



Catholic Mutual  
Connection



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# Catholic Mutual CONNECTION



An informational newsletter provided to the members of Catholic Mutual Relief Society + Fall/Winter 2006

## Be Aware of the FIRE CODE "Grinch"

This would also apply to artificial wreaths and garland. When artificial trees are used, they should contain the label of a nationally recognized testing laboratory indicating a fire retardant approval. While this label does not mean the tree won't burn, it simply means it won't burn as easily and should extinguish quickly. Metallic trees can be used, however, only indirect lighting should be used on these types of trees as they could become electrically charged if the edges of the metal come in contact with an exposed wire from a string of lights.

Regardless of what type of tree is used, all trees should be properly secured to prevent the chance of tipping over. Trees should be held upright in sturdy stands having a base broad enough for effective support. Larger trees may need to be secured with thin, strong wires, from points in the wall and ceiling.

Decorations should be noncombustible or flame retardant. Electric cords and lights should be UL approved. The use of extension cords is discouraged. If used, they must be in "new" condition and a size to safely accommodate

the electrical requirements.

All electrical cords and light strings should be carefully examined to ensure there are not exposed wires, cracked sockets, loose connections or worn insulation.

No open flames should be used within a five (5) foot radius measured from the outer extremities of the branches of any tree or wreath. Candles must be in double-insulated containers or in a sturdy non-combustible base. It is very important to ensure candles are extinguished immediately following the religious service or prayer. Several claims have occurred when Advent wreath candles have been forgotten and left to burn after leaving the premises, only to return later and find the candles weren't the only thing that burned!

As a final precaution, unplug all electrical decorations before leaving the premises. Common sense is the key to help celebrate the holiday spirit without posing a risk to ourselves, our parishioners, or our buildings.

## We apologize

*The Diocese of Lafayette, LA, was inadvertently left off the list of locations affected by last years hurricanes. Please remember them in your prayers as they continue to recover.*

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Catholic Mutual Connection is published twice a year by Catholic Mutual Group and is dedicated to presenting relevant and useful information for our membership

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## Claim Story



Frank looked out the window to determine if the weather would allow him to go to Sunday mass. The night before, the city had been blanketed by fresh snow. Soon Frank decided to put on his boots and go to mass as usual.

After arriving at church, Frank carefully walked through the snow and reached the front steps. As he began climbing the stairs, suddenly, his legs flew out from under him. He found himself lying flat on his back at the bottom of the stairs. The pain in his hip was unbearable.

Frank fractured his hip and required hip replacement surgery. Medical costs exceeded \$50,000, much of which were not covered by Medicare. As a result, Frank pursued a claim against the parish. A settlement was eventually reached with Frank's attorney in the amount of \$125,000.

This claim could have been prevented if the parish had implemented proper snow and ice removal procedures. The parish had contracted to have the parking lot plowed. There was a miscommunication regarding who was responsible to shovel the walk and stairs. The parish maintenance man thought the ushers were responsible, while the ushers believed the maintenance man would take care of the shoveling. The use of a Winter Maintenance Log would have assisted in coordinating and documenting the removal of snow and ice.

## Cheerleading drills, thrills and serious spills

*"In any other sport, if you miss the catch, all you drop is the ball"* a catchy phrase often printed on today's cheerleading apparel.

Does your school have a cheerleading program? If so, you should know that with this phrase comes a lot of truth. Cheerleading has evolved a great deal over the years. It's no longer just pom-poms, pep-rallies, and sidelines!

Cheerleading is considered by many to be the fastest growing sport in the

nation. Cheerleading has also become one of the most dangerous sports/activities. In fact, the numbers speak for themselves. According to the U.S. Consumer Product Safety Commission, emergency room visits for cheerleading injuries jumped from 15,700 in 1994 to more than 28,000 in 2004. Even more troubling, the National Center for Catastrophic Sports Injuries reports that high school and college cheerleaders now account for more than half of the catastrophic injuries to female athletes (primarily spinal injuries and skull fractures). Further, the American Academy of Pediatrics conducted a 13-year study analysis (1990 to 2002) that concluded cheerleading-related injuries had more than doubled.

