May 2021

A quarterly newsletter of the Diocese of Trenton Risk Management Program

Diocese of Trenton Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions

Summer Edition

Summer Programs

Vacation Bible Camp ▪ Sports Camp ▪ Day Camp
Summer School ▪ Religious Education
Within COVID Regulations

Planning for summer religious education programs, vacation bible schools, athletic or arts camps, and academic enrichment opportunities always requires careful adherence to state guidelines for youth camp safety standards. COVID-19 significantly increases the need for planning and preparation. Below are helpful highlights for planning summer programs. All program directors must comply with the requirements of New Jersey Youth Camp Standards N.J.A.C. 8:25, Revised 12/11/2015.

This article reflects COVID-19 guidelines published as of April 27, 2021. With the ongoing process of vaccinations, guidelines are regularly updated. Please carefully and frequently review the following sources:

NJ Youth Camp Safety Standards: **www.nj.gov/health/ceohs/documents/phss/youth_camp.pdf**

NJ Department of Health COVID-19 Child Care and Youth Summer Camp Standards: **www.state.nj.us/health/legal/covid19/6-30-20_ExecutiveDirectiveNo20-021_ChildCare_SummerCamps.pdf**

Center for Disease Control Prevention: Guidance for Operating Youth and Summer Camps During Covid-19: **www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/summer-camps.html**

Creating a Safe Environment

The first step in planning a program is finding the right people. Whether hiring temporary workers or seeking volunteers, screen all applicants. Conduct an interview and ask the candidate for at least three references. Provide the candidate with a list of expectations and requirements for the job. The Diocese of Trenton requires a criminal history background investigation for all staff and volunteers working with children, young people, and vulnerable adults. Because the background check may take weeks to complete, begin considering staffing needs well in advance. When possible, utilize current volunteers who have already completed the criminal background evaluation.

If hiring teenagers for camp, please be aware of NJ state labor laws. Some basic restrictions include the following: Youth under the age of 18 may not work more than eight hours per day, no more than six consecutive days in a row, and no more than 40 hours per week. Be aware that 14- and 15-year-olds may not work between the hours of 7pm and 7am. However, from the period beginning on the last day of the minor's school year, ending on Labor Day, minors may work until 9pm if a parent gives written permission. Youth under age 16 may not operate power machinery, such as power lawn mowers. Contact the NJ Department of Labor for more information.

Immediately report any injury or accident. During business hours, claims should be reported to PMA Management Corporation at telephone: (800) 482-9826.

Camp directors will annually complete a sex offender registry check for each staff member in compliance with the New Jersey Youth Camp Standards N.J.A.C. 8:25, Revised 12/11/2015.

Once accepted for the position, all staff and volunteers must complete the **Protecting God's Children** program and then read and sign the Diocese of Trenton Code of Conduct for Employees and Volunteers. For more information on background investigations, safe environment training and the Code of Conduct, please go to: **dioceseoftrenton.org/about-child-protection-efforts**

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Preparing Facilities for **Warmer Weather**

Winter can take a toll on buildings and grounds. Once the warm weather arrives, assess your facilities for damages and make the necessary repairs to ensure safety in the months ahead.

Parking Lots

Salt, ice, and snowplows can inflict major damage on asphalt parking lots. To minimize potential injuries, please follow these guidelines:

- Look out for any holes or large cracks that can cause trips, falls, and water accumulation. Temporarily fill the holes with sand or hire a contractor (for blacktop) or mason (for concrete) to fill in the holes and cracks.
- Repaint speed bumps, curbs and other raised surfaces with yellow safety paint to make them as visible as possible.

Barriers

Poorly marked or hard-to-see barriers can increase the likelihood of an accident. Typical methods of cordoning off parking lots, like draping chains or cables across lot entrances, can be hard to see, especially in low light or poor weather. These obstacles pose a threat to cyclists, skateboarders, motor vehicles and pedestrians. If you are using chains and cables, use high visibility, flexible plastic tubing to cover the length of the chain or cable. In addition, consider attaching hanging signs to barriers to increase visibility and warn trespassers that they enter at their own risk.

Chimneys

As with other heating systems, chimneys need to be cared for on a regularly-scheduled basis. If a chimney is not properly cleaned and maintained, the result may be fire or carbon monoxide poisoning. Stress from snow and ice could produce cracks in the flue or mortar joints, allowing the flames and heated gases to extend into the structure. For this reason, have chimneys inspected for damage — both inside and out — by a qualified professional.

Roofs

If your roof suffered any damage from this winter's weather, April showers could lead to major leaks. Inspect your roof and make the necessary repairs as soon as possible. In particular, check the flashing. This is the material used over joints in the roof to prevent water seeping in and causing damage. Look for other signs that your roof may be in need of repair.

