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Diocese of Trenton
Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions

Safe Winter Driving Tips

Winter can be beautiful; it can be fun. It can also be dangerous. Hazardous road conditions are winter realities; knowing how to protect yourself in the snow and cold weather is important for your safety and the safety of those you serve.

Adapted from the Willis Technical Advisory Bulletin, "Cold Weather Tips for Working and Driving Safely."

Basic Motor Vehicle Safety in Cold Weather

- Be prepared. Before winter arrives, have your vehicle winterized. Get a tune-up, have the battery checked, make sure the vehicle has enough antifreeze, and check the tire tread.
- Store an emergency kit in your vehicle. It should include jumper cables, flashlight, ice scraper, snow brush, small shovel, sand or kitty litter, cell phone, blankets and flares. For long road trips, add extra blankets, food, bottled water and medications.
- Before you leave, plan your schedule. Tell your supervisor the route you will be using and your expected time of arrival. Make sure someone knows your travel plans.
- Drive safely. Turn your headlights on. Reduce your speed. Allow additional room between your vehicle and others. Avoid abrupt movements when steering, braking, or accelerating. Stay alert to other drivers around you.
- Allow extra time and distance to stop. Stopping on icy roads takes longer than stopping on dry roads.
- Try to avoid making sudden stops that could cause your vehicle to spin out of control.
- Do not use cruise control or overdrive. You must be completely in control when driving in treacherous conditions.
- Skidding on slick or icy roadways is the primary problem faced by winter drivers. If your car skids, do not brake - take your foot off the accelerator and turn your car in the direction you want the front wheels to go. Use gentle, steady motions when turning the steering wheel. Turning too much or too fast may cause your vehicle to flip or spin out of control. If your vehicle has anti-lock brakes, do not pump the brakes. Apply steady even pressure.
- If you're stuck, your wheels spin but your car won't move. This is when emergency equipment is most important. Don't continue to spin your wheels; you'll only wind up in a deeper rut. Instead, shovel snow away from wheels and out from under car to clear a pathway. Pour sand, salt or gravel around wheels to improve traction. (Rocking the car gently back and forth, instead of gunning the motor, can often get you out of a sticky situation so that you won't get stuck in the first place.)
- Bridges and overpasses may freeze before the regular travel lanes of a roadway do. Watch out for black ice and for areas of the roadway that appear black and shiny and where your vehicle can suddenly lose traction. Slow down in these areas and keep your foot off the brakes.

Driving Safely in Snowy Conditions

If you must drive in snowy or icy conditions, please take the following precautions:

- Decrease your speed when visibility is low or when conditions are slippery.
- Check tire pressure to ensure tires are inflated to proper levels.
- Check tire traction. If using a rear wheel drive vehicle, keep extra weight in the trunk to assist traction. Also, keep the gas tank filled; a gallon of gas weighs approximately seven pounds – and you don't want to be stuck on empty when idling in winter traffic jams.
- Ensure that windshield washer fluid is full. Salt from the roads gets sprayed onto your windshield and can impair visibility.
- Clear ice from all windows before driving.
- When you warm up your vehicle, ensure proper ventilation. If you park in a garage, open the garage door before starting the car.
- Keep warm clothing and some food in your vehicle. These could be lifesaving if you are ever stranded. A small duffle bag kept on the back seat could store these items.

For more winter safety information, visit:

www.nj.gov/oag/hts/ice-and-snow.html

or www.dotinsurance.org ■

Tree Maintenance

February is the ideal month to prune most species of trees in our area. Regular tree maintenance is essential to help prevent property damage. Be sure to have a plan in place for tree pruning and ongoing maintenance throughout the year.

Seasonal Maintenance

Inspect trees at least four times a year, checking for decay or fungus. Cracks along a limb indicate a weak branch that should be removed.

By far the most important aspect of tree care, pruning is also the most difficult. Pruning is the tree equivalent of a doctor's visit: cleaning out dead branches and cutting back limbs to encourage growth. It is best to prune at the appropriate time of year. For flowering trees, prune upon completion of budding. For other types of trees, prune in the winter (usually February) while the root system is dormant.

Prune the inside branches to thin out a tree; avoid cutting off the top branches to reduce height (topping) and never cut random lateral branches to restrict width (tipping). Keep all tools sanitized to prevent the spread of disease. Focus on removing dead or dying branches and thinning out thick areas to facilitate air flow. However, because of the danger to unskilled tree pruners and the specific techniques required, consider hiring a trained arborist.

