November 2014 *A quarterly newsletter of the Diocese of Trenton Risk Management Program*

Diocese of Trenton
Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions

Welcome!

The Risk Management Program is pleased to announce the publication of a new quarterly risk management newsletter and the creation of an easy-to-access insurance and risk management website. These two initiatives are designed to help our locations maintain a safe environment for staff, students, parishioners and volunteers.

New Quarterly Newsletter

This is the first edition of a risk management newsletter designed to increase safety and awareness among our program participants. Each edition will feature timely information on topics that are relevant to your parish, school, or agency operations. The newsletter will be printed each November, February, May, and August, and will also be available online on our new risk management website.

Please share this newsletter with your staff and volunteers, as you all play a vital role in protecting the resources of the church.

Risk Management Website

Our risk management website is designed to provide you with one central, easily-accessible location to access the following:

- Program coverage information
- User-friendly online forms
- Claims reporting procedures and contact details
- Loss control information and resources that will aid you in maintaining a safe environment

Please Visit Us

www.dotinsurance.org

Insurance Hotline

If you can't find what you're looking for on the website, please call our hotline and we will be happy to assist you:

1-800-690-8709 ■

Decorating Safety

Fire Prevention

Most of us enjoy the fresh scent of a real Christmas tree, but real trees can be a fire hazard if not cared for properly.

- Check the water level daily; make sure real trees are potted and freshly watered at all times to prevent dry, brittle leaves, which become a potent fuel source.
- The National Fire Prevention Association recommends taking down live trees four weeks after purchase.
- Spritz real wreaths to keep them from drying out; do not place near heat source.

Decoration Placement

- Keep entrances clear; never place a decoration over or in front of an exit sign.
- Keep hanging decorations at least 18 inches away from sprinkler heads and never hang anything from a sprinkler pipe.
- Don't hang decorations from light fixtures.
- Watch the extension cords! Keep them confined to low-traffic areas. Try to avoid running them under rugs or through doors.

For more safety tips on decorating your parish, school or office, please visit our website: **www.dotinsurance.org/decorate** ■

Snow & Ice Removal Plan

The accumulation of snow and ice creates hazardous conditions for staff and visitors to your facilities. To help mitigate the risk of injury, all parishes, schools and institutions in the diocesan insurance program are encouraged to develop a snow and ice removal plan.

To begin, designate a specific employee to oversee the snow and ice removal plan. Second, put the plan in writing and review it with staff before the winter season begins.

Elements of a Plan

- Determine and document priority areas for snow and ice removal in advance, such as parking lots, driveways, sidewalks and handicap-accessible parking areas.
- Put snow/ice removal equipment, such as lightweight shovels, snow blowers and ice choppers, in place and make sure all equipment is operational.
- Order the necessary supplies and designate an employee to ensure your stock does not run low. Supplies should include salt, sand, and/or pre-mix.
- Determine which staff member will be responsible for removing the snow/ice and under what conditions (i.e., when snowfall is less than two inches). In the event that snow will begin falling overnight, document the time in which the staff member will begin snow removal work the following morning.
- Ensure that a communications plan is in place to let employees and volunteers know about delayed openings or closures.
- Document the procedure for working with a snow removal service.

Contract Considerations

The amount of snowfall and the size of your grounds will determine whether snow removal can be done by an employee or whether you will need the services of a snow removal contractor. Generally, when the snowfall is greater than two inches, the use of a contractor is recommended.

Specify in writing when the contractor is required to perform duties, and specify the duties. For example, is the parish required to contact the contractor, or does the contractor begin after a specified amount of snowfall? Include other requirements, such as whether salt or ice melt is to be applied and to which areas. The parish should provide the contractor with a drawing of the property that designates parking lots, walkways and other priority areas. If priority areas change depending on the day of the week (i.e., parish traffic patterns may differ for weekend Masses versus daily Mass or school days), be sure to provide these details.

When entering into a contract with a snow removal service provider, the contract should include the provision that the parish and diocese are both **held harmless** with regard to liability arising out of the contractor's snow removal activities.

Certificate of Insurance and "Additional Insured"

Request a **certificate of insurance** from the contractor showing liability limits of at least $1,000,000 in coverage for general and auto liability, and that workers compensation insurance in place. In the case of a parish/school, the certificate must also show as **additional insured** the parish/school, the Pastor, the Diocese of Trenton and Bishop David M. O'Connell. For non-parish entities, the certificate should show the entity, the chief executive officer thereof, together with the Diocese of Trenton and Bishop David M. O'Connell, as **additional insured**.

The term of the contract should be for one year without an automatic renewal. Review the contract and assess the service at the end of each winter and make a decision at that time about renewing the contract.

When Injury Occurs

An employee or volunteer who is injured while removing snow or ice may be covered under workers' compensation coverage or a volunteer accident policy. For this reason, if an employee or volunteer is removing the snow or ice from the premises, it is good practice to keep a log of the following details:

- Name of person performing duties
- Date of snow removal
- Indication of the conditions (i.e., amount of accumulation)
- Time employee/volunteer began duties and time he or she ended
- Specific areas that were shoveled/salted

Leased Property

A parish is legally responsible for snow removal from the property it leases to tenants. The parish may, however, transfer the associated risks to the tenant by:

1.) Stating in the lease agreement that the tenant is required to clear the lease premises of any snow and ice;

2.) Including in the lease agreement an indemnity and defense clause to the benefit of the parish; and

3.) Obtaining a certificate of insurance from the tenant naming the parish and the diocese as additional insureds. This certificate of insurance should be kept on file and renewed annually as long as the tenant is leasing the property.

