



Catholic Mutual  
Connection



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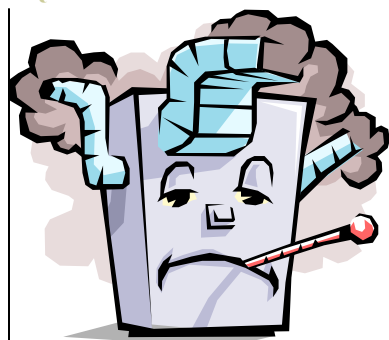
# Catholic Mutual CONNECTION



An informational newsletter provided to the members of Catholic Mutual Relief Society + Fall/Winter 2007



## EQUIPMENT BREAKDOWN COVERAGE...It's not just for the boiler in your basement!



Reliance on new technology and equipment has actually led to a greater probability that your churches and schools will at some point have a critical system failure. As a Catholic Mutual member, you have had the opportunity and may have elected to carry Equipment Breakdown Coverage. This coverage was previously known in the industry as "Boiler & Machinery" coverage. The change in name is more descriptive of the coverage's intent to insure all equipment that basically distributes, transmits or utilizes mechanical or electrical energy. Your property coverage program is an excellent foundation for your insurance needs, but without Equipment Breakdown Coverage, you are not protected against property and loss of income losses due to mechanical/electrical breakdown.

The Equipment Breakdown coverage that Catholic Mutual places for you with Hartford Steam Boiler (HSB) covers losses for Property Damage, Loss of Income, Extra Expense, Perishable Goods, and many others. The coverage provides for protection from damage caused by electrical arcing, short circuits, motor burnout, power surges, boiler cracking, mechanical breakdown, and numerous other causes. It will extend protection to cover equipment such as air conditioners, boiler and pressure vessels, kitchen equipment (i.e. refrigerators/freezers and ovens), office equipment, and organs or sound systems. All of these can be costly to repair!

At Catholic Mutual we have seen numerous claims in the area of "Equipment Breakdown". Two of the most frequent claim situations involve motors and electronic equipment. Most motors, like the ones found in your heating & air conditioning systems, involve a multi-phase system. When the system loses a single phase, the motor will run slower and harder and eventually burn itself out. Electronic equipment is very susceptible to both lightning and power surges. A power surge that is not directly related to a lightning strike is something that can cause significant damage to computers, phones and other expensive electronic equipment. It is important to note that not all "Equipment Breakdown" situations are covered by HSB's program. The most

common exclusion for which we see activity is for claims that are presented and involve situations where the loss results from wear and tear.

Along with the coverage component of HSB's program, they also provide numerous services including inspection, engineering, technical and risk management. You can help mitigate or even alleviate risk of loss by implementing appropriate procedures for your equipment to include: following start up, shut down and maintenance guidelines, and keeping good maintenance logs. Samples of maintenance logs and many of the maintenance guidelines you may be looking for can be obtained from the web at <http://www.hsb.com/information.asp?id=182>. Hartford Steam Boiler's program offers sound advice and direction in all of these areas, as well as guidance for emergency planning and recovery. If you would like more information, please feel free to visit the Hartford Steam Boiler website at [www.hsb.com](http://www.hsb.com). If you currently have Equipment Breakdown coverage through Catholic Mutual/HSB, you can also access HSB's online client services by completing the registration process through the website Registration Center.

## CLAIM STORY



Sister Ellen, principal at St. Bartholomew School, was shocked when she walked into her school's computer room on a Monday morning in October 2006. While the desks and chairs were still in the room, Sister saw only dangling wires and computer cables where the computers should have been. Sister stared in shock as the reality sunk in that all 20 of the new computers donated to St. Bartholomew were gone.

Sister Ellen called the local police and Detective Hendrixson soon arrived. Detective Hendrixson searched the school thoroughly, but found no signs of forced entry. He questioned Sister Ellen who assured him that the school was locked after Friday's extra-curricular activities.

During the interview, he learned that St. Bartholomew School had a poor key control policy. In fact, Sister was unable to account for several keys that had not been turned in by staff members who were no longer with the school. Detective Hendrixson concluded that the school's computers had been taken by an individual who used one of the missing keys.

St. Bartholomew School did not recover any of the missing computers. The school used payments from Catholic Mutual to replace them. Although the police had several leads, no arrest was ever made.

This incident could have been prevented. St. Bartholomew School did not have a policy in place to ensure that keys were adequately monitored and controlled. Such a policy would have ensured that keys were recovered from exiting employees.