Hiring an Arborist

An arborist is a tree specialist with the ability to care for a tree, remove it when necessary and perform emergency services after a storm. When hiring an aborist, make sure the person or company is licensed and insured for property damage, personal liability and workers' compensation. Obtain a Certificate of Insurance that names the parish/school, Pastor, the Diocese of Trenton, and Bishop David M. O'Connell as additional insured.

After a Storm

Always inspect trees for loose or fallen limbs after a storm. Never remove limbs that have electrical wires running through them; call your electricity provider instead.

Any work requiring chainsaws, or work done off the ground, should be performed by a professional. If you are using a chainsaw, however, be sure to wear the proper gear (hard hat, leather gloves and eye and ear protection).

Selecting & Planting Trees

If you intend to plant trees on your property, consider a tree species that grows well in the type of soil, shade and water levels on the property. Your tree will be more likely to thrive in its new location if you perform a proper site assessment beforehand.

Look for a strong tree with healthy leaves, good foliage color, well-attached bark and a single trunk. Trees prone to certain insects or fungal infections need expensive products to stay healthy and are best avoided. Fast-growing trees require more care because of their weak limbs and trunks. Since a tree's structure determines its ability to withstand wind and ice storms, take into account the shape and size of the mature tree before making your selection.

When planning your landscape, avoid placing the tree too close to buildings, fences, wires and ornamental structures. Find out the size of the full-grown adult tree and use that as your guide when considering placement. Remember that leaves will fill gutters and roots will crack pavement.

Watering is especially important for transplanted trees; too much or too little water after transplanting is a major cause of tree loss. Thoroughly water area immediately after planting. Continue to monitor it to prevent the area from drying out.

Spread a two- to three- inch layer of mulch over the soil to trap in moisture, but leave a little circle of breathable soil around the trunk of the tree.

Extra Support

Sometimes a tree needs a little structural support, even when properly maintained. If a tree has one or more "V" splits in the trunk (known as crotches), it is likely to break at those junctures. Long, thickly-branched limbs that bend downward and a weak root system also present higher risks.

Prevent damage by pruning, staking or installing bracing rods or cabling. It may be necessary to remove trees that continue to present safety hazards.

Property Insurance

Each year we receive numerous calls to report downed trees following a severe storm. It is important to keep in mind that property insurance coverage does not extend to the removal of downed trees in the open. The only time coverage may be available for downed tree removal is when the tree actually falls and causes damage to a covered structure such as a rectory, school or church building.

Removing downed or compromised trees can be quite costly. Therefore, a comprehensive tree care plan can help reduce your organization's exposure to an uninsured expense.

Other Resources

For more information on tree selection, planting and pruning, please see the NJ Department of Environmental Protection website:

http://www.njparksandforests.org/forest/community/Tree_care.htm

The International Society of Aboriculture maintains a website with information on tree maintenance, as well as a directory for finding an arborist: **http://www.isa-arbor.com/** ■

If you have any questions, comments or topic requests for future newsletters, please send an email to newsletter@dotinsurance.org

Cyber Risk: Safeguarding Electronic Information

How is it that we bless the handy electronic device when it delivers information instantly, and then curse it when it quietly slips that same information to someone outside our organization? Technology is a wonderful and necessary tool, but it comes with risk. We can minimize risk by taking common sense measures.

Almost every day we hear about an incident in which sensitive data is stolen or inadvertently released to the public. Personal information can be used by criminals to open lines of credit, defraud retailers and secure employment under assumed names. The effects of this type of incident reaches far beyond the individual victim whose identity is stolen. The institution responsible for retaining the data may be held liable for the release of information and the costs incurred by the victims as a result of the breach.