If you have any questions about your duties and liability in regard to property you are leasing, please contact Deacon Bill Wilson, telephone 609-403-7182 or email: bwilso@dioceseoftrenton.org. ■

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

COLD WEATHER CHECKLIST

Keep this checklist handy as you prepare for the cold weather ahead.

Date Checked:	Yes	No
Boilers & Heating Systems:		
Has an annual inspection of all boilers and heating systems been conducted by a qualified professional?		
Is there an adequate supply of fuel on site just prior to and during cold weather, and is there a back-up fuel system?		
Is there a minimum 3 ft. clearance maintained between heating units and combustible materials, such as stored materials, wood walls, floors and roofs?		
Water Lines:		
Is water shut off to outside spigots and are the spigots opened?		
Are water hoses detached, drained and coiled?		
Are pipes that are prone to freezing insulated or wrapped with heat tape (UL Listed)?		
Church Buildings:		
Are steps, handrails and ramps in good shape?		
Are gutters and downspouts secured to the building and clear of leaves/debris?		
Have yard drains been cleaned?		
Check doors and windows for drafts. Does weather stripping need to be replaced?		
Have you tested all smoke and carbon monoxide detectors and replaced all batteries?		
Are thermostat settings set at or above the "occupied/active" standard of 68°, especially if the building is to be unoccupied for several days? The setting should be increased above the standard during the most extreme periods (prolonged temperatures of 5-10 degrees or below, or sub-zero temperatures for any length of time).		
Is there a plan for staff or contractors to safely remove snow and ice from rooftop?		
Are all vacant and unoccupied buildings properly winterized? Failure to do so could void coverage in the event of a loss.		
Has the dryer vent tubing been cleaned?		
Personnel and Procedures:		
Is there a person designated to check property on a daily basis during the cold season?		
Is there an adequate stock of emergency materials such as salt, warning cones and floor mats? Is snow removal equipment in working order?		
Is there a process for the cancellation of church activities?		
Is there an updated emergency phone list for snow removal, service and repair, utilities, and weather stations?		
If contracting with a service for snow and ice removal, is there a signed hold harmless agreement and a current certificate of insurance on file?		

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

Risk Management Program
Key Contact Information

Willis Management Team
Willis Insurance Services of Georgia, Inc.
Concourse Corporate Center Five, 18th Fl.
Atlanta, GA 30328

Terry Michelitch, Executive VP
Tel: 404-224-5091
Email: Terry.Michelitch@willis.com

Mike Farrand, VP, Risk Control and Claim Advocacy Practice Leader
Tel: 610-254-7466
Email: Mike.Farrand@willis.com

Jim Foster, Senior VP, NE Director, Risk Control Services
Tel: 732-239-8400
Email: jim.foster@willis.com

Jen Adams, Account Executive, AVP
Tel: 404-302-3841
Email: Jen.Adams@willis.com

Sandra Zanardi, Senior Client Specialist
Tel: 404-224-5076
Email: Sandra.Zanardi@willis.com

Certificates of Insurance (General Liability & Property)
Willis Certificate Center
Tel: 877-945-7378
Fax: 888-467-2378
Email: Certificates@willis.com

Claim Reporting
PMA Management Corp.
PMA Corporate Processing Center
PO Box 25250
Lehigh Valley, PA 18002-5250
Tel: 800-482-9826
Fax: 856-727-3186

Report the following claims immediately upon notice of bodily injury or damage:

- Auto (Police Report Required)
- General Liability
- Property Damage
- Workers Compensation
- Employment Practices Liability

Auto Insurance Cards and Auto Certificates of Insurance
Porter & Curtis, LLC
225 State Road
Media, PA 19063-1537
Tel: 610-891-9014
Fax: 610-891-9874
Email: auto@portercurtis.com

You may provide your vehicle information change/add/delete request to Porter & Curtis via email: **auto@portercurtis.com** or by going to our website: **www.dotinsurance.org/forms/auto-forms**

Diocese of Trenton
Pastoral Center
701 Lawrenceville Road
Trenton, NJ 08638
Main Tel: 609-406-7400

Anthony Mingarino, Chancellor & CAO

Joseph Bianchi, Director Department of Administrative Services
Tel: 609-403-7208
Fax: 609-406-7413
Email: jbianc@dioceseoftrenton.org

Joseph Cahill, Diocesan Consultant for Risk Management
Tel: 609-403-7189
Fax: 609-406-7413
Email: jcahill@dioceseoftrenton.org

Deacon Bill Wilson, Director Department of Construction and Property
Tel: 609-403-7182
Fax: 609-406-7412
Email: bwilso@dioceseoftrenton.org

Scot Pirozzi, Associate Director Department of Construction and Property
Tel: 609-403-7177
Fax: 609-406-7412
Email: spiroz@dioceseoftrenton.org

Insurance Hotline
1-800-690-8709