

**District Training**  
**Insurance and Disaster Planning**  
(reference the Insurance Loss and Prevention training manual)

## 1. Overview of Insurance Program

- Appurtenant Structures/Not attached to buildings – Need to Schedule – Bell Towers, Garages, etc.
- Pipe Organs, Stained Glass, Sound Equipment, Fine Arts – Schedule separately from contents
- Claims – Report all property losses or injuries, etc., ASAP. If someone is injured on your premise, notify the insurance company. **Do not wait until you receive a bill from a Doctor or Hospital.**
- Certificate of Insurance – Vendors, Building Usage, etc.
- International Mission Travel Insurance Coverage – Make sure and let Julie Pohl know 90 days prior to departure and Kay Inman at the Conference Office know of any trips planned outside the U.S. at least 3 weeks prior to the trip.
- NFIP Flood Zone Remapping – If you get a letter, you need to consider purchasing flood coverage if your zone is going to change to a high hazard zone. They are sending out pre-warning letters, and you have some time to make a decision so that you can possibly be grandfathered at a much lower rate.
- Inflatables – Consider not using but, if you do, there are guidelines that must be followed. These guidelines are on the Kansas East Web site and also they go out in the annual renewal packets. Schifman, Remley & Associates must be notified for the use of inflatables for all events prior to approval.

## 2. Top 10 Loss Prevention Activities

- **Certificates of Insurance** – Contract Review – All contractors working on your premise should provide a certificate naming the church as an additional insured – Workers' Compensation / General Liability.
  - Contract Management – A written agreement which provides the clarification of the legal responsibilities and obligations of the parties. Make sure that all contracts are reviewed by legal counsel. Before signing a contract, make sure of all insurance requirements.
  - Introduction of Certificates – A form that provides evidence of coverage and summarizes the essential terms, conditions and duration of the specified policy.
  - Reviewing Certificates
- **Ice and Snow Removal** – Document when you removed the snow and treated the ice from walks and parking areas. This will help in defense of your claim.
- **Inspect enclosed water piping before cold weather arrives** – Look for water pipes above ceilings, in closets, and along exterior walls that may need better insulation. Check all windows. Keep an inspection log to make sure that this has been done.
- **Prevent Water Damage to Buildings** – Check to make sure that the sump pumps are working correctly and have alarms on them. Inspect all plumbing at least once per year to make sure plumbing is in good condition. Provide automatic shut off valves and braided steel hoses on washing machines or similar equipment.
- **Inspect Electrical and Heating Equipment Periodically** – Maintain proper clearances to electrical circuit breaker boxes and panels. Keep combustibles clear of heating equipment, chimneys and flues. Have heating equipment inspected and maintained prior to the heating season.
- **Immediate Investigation and Response** – Whenever that is an allegation or reported incident involving physical abuse or sexual molestation, take immediate action that includes investigation and removal of alleged offenders from the youth group, school or work environment. Consult with legal counsel and notify Schifman, Remley & Associates.
- **Playground Inspections** – A qualified person should perform documented, periodic inspections of playground equipment.
- **15 Passenger Vans** – Rollover hazard – Make sure the van is not loaded and remove the rear seat.

- **Monitor Activities** – All proposed activities should be evaluated for safety concerns. Some activities, particularly recreational activities, pose significant hazards. Certain types of activities are not covered without submission to the insurance company for approval. These are listed in the insurance book and also on the Conference Web site.
- **Maintain Parking Areas and Walkways** – Parking areas should be designated without wheel stops or speed bumps. Surfaces and walkways should be maintained smooth and reasonably free of depressions and pot holes. Gratings, posts or other obstructions or changes of surface should be clearly marked. Lighting should be provided for parking lots used during evening hours.
- **Clearance Distance** – Maintain a three-foot clearance between storage and electrical panels, hot water heaters and furnaces. Please yellow tape on the floor and use the tape to hash out this area. This is the standard as directed by the National Fire Protection Agency.
- **Candle Use** – Limit candle usage within the church, particularly classrooms. For candle light services, follow clear instructions for lighting and extinguishing candles. Be aware of individuals using oxygen.
- **Fire Sprinklers** – Clear access to the fire sprinkler system valves as required by national fire codes.

### 3. Weather

- Roof Maintenance – Perform a quarterly self-assessment and an annual professional roof assessment.
- Prevent water damage in the first place
- Get the most from your roof
- Tornado protection
- Roofs – snow loads
- Snow removal log
- Water damage prevention for commercial buildings

### 4. Safety Tips

- Fire Prevention Checklist
  - Kitchen cooking equipment maintenance and fire prevention systems/cleaning of duct work
  - Fire extinguishers
  - Central station alarms – Many have alarms but are not connected to the local fire department.
- Safety Program Self-assessment for Religious Institutions
  - Management – Formal and written safety program, understand the impact of injuries.
  - Falls – Slip resistant flooring, adequate lighting in aisles and stairways, tears or bubbles in carpet, housekeeping, prior use of ladders, etc.
- Candle Safety
- 15 Passenger Van Safety

### 5. Security

- Security Action Planning – Reduce vulnerability, install protective lighting – automatically turns on at night; remove potential fire hazards from the grounds, install deadbolt locks, install central station alarm system at least in the office area of the church.
- Terrorism – Are You Prepared? – Securing the premises (pre-employment screening, control of visitors and vendor access)
- Safe Handling of Church Funds – Do not store cash at church; more than two people handle church funds (several people on a rotating basis), etc.
- Check Fraud Prevention Checklist – Check employee backgrounds, secure check books and bank records, perform audits, etc.