



Catholic Mutual
Connection



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Group

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Catholic Mutual CONNECTION



An informational newsletter provided to the members of Catholic Mutual Relief Society + Spring/Summer 2007

Summer is a busy time for schools

Con't from page 3

⇒ Wooden ladders should be discarded and replaced with fiberglass or metal.

Storage Rooms

- ⇒ Ensure Material Safety Data Sheets (MSDS) are current on all chemicals being used in the facility.
- ⇒ Ensure storage rooms are cleaned and well organized.
- ⇒ Heavier objects should be stored on middle shelves and shelving should be secured to the wall.

Restrooms

- ⇒ Check all fixtures and plumbing. Repairs should be made by a qualified plumber.
- ⇒ Remove and clean all "P" traps.
- ⇒ Repair damaged or missing floor tiles.
- ⇒ Check all sinks and ensure they are properly secured to the walls.
- ⇒ Repair/replace damaged items

such as toilet seats, soap dispensers, hand dryers, etc.

Electrical

- ⇒ Test all GFCI outlets to ensure they work properly when tested.
- ⇒ Provide power strips in each classroom to help eliminate use of lightweight extension cords brought in by teachers or other personnel.
- ⇒ Ensure a 3' clearance around electrical panels is maintained. All circuits should be labeled and panel doors should close and latch properly.
- ⇒ Ensure all computers are provided with surge protection.

Exterior

- ⇒ All overgrown trees and shrubs should be trimmed.
- ⇒ Inspect roofs for worn, loose or missing shingles, loose or damaged flashing, and the condition of gutters and downspouts.
- ⇒ Check exterior brick or stone walls for any cracks, spalling or mortar joint problems.

⇒ Check for peeling paint. Also, check wood siding and trim that is cracked or warped which may allow moisture into the building.

⇒ Check building foundation for cracks or moisture seepage.

⇒ Look for cracked or uneven sidewalks. Questionable areas should be painted with yellow traffic paint until repair/replacement can be made.

⇒ Check all parking lots for potholes and unusual settling.

Playgrounds

- ⇒ Replenish cushioning material underneath all equipment. A minimum 9-12" depth must be maintained at all times.
- ⇒ Thoroughly inspect all equipment to ensure it is in good condition. Tighten loose bolts and check for worn or damaged equipment that should be replaced.
- ⇒ Check all "S" hooks to ensure they are clamped so that a dime cannot pass through the gap. These hooks should be replaced if they are rusted or more than 1/3 worn.

CLAIM STORY



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.

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. Things 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. Unfortunately, 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 the parish as he needed help in paying his bills.

A modest settlement was eventually reached with Bill.

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 utilized proper safety devices to ensure a fall from the roof could not have occurred.

Traveling abroad....



Catholic Mutual, provides coverage for foreign exposures via the Catholic Mutual International Casualty Program. Protection is provided for liability incurred as a result of international travel by your clergy and employees for diocesan/parish business, or as a result of the temporary assignment of your clergy, employees and volunteers to international locations. The program provides you with Excess Auto Liability, Voluntary Workers Compensation and Employers Liability Coverage. In addition, another benefit to our International Casualty Program is the CNA World PASS Companion provided by Worldwide Assistance Services Inc. which will provide eligible employees toll-free access to the Worldwide Assistance Customer Service Center 24 hours a day from almost anywhere in the world. Additional services include Pre Trip Assistance, Emergency Medical Assistance and Personal Assistance. This coverage is provided at *no additional cost!*

There are many factors that should be considered when your parish or school has individual(s) traveling abroad. We recommend you learn as much as possible about the country you plan to visit and obtain a Consular Information Sheet.

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 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 Emergency Services

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 to obtain a quote for the additional coverage you can secure through the Worldwide Travel Program, please contact your assigned Catholic Mutual Representative. Have a wonderful trip and a safe return!

Exercise caution when using volunteers

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.



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 roofing 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,

claims incurred are the result of individuals lacking both training and experience. This leads to using improper and/or unsafe equipment or using it in an improper and unsafe manner. Inadequate Personal 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 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 recouped millions of dollars from insured contractors 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 when 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 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(s) providing the supervision needs to be qualified and should also have appropriate experience to better assure 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.



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Please contact us if your mailing address is incorrect

What do you want 2 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 : ctriplett@catholicmutual.org



Helping your employees weather the storm

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 re-

sources that provide advice on how to develop this plan, these three are an excellent resource:

www.ready.gov/america

www.fema.gov/ "plan ahead"

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 or do your co-workers 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 is a busy time for schools

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 system 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.