Visible from the Outside of the Building:

- Cracked or split wood members
- Noticeable sagging of any kind
- Bends or ripples in supports
- Cracks in walls or masonry
- Sheared-off screws from steel frames

Visible from the Inside of the Building:

- Sprinkler heads that have dropped down below ceiling tiles
- Doors that pop open or Doors/windows that are hard to open
- Bowed utility pipes or conduit attached at ceiling
- Creaking, cracking or popping sounds

Grounds

- Sweep up all sand on walkways
- Remove and dispose of dead branches, trees and shrubs that may cause trips and falls.
- Prune trees according to a seasonal maintenance plan. Consult with a certified arborist for assistance. For more information on tree maintenance, go to **http://dotinsurance.org/newsletter-directory** and view the Tree Maintenance article.
- Inspect sidewalks and lawns for damage or holes that may present a tripping hazard.
- If there is a playground on your property, check the protective layers which often get displaced in the winter. Make sure the surfaces around and under play equipment have the code-required minimum of organic and rubber mulch, wood chips or sand.

Equipment & Utility Systems

- Service lawn and landscaping equipment.
- Check air conditioning units and replace filters, if needed.
- Shut down boilers properly for the season.
- Change the furnace filter and check the blower.
- Check all plumbing and electrical systems and repair any damage. ■

Diocese of Trenton Risk Management Quarterly

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

The Call to Care for Vulnerable Adults

The New Jersey Department of Health and Human Services defines a vulnerable adult as "a person age 18 years or older residing in the community [who] due to physical or mental illness, disability or deficiency, lacks sufficient understanding or capacity to make, communicate, or carry out decisions concerning his or her well-being. [These adults can be] the subject of abuse, neglect or exploitation."[1]

The **Virtus Code of Conduct** states, "The phrase 'vulnerable adults' has a wide and varied definition...the terminology can apply, but is not limited to:

- Persons 18 years of age and older, with physical, mental, emotional or behavioral conditions
- Adults with an illness, or situation that renders an inability to defend, protect or get help when injured or abused
- Individuals whose condition or disability impairs their ability to provide adequately for their own care, including adults who habitually lack the use of reason, along with individuals who have a court-appointed guardian
- The elderly, whose various circumstances might make them susceptible to persons or situations that cause them harm, or individuals who are residents or patients within hospitals, group homes, nursing homes, day service facilities, day activity centers, adult foster-care homes or an adult who receives care services from a licensed home care or personal care service within their own homes."[2]

In **The Charter for the Protection of Children and Youth**, the bishops of the United States note that when considering acts "against the sixth commandment of the Decalogue committed by a cleric...a person who habitually lacks the use of reason is to be considered equivalent to a minor."[3] In March of 2019, Pope Francis challenged the Church to develop and expand this understanding and compassion. In "Vos estis lux mundi" (You are the Light of the World), the Pope stated that a vulnerable adult may be "any person in a state of infirmity, physical or mental deficiency, or deprivation of personal liberty which, in fact, even occasionally, limits their ability to understand or to want to otherwise resist the offense."[4]

With this definition, Pope Francis opens consideration for not only those with significant permanent disabilities, but also for those who, due to some circumstance in life, may be experiencing a temporary vulnerability. The abused spouse who is struggling through a painful divorce, the soldier who returns from war and needs treatment for PTSD, and the elderly man who is mourning the sudden loss of his wife of sixty years, all may be found to be more vulnerable than they would be under normal life circumstances.

In his presentation of this definition, Pope Francis also noted that vulnerability may exist where there is the imbalance of power, such as that experienced between a seminarian and a member of the clergy or an employee and a supervisor.

Care must be taken when ministering to the mentally disabled, to those suffering from dementia, and to those who are limited in their ability to communicate. Working with family members and caretakers can help the clergy and lay ministers better understand how to show God's love and mercy to each individual in a way that can be appreciated and understood. Identifying those struggling with temporary vulnerabilities requires sensitive observation and attentive listening. Perhaps key to understanding the needs of all vulnerable adults is a careful reflection on the pitfalls within the imbalance of power.

For many in ministry, there is an ascribed role that brings with it either real or perceived power. Those who minister as members of the clergy, employees of the Chancery, educators in a Catholic parish or school, or professionals within Catholic service organizations can hold some element of control or power over those whom they serve. Power exists in their ability to offer services, to communicate welcome, to offer acceptance, and to provide resources. In the Trenton Diocese, all who minister are challenged to faithfully live the episcopal motto "***Ministrare non ministrari***: to serve and not to be served."