Without the enforcement of rules, regulations, and safety guide-

lines, it is more likely the athletes will suffer serious and even catastrophic injuries. Only about 20 states currently classify cheerleading as a "sport", which in turn triggers strict requirements. Other states which classify cheerleading as only an "activity", do not regulate cheer-



Arabesque

leading, and often defer to local school boards. In August of 2006, in light of the potential of losing insurance coverage and ending up grounded, the NCAA (National Collegiate Athletic Association) mandated all cheerleading squads must be supervised by a safety-certified coach or advisor. On the high school level, the National Federation of State High School Associations has had a safety rule book in place since 1987, and it is updated annually. However, the federation cannot force states to require high schools to abide by it's rules.

What can you do to limit your liability exposure and protect your athletes?

• Become educated on any state legislation regarding Cheerleading as a sport/activity as well

as any State, School District/Board guidelines that must be followed.

• If you are not mandated to follow safety guidelines by a governing body, evaluate the risks your cheerleading program poses and implement general safety guidelines for the well-being of your student athletes.

• Have all cheerleading parents/guardians complete and sign an "Athletic and Sports Events Parent/Guardian Consent Form and Liability Waiver". You may access this form on Catholic Mutual's website [www.catholicmutual.org](http://www.catholicmutual.org) under the Risk Management Materials "CARES" information for school safety.

• Require all participants have a physical examine completed.

• Depending on the risk level of your Cheer Program, consider mandating Coach Certification requirements.

All teams, gyms, coaches and directors should have an emergency response plan in the event of an injury. Consider the following tips:

- Always have a First Aid Kit and be sure everyone is aware of where the kit is kept
- Be sure the First Aid Kit is fully stocked
- Carry the First Aid Kit wherever you go
- Keep copies of all medical forms, with emergency

**Cheerleading drills, thrills and serious spills** Con't from page 1

phone numbers and medical releases, for all squad members.



Pike Basket Toss

- Make sure everyone understands the chain of command.
- If an injury occurs, remember "RICE" – Rest, Ice, Compression and Elevation.
- Stay calm and do not crowd an

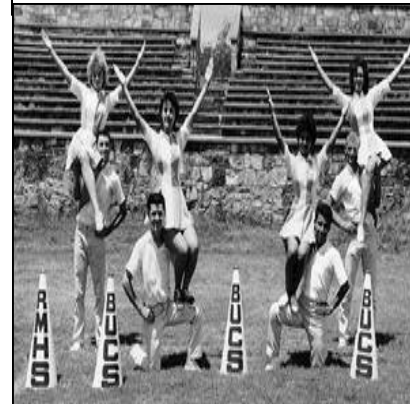
injured person.

- Keep the individual still and DO NOT move the injured person.
- Cover the individual with a blanket or warm clothing to prevent shock.
- Learn CPR.
- Call paramedics.

The American Association of Cheerleading Coaches and Advisors is a national non-profit organization dedicated to the promotion of cheerleading safety and the education of cheerleading coaches through certification programs. The organization has working partnerships with the National Collegiate Athletics Association (NCAA) and the National Federation of High Schools (NFHS), and provides resource information. For more information and general cheerleading safety guidelines visit

www.aacca.org.

If you would like to discuss the risk associated with your program, please feel free to contact your Catholic Mutual Risk Management/Loss Control Representative. **Let's work to keep our athletes safe!**



1963 Pyramid

**Be Aware of the FIRE CODE "Grinch"**

There's nothing as heartwarming as the traditional smell of pine from a freshly cut Christmas tree during mass on Christmas morning. Unfortunately, National Fire Protection Association Life Safety Codes (NFPA) prohibit the use of natural cut Christmas trees and other combustible vegetation (i.e. fresh Advent wreaths, fresh garland, etc.) in assembly, educational, nursing home and day-care facilities. This certainly could hamper the way churches and schools decorate for the holiday season!

Some state and local fire marshals have adopted less stringent codes regarding the use of real Christmas trees. Most states with less stringent codes require that the area be protected by an approved automatic sprinkler system. We suggest you check with your local fire marshal prior to decorating for the Christmas season, so you will not be disappointed by the fire code "grinch" stealing your tree.



