't normally have taken steps to protect pipes from this type of event.

There are three main causes of frozen pipes: unexpected drop in temperature; poor insulation; and thermostats that are set too low.

Problem Areas

There are some typical areas where pipes need the most attention and these center around areas that are away from your normal heat sources like attics, crawl spaces, unheated rooms, and pipes in exterior walls or inside cabinets.

Prevention

For plumbing and sprinkler systems inside of buildings, keep the temperature above 55 degrees. If you are anticipating periods of extreme cold, discontinue using lower nighttime thermostat settings that might normally be used.

To help maintain proper temperatures, add

insulation to crawl spaces and attics, covering any pipes that might exist in these areas. Pipes can be individually insulated as well, which would be highly recommended for pipes that have frozen in the past.

If false ceilings exist, consider removing a few ceiling tiles to allow warm air to circulate to pipes that exist above the ceiling. Open cabinet doors to expose un-insulated pipes under sinks and appliances near outside walls.

Check windows and doors for leaks and properly seal them.

In long periods of unexpected cold, let a trickle of water run from a faucet on an outside wall overnight.

Buildings not in use

If a building or part of a building will not be used, consider turning off the water and draining the pipes. This is essential if there will be no heat on in the building or if the heat will be on, but no one will be checking it on a regular basis.

If pipes do freeze

If your pipes do freeze in spite of your prevention efforts, don't panic. Frozen is much better than if they actually burst.

If a pipe becomes frozen, open the faucets connected to the frozen pipes to relieve pressure and to reduce the chances of the pipe bursting. Turn up the thermostat to increase the temperature in that area, space heaters are acceptable if needed for individual rooms. You may apply heat to the pipe by using towels or rags soaked in hot water, but avoid using

electrical devices at the same time. A torch can also be used but this should only be done by a licensed plumbing professional.

If a pipe does burst, immediately turn off the water at the main shut-off valve and contact a licensed plumber. Take steps to identify where the shut-off valve(s) are before a problem occurs.

Identification of problem areas, proper prevention techniques, and the proper reaction when you do find frozen pipes, will go a long way in keeping you from incurring serious water damage to your property. For more information, contact the Risk Management Department at Catholic Mutual at 800-228-6108.

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