Two challenges exist:

1. There are those who perceive a power imbalance even when the minister acts only as a servant. This can be a result of the vulnerable adult's upbringing or life experience. No effort can convince the person in need that the minister is not the authority, the one in charge or the person in control. Vulnerable adults may also wrongfully perceive that those in ministry control moral approval or condemnation. Sensitivity and patience are required to consistently communicate a respect for the vulnerable adult's level of autonomy and personal dignity.
2. Any power can be intoxicating. Even with the best of intentions, it is possible for the lay, religious or clerical minister to forget how much real or perceived power or influence he or she holds. Consistent prayerful reflection and an openness to appropriate feedback from colleagues, as well as from those served, can help with awareness and humble adjustment.

The directions offered within the **Virtus Code of Conduct,** as well as those within the USCCB's **Charter for the Protection of Children and Youth,** may serve as useful guidelines for working with vulnerable adults.

- All who minister should educate themselves as much as possible about the type of disability or struggle that may make an adult vulnerable. Far better service can be given with some understanding of the cognitive limits, the physical restrictions, the unique communication needs, or the triggers of a vulnerable adult. Patient attention to the stories shared by the caregivers, the family, and the one to be served may offer important insights into the temporary or permanent nature of a vulnerability.
- Settings should offer the opportunity for others to visually observe meetings. Whenever possible, meetings should be scheduled during daytime work hours when colleagues are present. When working in a home, family members or caregivers should be able to visually observe a meeting.[5]
- Proper physical, emotional and behavioral boundaries must be respected. Boundaries are established by both actions and attitudes. Clearly, invasions of personal space and any touch that is sexual in nature are violations of physical boundaries. Most experts advise the avoidance of touch in ministry and counseling. Sadly, abuses by those who serve have made this a wise approach. However, the Catholic Faith is centered on sacramental touches such as anointing and the laying on of hands.

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The Call to Care for Vulnerable Adults, continued from page 3

Psychologically, touch is essential in human communication. In some cases, appropriate, simple, non-sexual, welcomed touches may not challenge the physical boundaries for vulnerable adults. Consultation with caregivers or directly with the adults involved is recommended. Emotional boundaries are crossed when those who minister become possessive or too involved with those they serve. Behavioral boundaries are violated when those who minister subvert the influence of loved ones or caregivers.[6]

- Whenever there is reasonable cause to believe that a vulnerable adult is the subject of abuse, neglect or exploitation, this must be reported to the county Adult Protection Services office. In New Jersey, health care professionals, law enforcement officers, firefighters, paramedics or emergency medical technicians are mandated reporters.[7] As Catholic clergy, religious, lay ministers, and Diocesan employees, there can be no doubt about the moral and ethical responsibility to report concerns of abuse.

Abuse should also be reported to the Diocesan Office of Child Protection: Joe Bianchi, Chief Administrative Officer/ Executive Director Child Protection, 609-403-7208, **jbianc@dioceseoftrenton.org**

In "Vos Estis Lux Mundi," Pope Francis calls on the Catholic Church to take "a further and incisive step in the prevention and fight against abuse," putting the emphasis on concrete actions. As the Pope writes at the beginning of the document, "In order that these phenomena, in all their forms, never happen again, a continuous and profound conversion of hearts is needed, attested by concrete and effective actions that involve everyone in the Church.'"[8]

May deeper study of and reflection on the vulnerabilities of adults increase the ability of all ministers to authentically carry Jesus's compassion, mercy, and love to those in need.

For Helpful Additional Resources please visit **www.dotinsurance.org**. ■

(1) New Jersey Department of Human Services, Adult Protective Services; **www.state.nj.us/humanservices/doas/services/aps/**

(2) Model Code of Conduct; VirtusOnline; The National Catholic Risk Retention Group; **www.virtusonline.org/virtus/model-code-of-conduct.docx**

(3) The Charter for the Protection of Children and Youth; US Council of Catholic Bishops; Revised June, 2018. **www.usccb.org/test/upload/Charter-for-the-Protection-of-Children-and-Young-People-2018-final(1).pdf**

(4) Tornielii, Andrea; New norms for the whole Church against those who abuse and cover up; Vatican News; May 9, 2019; **www.vaticannews.va/en/pope/news/2019-05/pope-francis-motu-proprio-sex-abuse-clergy-religious-church.html**

(5) Model Code of Conduct; VirtusOnline; The National Catholic Risk Retention Group; **www.virtusonline.org/virtus/model-code-of-conduct.docx**

(6) Margaret Dziminski, Associate Director for the Office of Child & Youth Protection, Diocese of Trenton; Vulnerable Adults: Boundaries & Knowing Your Place; address to Eparchy of Passaic Clergy, 9/2019.