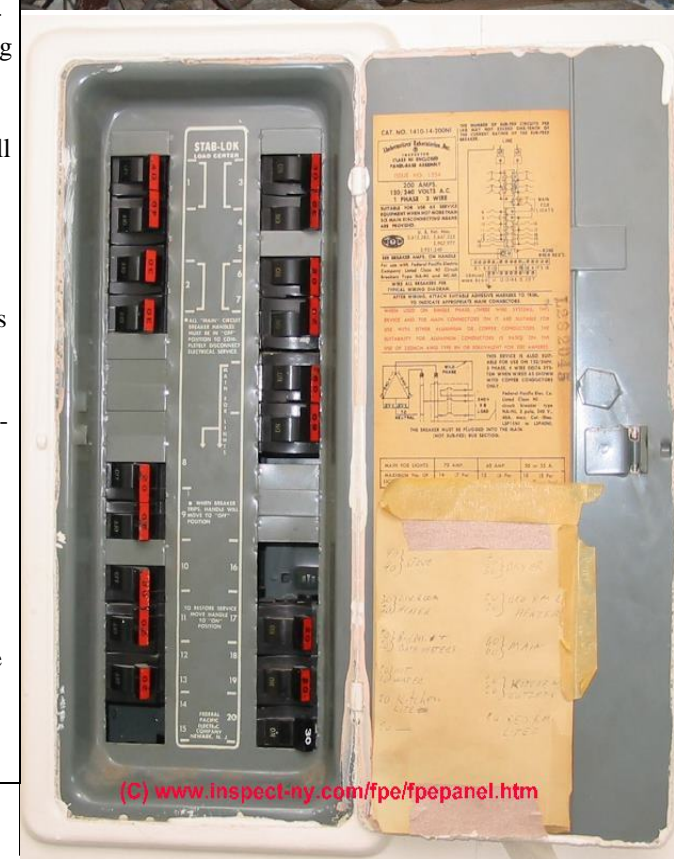
## Federal Pacific Electric (FPE) Stab Lok panels require replacement!

Take a good look at these pictures. Do they look similar to panels present in your facility? If so, you should know that these "Stab-Lok" service panels and breakers have design flaws which create latent safety hazards. Catholic Mutual Group recommends immediate replacement of FPE service panels and breakers by a licensed electrician.



(C) [www.inspect-ny.com/fpe/fpepanel.htm](http://www.inspect-ny.com/fpe/fpepanel.htm)

Among other problems, the main area of concern is that the equipment fails to protect the building by shutting off electrical power when it should during an overcurrent or short-circuit, resulting in a fire. Repair or replacement of the breakers will not solve the problem. The only solution is to replace the existing FPE panel. To obtain more detailed information on how to identify these hazardous panels and breakers, documented stories of their failures, and photographs of fires associated with FPE, go to [www.inspect-ny.com/fpe/fpepanel.htm](http://www.inspect-ny.com/fpe/fpepanel.htm) Please feel free to contact the Risk Management Department if you have any further questions regarding the FPE service panels and breakers after reviewing the website information.



(C) [www.inspect-ny.com/fpe/fpepanel.htm](http://www.inspect-ny.com/fpe/fpepanel.htm)

Photos provided by

Daniel Friedman, author of website

## Chatsworth pastor grateful for carbon monoxide detectors

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January 7, 2007 Issue

No matter what people say about the Jan. 1 deadline to have carbon monoxide detectors installed in dwellings in the state of Illinois, Father Richard Brunskill is here to say that they save lives.

The fact that he is here at all is due to the fact that he had a carbon monoxide detector installed near the gas furnace in the rectory at Sts. Peter and Paul Parish in Chatsworth about two weeks ago. On Friday, Dec. 29, the alarm on that detector sounded, sending him and his mother Jane Brunskill, and uncle, Dick Tallman, out of the rectory.

The firefighters who responded to his 911 call told him that the 60-year-old furnace was emitting carbon monoxide (CO) into the building at 600 parts per million. Standards established for the detectors stipulate

that the devices must sound a warning before CO levels reach 100 parts per million over 90 minutes, 200 parts per million over 35 minutes or 400 parts per million over 15 minutes—“before an average, healthy adult begins to



experience symptoms of carbon monoxide poisoning. The warning provides time to evacuate the premises.”

It did for Father Brunskill, pastor of Sts. Peter and Paul in Chatsworth and St. James Mission in Forrest, and his family. For that he thanks God and the Getz Fire Equipment Company, which installed the carbon monoxide detec-

tors, in the basement, near the furnace, and in the upstairs hallway, near the bedrooms.

Father Brunskill also praised the quick response of the Chatsworth Fire Department. “The good Lord looked after us,” the priest said in a telephone interview Jan. 2 as he huddled beneath blankets. He told the Catholic Post that the furnace, which would have been replaced soon anyway, was being removed to make way for a new furnace as he spoke.

The two new carbon monoxide detectors in the rectory joined an older model that had been installed in the kitchen some time ago. Father Brunskill said he had been assured by the fire department that, that detector would have sounded eventually, giving them enough time to escape.

Another detector has been purchased for the parish hall, but he hasn’t decide where to have it installed yet.

## Rapid Emergency Communications is a Reality

With all that has occurred in recent years, (i.e. hurricanes, school violence, etc.), we have become much more aware of the serious need to prepare for all types of emergencies, both man-made and natural. One very important part of any preparedness plan is communications.

How do we get important information to those that need it immediately? How long will it take to communicate the same message to dozens of people? In the past, it was not possible to do this in a short period of time, but now it is. There are several software vendors and companies that provide emergency communication services.