For those of you with less stringent codes, use of natural cut trees should only be used when the following requirements are met:

Live trees need to be placed in areas that are: out of the way of normal foot

traffic, away from all paths of exit, and near an outlet to eliminate the use of multiple extension cords.

- No live tree should be allowed to be erected in a building longer than fifteen (15) days. Each tree should have a tag stating the date of placement and the name of the person affixing the tag.

- Where more than one live tree is permitted to be used, such trees should be placed maintaining a clearance of not less than ten (10) feet between the outer extremities

of the limbs of the trees.

- Live trees should have the trunk sawed off at least one inch above the original cut end. The end should be cut immediately prior to being placed in a water-bearing stand.
- Live trees need to be constantly watered as they absorb a large supply of water. If a tree will no longer absorb water, remove it from the building immediately.
- Trees should never be placed near heat ducts, radiators, etc. as the heat will dry out a tree even faster.

Artificial trees may not have the character of a live tree; however, they do not require any special attention and can be reused each year.

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**Moving forward after a crisis**

**W**hile many organizations have developed crisis management/ disaster response plans to deal with an immediate danger to life and property, few have planned beyond that point. In the wake of this past year, this has had to change. Some Catholic Mutual members are developing a Business Continuation Plan.

While these organizations realize emergency response plans are very important, they know these plans don't address how quickly and effectively the organization can actually recover and begin to provide vital services to those that may need them now, more than ever.

What has been learned, is that once the immediate danger subsides, if you do not have your recovery pre-planned, it is difficult and sometimes impossible to resume operations without lengthy delays. For organizations such as the Church, that many people rely on daily, delays of that type simply are not an acceptable outcome.

Without a Business Continuation Plan, some of the challenges that are faced by organizations in their attempt to recover are:

⇒ The person(s) assumed to lead

the recovery are overwhelmed by the sheer number and importance of decisions they need to make, or, they may be unavailable following the event.

⇒ There is no clear understanding of which services/functions are critical, and which should receive priority when utilizing the remaining manpower and resources. The result is resources being directed to the wrong place with more and lengthier delays.

⇒ Vital documents/records/calendar systems/files that the organization cannot operate effectively without, are destroyed and cannot be reproduced.

⇒ Important electronic documents, software programs, etc. are not backed up, are backed up, but kept on site and destroyed, or they simply do not work when the recovery process begins.

⇒ There are no suitable alternative sites for the organization to utilize during the recovery, or, those available are cost prohibitive.

⇒ Poor, ineffective communication with the media, employees, vendors, and parishioners adds to

the confusion, and may lead to poor public perception of the organizations status.

⇒ The office equipment, supplies, hardware, etc. needed to recover can't be replaced immediately, resulting in a delay in recovery.

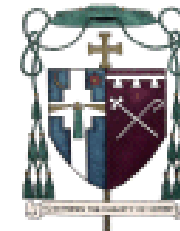
⇒ There is very little internal or external contact information concerning vital employees, suppliers, business partners, volunteers, etc. that exists, or, that is available when needed.

These are just a few of the problems organizations must overcome. As you can see, these are common problems that can be avoided by developing a Business Continuation Plan before an event occurs. It is only with a plan that an organization will be able to respond to an event in such a manner that critical and essential services and functions resume/continue with minimal interruption.

If you would like more information on developing your own business continuation plan, please contact the Risk Management Department at Catholic Mutual.

**Catholic Mutual welcomes new members**

We at Catholic Mutual would like to take this opportunity to welcome two new members; The Diocese of Columbus, OH and the Diocese of Victoria, TX.



**Reminder**

As the cold weather approaches, please ensure that an effective ice and snow removal program is in place at your facility. Implementation of a program is important to ensure ice is properly treated and snow is removed from your premises prior to visitors/employees arriving for mass or any other function at your facility. We recommend keeping a maintenance log that will document shoveling, salting and sanding activities. Catholic Mutual has developed new

"CARES" materials regarding *Ice and Snow Removal Procedures* which includes a sample Winter Maintenance Log. This information can be accessed through our website at [www.catholicmutual.org](http://www.catholicmutual.org) or by contacting the Risk Management Department.