(8) Tornielii, Andrea; New norms for the whole Church against those who abuse and cover up; Vatican News; May 9, 2019; **www.vaticannews.va/en/pope/news/2019-05/pope-francis-motu-proprio-sex-abuse-clergy-religious-church.html**

2021 Risk Management Manual Changes

As of July 1, 2021 the Property/Casualty Insurance Program will assume the annual fees associated with the HSB Environmental Sensor Program for Churches and Schools (only). Annual credits equal to 15% of the capital cost of the installed HSB Sensor Technology will continue for systems installed prior to 1/1/2020 for other Organizations and Ministries. The cost of new installations after 1/1/2021 for churches and schools will be covered by the Property/Casualty Insurance Program through a mandatory participation program. Nonparticipation will incur a large deductible for water intrusion claims.

- The Property/Casualty Insurance Program will begin a Diocesan-wide roof inspection program in 2021 with the intent to identify needed maintenance and general roof conditions. The purpose is to avoid significant losses and promote preventive maintenance with the goal of extending the life of roof coverings. The insurance program will absorb the cost of the inspection conditioned upon the completion of necessary maintenance. Failure to complete the maintenance will result in a $10,000 deductible if damages are the result of a known but neglected roof issue.
- Beginning 7/1/21, parishes will be eligible to apply for reduced property (only) premiums for low-use buildings which will be revalued at a depreciated or fair market value rather than full replacement cost. Deductible for claims for buildings and contents will be 50% of the insured claim loss capped at $50,000 or 30% of full replacement value after the standard deductible ($1,000 buildings, $1,000 contents). Buildings to be insured under this program must be identified no later than 7/30/21 **in writing** for participation beginning 7/1/22 and will be subject to the limitation of the premium reduction obtained from insurance carriers participating in the excess property coverage pool. Buildings must meet the low-use standard: CLOSED schools, convents, rectories, churches or gymnasiums used infrequently and not a source of annual income over $20,000/ year. Fair market valuation may require an appraisal at parish's expense. Large claim losses, at the discretion of the Diocese, may result in building demolition, rather than repair, which will reduce any claim payment, based on the lower of depreciated valuation or cost to repair for the parish after all deductibles. If determined eligible, valuation will be adjusted as of 7/1/22.
- A program for insurance premium relief is under review. The structure will be based upon a system of annual credits for a loss-free year and surcharges for large incurred losses or a high frequency of claims. The program will begin for entities with no auto claims in the previous two fiscal years (7/1/19 – 6/30/21). A parish, school, cemetery or organization will receive an auto premium credit in August 2021only if "all premiums" for property/ casualty insurance are current and auto premium for the 2022 fiscal year are paid in full. Credits are issued to parish, school, cemetery, organization/entities, not per vehicle. If an organization has more than one vehicle, all vehicles must be claim-free to receive the credit. Active priest's vehicles are associated with their assigned parish on June 30th. Credits are not issued for any vehicle that received a discount off schedule or subject to a surcharge. Credits for property premiums will be calculated in June 2022 for all entities with no property loss claim during calendar years 2020 and 2021. As the Diocese is a self-insured entity, the total pool of funds to be distributed as credits for qualifying entities is subject to the actual claims incurred and program costs for the entire program. ■

Cyber Smart:
Don't Take the Bait

Social engineering is a manipulation technique that exploits human error to gain private information, access, or valuables. In cybercrime, these "human hacking" scams are designed to lure unsuspecting users into exposing sensitive or private data, spreading malware infections, or giving access to restricted systems.

How does social engineering happen?

Social engineering happens because of the human instinct of trust. Cybercriminals have learned that a carefully worded email, voicemail, or text message can convince people to transfer money, provide confidential information, or download a file that installs malware on the company network.

Examples of types of social engineering range from phishing attacks where victims are tricked into providing confidential information, vishing attacks where an urgent and official-sounding voicemail convinces victims to act quickly or suffer severe consequences, or physical tailgating attacks that rely on trust to gain physical access to a building.

1. **Phishing:** tactics include deceptive emails, fake or compromised websites, and text messages to steal information.
2. **Spear Phishing:** email is used to carry out targeted attacks against individuals or businesses.
3. **Baiting:** an online and physical social engineering attack that promises the victim a reward.
4. **Malware:** victims are tricked into believing that malware is installed on their computer and that if they pay, the malware will be removed.
5. **Pretexting:** uses false identity to trick victims into giving up information.
6. **Quid Pro Quo:** relies on an exchange of information or service to convince the victim to act.
7. **Tailgating:** relies on human trust to give the criminal physical access to a secure building or area.
8. **Vishing:** urgent voicemails convince victims they need to act quickly to protect themselves from arrest or other risk.
9. **Water-Holing:** an advanced social engineering attack that infects both a website and its visitors with malware.

Phishing is a type of social engineering cyberattack that uses email as a weapon. The goal is to trick the email recipient into believing that the message is something they want or need, such as a request from their bank or a note which appears to be from someone in their company. The criminals hope you will click a link or download an attachment. More than 90% of phishing emails contain malicious software, which, if triggered, can infect company networks with potentially devastating consequences.