Catholic Mutual has selected TechRadium as a preferred vendor to supply their emergency notification system called IRIS™ to our membership. IRIS stands for “Immediate Response Information System.” IRIS has proven over and over again to be highly effective and reliable in emergency and logistical situations by getting the right information to the right people in a matter of moments.

By using IRIS, Catholic Mutual and our membership will gain the ability to communicate a message to multiple phone

numbers, emails, text messages and faxes with a few clicks of the computer mouse. IRIS can be used to send both emergency and non-emergency messages to parishioners, students, parents, staff and volunteers. Even if computers are down, there is a telephone backup system to get the messages delivered. Also, these messages can be sent in multiple languages, such as Spanish and French.

IRIS can be used to meet all your emergency and non-emergency communications needs. IRIS can send priority messages to parents warning of a school emergency, send weather alerts, arrange funeral dinner volunteers, schedule meetings, send reminder messages to parents, and much more. In other words, it takes the place of a calling tree.

TechRadium has offered discounted pricing to our membership and for the Catholic Church. The only thing the Church will have to do is collect the names, phone numbers, fax numbers, and e-mail addresses of those who are to become part of the communication network. Once collected, this information can be downloaded to IRIS from an Excel spreadsheet over the internet. An IRIS account executive will be assigned to assist in the process and training in its

use.

If the cost to have IRIS is a concern, TechRadium has secured corporate sponsorship for the Catholic Church. To compensate for the free use of IRIS, corporations will transmit a short advertisement at the end of all non-emergency messages to support the cost for the Church’s use of the system. No ads will be broadcast during emergency messages and you can choose your national sponsor.

You will also have the choice of securing local sponsorship of the program. This option has been designed for those that do not wish to take advantage of TechRadium’s corporate sponsor list or would rather explore local corporate or private sponsorship.

Whether you choose to use IRIS for free, or pay the reduced rates, there will not be any set-up fees charged to you. TechRadium account executives will be able to assist you in initiating any of the options you choose.

If you would like more information, please contact Michael Arnim, Director of Sales at TechRadium (281) 263-6304 or email [Michael@techradium.com](mailto:Michael@techradium.com).

## Key Control Policies Enhance Security

In an effort to reduce the loss of keys and thereby improve the physical security of parishes and schools, a key control policy should be established for your facility.

The first step toward key control is developing an adequate method to key each building. A building can be keyed in a number of different ways, but not all are effective. Listed below is information on how a physical plant should be keyed.

### A Variety of Keys

**Great grand master key** – This key opens, all building, and all locks, as well as all executive offices. Great grand master keys should be kept by top personnel (for example, the pastor or the principal).

**Grand master key** – This key opens all buildings and all locks, with the exception of executive offices. Distribute grand master keys to top personnel or highly trusted employees (for example, the pastor, principal, or plant manager).

**Sub master key** – This key opens all locks in a specific building. Distribute this key to employees who have responsibilities which require a sub-master key for each building.

**Common keys** – These keys are for individual interior doors like offices, classrooms, or storage rooms. Distribute these keys to employees for their own offices or classrooms.

Stamp all master keys, “Do not duplicate,” to prevent copying. Unfortunately, this stamp is not always effective, as some unethical key duplicators will copy any standard key.

### Restricted Keys

One way to prevent your keys from being duplicated is to purchase re-

stricted keys. A worldwide Swedish organization, ASSA, produces keys which cannot be duplicated anywhere other than where the key was purchased and then, only by the original purchaser. By using re-



stricted keys, if all keys are returned when employees terminate employment, one is assured there are not extra keys in the wrong hands. This could save re-keying the entire physical plant. Information about restricted keys should be available from your local locksmith.

### Key Logs

Another positive step is establishing a key log. Each key in the key log can be checked out by authorized personnel when required. The log should include why the key is being used, who is using the key, and when it will be returned. Keep all keys in a locked cabinet and controlled by one person.

### Card Access Systems

An ideal way to increase security for your facility is to install a card access system. With this type of system, you can control access to any part of a building without worrying about extra keys floating around. Each employee/volunteer/student is simply given a card which will limit access to areas on an “as needed” basis which is predetermined by management. You can also control when an individual would have access to the building based on the time of day, day of the week, etc.

Each card has its own specific number which is assigned to an individual. The cards can be programmed on different

levels to provide access much like a grand master, sub-master, etc. standard key would provide. If a card happened to be lost or stolen, it can quickly be removed from the system, once management is notified, without having to re-key the facility.

The added benefit of this system is that a detailed printout can be obtained at any time listing the times, dates, and locations that a card has been used; thus allowing you to better monitor who is entering and what is happening in your facility.

The costs of these systems can vary depending on the type of system installed, the number of doors involved, and the number of users. The initial investment is often well worth the increased security it provides for your facility.

### Remember Other Precautions

Finally, while adequate key control is essential, it is also important to ensure that all windows and other entry points are adequately secured. Proper lighting, locks and alarms may also need to be installed. If you have any questions regarding this information, please contact the Risk Management Department at Catholic Mutual

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