You can help prevent these incidents by taking some simple precautions:

Keep an Eye on Hardware

- Desktops and laptops that store personal or financial information about parishioners, students, staff or donors must be kept secure from unauthorized use. Start by password-protecting all equipment. Each user should have a separate, secure log-on ID. This lets you or your system administrator track each computer.
- Install a time-out function on computers that will shut down the device after a period of inactivity, thus protecting data that may have been left open on a screen.
- If laptops are intended for semi-permanent use in a location, such as a computer lab or parish office, they should be attached to the furniture with security cables or stored as a group in a locked moveable cabinet secured to a building fixture.
- When you are ready to replace or upgrade computers, don't just discard them or give them away - wipe them clean first. Check with the Department of Computer Services on the proper way to permanently delete and dispose of data and components.
- Protect your information against theft or misuse with firewalls and anti-virus software. Use this same technology to prevent students from accessing inappropriate content from the Internet.
- Viruses are software programs that spread from one computer to another. They corrupt or delete information and can allow unauthorized access to your computer. You must have anti-virus software on all of your computers. If the diocesan Department of Computer Services does not mandate a specific one, you may use a commercially available product. The price of the software will include updates. It is critical that you download and install anti-virus software updates each time they are offered. You may also choose an option that allows the updates to install automatically.
- Firewalls are electronic devices that permit or deny access to transmission. They protect your local parish or school network from unauthorized access, while allowing legitimate content to pass to your users. The rules for who and what can pass are written into filters that can limit the types of sites, the types of data and the times of day they can be accessed. Subscribe to a service that will provide your system administrator with weekly management reports that flag activity outside school hours and requests for access to 'blocked' Internet sites.

Establish and Follow Local Policy

Every parish and school should establish policies and procedures to manage the security of 21st Century technology, recognizing the need to balance information accessibility, privacy and software/hardware affordability.

Your Department of Computer Services is a font of valuable information and practical, effective solutions for hardware, software and security. There is likely no problem they have not already addressed for another parish or school. It is a good idea for each parish and school to have an electronic device and Internet use policy as part of its handbook.

Local policy should be compliant with the Diocesan Safe Environment program and two federal laws that reflect concern for student information and Internet safety: the Children's Internet Protection Act (CIPA) and the Family Educational Rights and Privacy Act (FERPA).

Ask Questions of Vendors

Third parties want to do business with your parish or school. The positive association is good for them and it makes life easier for your staff and families to sign on with an offertory management company, payroll service or tuition collection operation. Go for it! BUT READ THE FINE PRINT, and make sure your parish or school attorney reviews it, as well.

Make sure the vendor specifically states it will not rent, sell, exchange or lend information to any other organization. And ensure that the contract you sign puts all liability on the vendor if there is a data breach.

Speak Up!

It's embarrassing to admit you've been hacked, especially if it happens that one time you open the email spam that seems to be from your sister-in-law. But if you are hacked or there is any physical or electronic theft or misuse of your equipment or data, report it immediately to the Department of Computer Services Help Desk:

HDesk@DioceseofTrenton.org

Technology is amazing and no one wants to revert to the abacus—but it's prudent to safeguard your equipment and data. You are not expected to be an expert, so please ask for help.

Insurance Coverage Questions

If you have questions about our Cyber Risk Insurance coverage, please call our insurance hotline: **1-800-690-8709**.

Roman Catholic Diocese of Trenton
Department of Administrative Services
701 Lawrenceville Road
Trenton, NJ 08638

Leasing Office Equipment

Leasing office equipment? The leasing company may ask you to purchase insurance coverage, but don't buy it. We already have you covered.

If you lease office equipment, such as a copier or printer, you want to get your money's worth out of the equipment. But what happens when something goes wrong? What if your facility is flooded and water damage causes your copier to malfunction, or thieves break in and steal it? Without insurance coverage, you would be responsible for the cost of repairing or replacing the machine.

Fortunately, parish and school property (with a few exceptions) is covered under your property insurance coverage, at full replacement cost value. The leasing company will ask that you purchase this type of insurance from them, but that is not necessary. Instead, notify our broker, Willis, by requesting a Certificate of Insurance listing the leasing company as the certificate holder.

How to Request a Certificate of Insurance

To request a Certificate of Insurance, fill out and submit a Certificate of Insurance request form. Our new risk management website now gives you access to this form online, any time of the day or night.

To access our online form, please go to the following page of our website:

www.dotinsurance.org/certificate

Alternatively, you may contact Willis directly. Send an email to: Certificates@willis.com, or call 1-877-945-7378 or fax 1-888-467-2378.

Questions

If you have any questions, please call Willis at 1-800-690-8709. ■

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To access our online form, please go to our website:
www.dotinsurance.org/forms/auto-forms

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