Vishing stands for Voice Phishing. This is an attempt to defraud you by a telephone call. For example, the caller pretends to be from your internet service provider and tells you that your service will end at midnight unless you make a payment to your account.

Another common vishing scam involves a criminal posing as a fraud investigator (either from a credit card company or a bank) telling you that your account has been breached. The criminal will then ask you to provide credit card details to verify your identity, or ask you to transfer your money into a "secure" account, by which they mean the criminal's account. They may ask you to login to "your account" while they are on the phone. If they give you the website address to login, it is most certainly a fake site which is storing your credentials for the criminal to use.

Smishing stands for SMS Phishing, which involves criminals sending text messages, often with links to suspicious sites. The content of phishing text scams is much the same as with email phishing.

NOTE: It is easier to accidentally click on a link within a text message received on a small Smartphone screen then when you are using a larger computer screen.

Whaling attacks are targeted at senior executives. Although the end goal of whaling is the same as any other kind of phishing attack, the technique tends to be a lot subtler. Here criminals are attempting to imitate senior staff.

Scams involving **bogus tax returns** are an increasingly common variety of whaling. Tax forms are highly valued by criminals as they contain a host of useful information: names, addresses, Social Security numbers and bank account information.

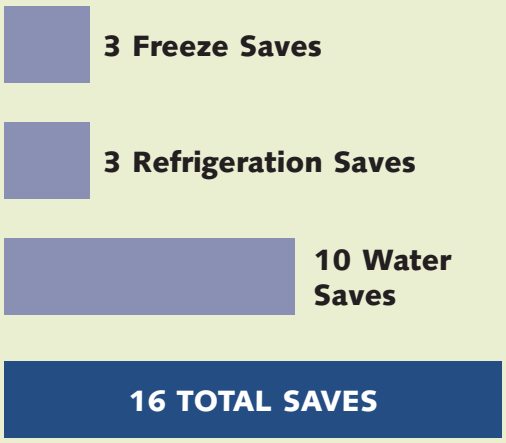
Angler phishing is a relatively new attack vector that involves social media. Fake URLs, cloned websites, social media posts, tweets and instant messaging can be used to persuade people to divulge sensitive information or download malware. NOTE: Criminals regularly use the data that people willingly post on social media to create highly targeted attacks.

Since its inception in 2017, the Diocese of Trenton's IoT program has had tremendous success and a positive financial impact.

- **46** Losses Averted / Saves
- **$460,000** in Losses Averted / Saves
- Over **$300,000** in net savings
- Program Return on Investment (ROI) over **185%**

Program Performance

Positive Results Continue...
Since September, we've seen a total of 16 losses prevented.



The Diocese of Trenton Sensor Program – It Works!

What constitutes a loss averted?

When we talk about averting a loss, it means that an organization reacted to an alert to prevent potential damage or loss. In the case of the refrigeration losses, the facilities manager may have received an alert that the temperature in a refrigerator was getting too warm. The manager investigates the issue and either fixes it or calls for a repair before any spoilage can occur.

In the case of a freeze loss averted, the facilities manager may have received an alert that the temperature in a building has dropped significantly or a pipe temperature is critically low, usually an indication that the heat is off. They are able to restore heat and raise the temperature before water in the pipes freeze and burst.

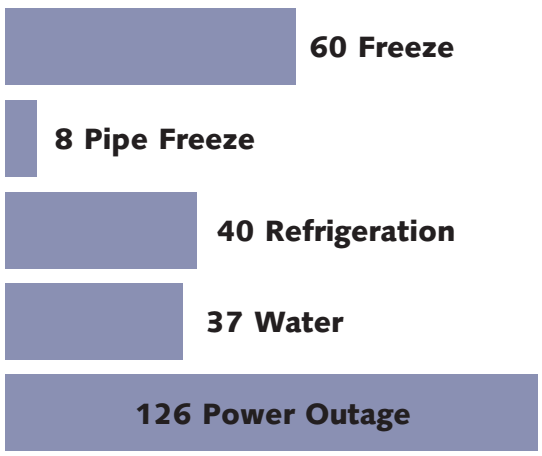
And finally, in the case of a water loss aversion, the facilities manager may have received an alert that water has been detected. While water can come from many different sources, this could be from a leaky water heater, a sump pump that has stopped working, heavy rain coming in through cracks or pipes, or simply a leaking pipe. The water alert allows the manager to quickly react to minimize the damage.

What are the alerts?

As part of the program, facilities managers and other key personnel are subscribed to receive alerts when there is a condition that needs attention. These are sent via text, email and phone call depending on the severity of the alert.

In the same six-month period that the 16 losses were averted, there were many alerts:

Alerts by Type



There is another alert around the gateway that's important. The battery-powered sensors send their readings to a gateway which sends the information to HSB. In the case of a power outage, the gateway will switch from line power to battery power. When that occurs, an alert is sent to the facilities manager. Knowing the power is off helps the manager know which systems will need to be restarted, or to monitor the conditions if the power remains off for too long. Sometimes that alert can mean that someone unplugged the gateway, which is just as important to know. In the six-month period from September 2020 to March 2021, there were 126 alerts indicating that the gateway had switched to line power.

What is triggering the alerts?

While the alerts come directly from HSB, they are based on information being sent by the equipment. Easy-to-use and easy-to-install sensors — your "virtual watch dog" — are connected to a cellular network (not Wi-Fi) and monitor high areas of concern around a building. Here are some key features:

- Cellular Gateway acts as the main communications hub for sensors
- Water Sensor protects equipment and property from damaging water/freeze loss by monitoring and measuring temperature, humidity and presence of water
- Temp Sensor measures ambient room temperature and humidity levels by monitoring equipment status (heating system or refrigeration unit) and if conditions are at risk for mold growth or food spoilage
- Pipe Sensor measures pipe surface temp and can detect impending frozen pipes

Now is the time

Just because winter is over and warmer weather is here, don't think issues won't arise. Buildings are still emptier than normal. Spring thaws are starting that could cause water intrusion and storms and power outages can all have an impact on mechanicals. This sensor system can help reduce those risks and provide more peace of mind. For more information about participating in the program, please contact Joseph Cahill, Director Risk Management at (609) 403-7189 or **jcahill@DioceseofTrenton.org** ■

Water Heater

Efficiency and Tips to Avoid Failures

For many years, residential water heaters were mainly stand-alone, tank-type devices that used either electricity or natural gas as an energy source. The average home typically had a 40-gallon tank of hot water always available for showers, baths, and dishwashing. Gas-fired water heaters were vented into a masonry chimney, along with the gas-fired furnace.

Many homeowners have converted from older tank-type to high-efficiency, on-demand water heaters. These units don't have a storage tank, but heat the cold water instantly when needed, as it flows through the heater. State or utility rebate programs commonly offer financial incentives to upgrade to high-efficiency water heaters at the time of replacement. The incentives can offset the increased cost to switch from the low-efficiency unit to the high-efficiency system.

With many homeowners converting from tank-type to on-demand water heaters, it is important to compare the maintenance requirements for each type of system to prevent premature failure of equipment.

Common Maintenance Requirements for Tank-Type Water Heaters*

- Drain and flush the tank of sediment every six months
- Inspect the venting system (gas) for obstructions, damage, or deterioration annually
- Inspect the hot and cold water connection pipes for signs of corrosion annually
- Inspect the burner and pilot assembly (gas) for sooting and proper flame annually
- Vacuum the dust, dirt, and lint from the area around the base of the tank as necessary
- Operate the temperature-pressure relief valve annually
- Inspect the anode rod every three years and replace if necessary

Common Maintenance Requirements for On-Demand Water Heaters*

- Clean the inlet water filter as needed
- Inspect the venting system (gas) for obstructions, damage, or deterioration annually
- Inspect the hot and cold water connection pipes for signs of corrosion annually
- Inspect the burner and pilot assembly (gas) for sooting and proper flame annually
- Use pressurized air to remove dirt and lint from the area around the main burner, heat exchanger, and fan blades annually
- Operate the temperature-pressure relief valve annually
- Flush the heat exchanger of lime and scale using a circulating pump and vinegar solution for one hour based on trouble-code readouts

Be sure to check the Installation and Operation Manual that was supplied with the water heater for the actual manufacturer's maintenance requirements.

The high-efficiency, on-demand water heaters will provide increased efficiency and reduced operating cost because there is no tank heat loss during times when hot water is not needed.

New Jersey Law Against Discrimination (NJLAD)

The New Jersey Law Against Discrimination (NJLAD) is one of the country's most comprehensive statutes prohibiting unlawful discrimination with amendments pending that will increase the scope of protections offered.

This law provides broad protections for employees in New Jersey against workplace discrimination. It applies to employers of all sizes, as well as out-of-state companies that have employees in New Jersey.

Protected classes under the New Jersey Law Against Discrimination include the following:

- Race, skin color, or creed
- National origin or nationality
- Ancestry
- Age
- Sex
- Pregnancy status
- Familial status
- Marital, civil union, or domestic partnership status
- Religion
- Affectional or sexual orientation
- Gender identity and expression
- Atypical hereditary cellular or blood traits
- Genetic information
- Liability for military service
- Mental or physical disability (including perceived disability)
- AIDS or HIV status

In addition to covering workplace discrimination, this law prohibits discrimination in housing, hospitality, and any place of public accommodation, which can include restaurants, theatres, daycare centers, retail stores, museums, libraries, pharmacies, and a broad range of other organizations and places of business open to the public. ■

Operating Summer Programs within COVID Regulations, continued from page 1

Daily COVID Screening Protocols

Each day all staff and youth who participate in a summer program must complete screening for admittance. This includes taking temperatures. Persons with a fever of 100.4 or higher must be moved to a separate and safe holding space so that parents can be notified that the child must be taken home. It is wise to have staggered arrival times with parents remaining until a child is cleared for entrance.

A COVID-19 screening questionnaire should be completed each day. This daily screening must ascertain whether the participant is experiencing COVID-19 symptoms such as fever, cough, loss of smell/taste or shortness of breath. Additional questions should establish whether the participant has been exposed in the past 24 hours to someone who has COVID-19 or if the participant has traveled out of state. Some parish schools have electronic resources to implement these daily checks. The New Jersey Interscholastic Athletic Association provides a sample form from the NJ Department of Health: **www.njsiaa.org/sites/default/files/documents/2021-01/doh-screening-form-rev1-19-21.pdf**

Provide parents with written instructions regarding parking procedures and the arrival/dismissal of children. Communicate the importance of their cooperation in keeping the program safe for all children. Parents are essential in monitoring their child's health, notifying the program director of any family exposure to COVID-19, and faithfully observing the state standard for quarantining after travel. Protocols for notifying the program director should be clearly and repeatedly communicated.

If a participant begins exhibiting COVID-19 symptoms during the program, he/she should be isolated and supervised in a safe, separate space until arrangements can be made for transportation home. If a child is released early, the person picking up the child should be authorized by a parent or guardian to do so. Get authorization in writing. Staff should not transport children who are not their own to or from the camp in their personal vehicles.

Social Distancing, Face Coverings, and Grouping

In April, the CDC announced that summer programs should follow the physical distancing standards set for schools. These include establishing camp strategies to promote physical distancing, indoors and outdoors, including:

- At least 3 feet between all campers within a cohort
- At least 6 feet between all campers outside of their cohort
- At least 6 feet while eating and drinking, including among people within the same cohort
- At least 6 feet between campers and staff
- At least 6 feet between staff

www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/summer-camps.html

Young people in summer programs should properly wear a cloth mask at all times unless eating, hydrating or actively engaged in vigorous exercise. When masks are not worn, a social distance of six feet should be maintained.

The NJ Department of Health recommends that when planning activities, participants be placed in cohorts or pods of ten. These groups should be maintained throughout the program and should be kept separate from each other. Bringing these groups together for activities including Mass may not be advisable unless these activities can occur outside with six feet of distance between groups. More than ten students may be assigned to classrooms as long as a minimum of three feet of distance can be maintained. Areas should be carefully sanitized between group usages. Hallways should be clearly marked to allow for social distancing.

Maintaining six feet of physical distance is particularly important in the following scenarios:

- For middle and high schoolers when regional risk is high (New Jersey Level Orange)
- Between staff members inside the school building and between staff members and students
- In common areas, such as school lobbies and auditoriums
- When masks can't be worn, such as when eating
- During activities when increased exhalation occurs, such as singing, shouting, band practice, sports, or exercise (even if masks are worn)
- In community settings outside of the classroom

www.nj.gov/health/cd/documents/topics/NCOV/RecommendationsForLocalHealthDepts_K12Schools.pdf

Athletic Camps

The resumption of Diocesan sports activities at the elementary level is a local parish or school decision. All high school athletic activities are governed by the New Jersey Interscholastic Athletic Association (NJSIAA). It is imperative that program directors follow the guidelines published by the New Jersey Department of Health and the NJSIAA when planning sports camps. Please review the guidelines below before organizing athletic programs.

For all athletic camps: **covid19.nj.gov/faqs/nj-information/reopening-guidance-and-restrictions/can-organized-sports-resume-what-are-the-safety-requirements-for-sports-facilities**

For high school athletic camps: **www.njsiaa.org/health-safety/covid-19-resources**

Additional COVID Precautions

All participants should be required to bring their own water bottles. Preferably, lunch and snacks should be provided by the parents for their individual children. If food is provided by the program, it must be individually packaged. Cohorts or pods should have their lunches in separate spaces.

Field trips should be avoided. Hikes or walks that allow for group distancing are reasonable. High touch items such as athletic or craft equipment should be sanitized between uses. If possible, participants should bring or be provided with their own supplies.

When the program provides equipment, care should be taken to assure that it is appropriate, clean and in good condition. Games that involve tagging, touching, hugging or other close contact within groups should be avoided.

Visitors are not permitted at summer youth programs. Parents should not visit daily activities beyond picking up or dropping off a child. As of April 26, 2021, outdoor gatherings may include up to 500 people. Outdoor performances can be attended by 250 people. Attendees should wear masks and socially distance.

These directives should not be used for parents or visitors on a daily basis. They can be useful if the program has a culminating presentation or competition. Program directors should check regularly for updates on COVID-19 guidelines listed at **covid19.nj.gov/**.

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Operating Summer Programs within COVID Regulations, continued from page 8

Emergency Planning

When a program is held in a parish building other than a school, the pastor is responsible for developing emergency procedures, with assistance from his staff. Post procedures in a prominent place, along with emergency phone numbers and the directions to the nearest hospital emergency room. Provide all staff/volunteers with phone numbers for the local police and fire department. Recommend that they program these into their phones.

At least two staff members or volunteers who are present onsite during the camp should be trained to administer CPR and epinephrine auto-injectors. In addition, if camps are located in or at schools, personnel are now required to have AED training: NJ Law A-1608 (Janet's Law).

Training in Fire Safety and Lock Down Protocols

Be sure all staff/volunteers know what to do in the event of a fire and how to guide children, the elderly and the disabled to safety. Fire drills are a good opportunity to identify those who require extra assistance. Students with special needs should be assigned an individual to assist them. Always take daily attendance and, in the event of an evacuation, take the roster in order to account for all students. When a program operates in a building that is regularly used as a school, follow the school's existing fire and lock down protocols. ***In New Jersey, schools are required to perform two drills each month. When summer camps take place in the schools, this protocol should be followed.***

Allergies

Be sure there is a plan for children who are at serious risk when exposed to particular foods and/or allergenic substances. Be careful of the materials used for crafts as food allergens can appear in non-dietary sources. Finger paint, for example, may contain wheat and milk. Empty egg cartons may contain traces of egg. To download a flyer with information about potential food allergens in school activities, please review **dotinsurance.org/lossprevention/resources**

General Precautions

Children are less likely to drink fluids during play. Closely monitor children to ensure they take frequent water breaks. Require all children to bring their own water bottles. Discourage juice or carbonated and caffeinated drinks. Try to plan outdoor activities for the coolest parts of the day. Be sure staff/volunteers recognize the signs of heat illness. One of the first signs is muscle cramping, but be familiar with all the signs and symptoms. See the CDC website for more information. **www.cdc.gov/disasters/extremeheat/warning.html**

Know how to recognize the signs and symptoms of a concussion. If a concussion is suspected, seek medical help immediately. See the CDC website for more information: **www.cdc.gov/headsup/basics/concussion_symptoms.html**

Maintaining Facilities

Enhanced COVID-19 cleaning protocols have been established in parishes and schools. These protocols should be carefully followed each day following the dismissal of participants. Those hired or volunteering to work in the program may be enlisted to sanitize equipment and supplies each day. Parish staff must maintain all walkways, stairs, entrances, exits and driveways. Periodically inspect these areas to be sure they are in good repair and free from debris. Review the CDC's recommendations for cleaning and disinfecting facilities: **www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html**

Use of Third-Party Vendors

If using third-party vendors, either to supply food or to provide entertainment, always obtain a contract and a Certificate of Insurance that names the parish/school, the Pastor, the Diocese of Trenton, and Bishop David M. O'Connell as additional insured. All third-party vendors must comply with all COVID-19 protocols. They must complete all requirements in regards to child protection, including criminal background checks, safe environment training, signed Code of Conduct forms and applications with references.

In lieu of this, the company may supply a written statement that all those employed and working at your parish or school have these items on file with the parent company. All components must be met and copies must be provided, if asked. If any of the four requirements are not part of the company's best practices, they must submit to the diocesan process.

Additional Resources

NJ Department of Health: **www.nj.gov/health/ceohs/sanitation-safety/youthcamps.shtml**

NJ Summer camp social distancing and restrictions: **covid19.nj.gov/faqs/nj-information/reopening-guidance-and-restrictions/are-summer-camps-open-what-are-the-social-distancing-requirements-and-restrictions#direct-link**

CDC Suggestions for Youth and Summer Camps: **www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/summer-camps.html** ■

Amendment to the New Jersey WARN Act

The New Jersey state WARN Act was amended in several significant respects. In the event of a covered mass layoff or termination of operations, the amendment increases the advance notice required to affected employees from 60 days to 90 days and provides for penalties for insufficient notice.

The amendment requires covered employers to provide severance pay to employees when there is a mass layoff or termination/transfer of operations impacting at least 50 full-time workers laid off in a 30-day period. Under the statute, severance is calculated at one week's pay for each full year the worker has been employed and is required even when the requisite 90-day notice has been provided. In addition, when an employer fails to meet its advance notice mandate, the new law requires employers to give affected employees an additional four weeks of severance pay. In the past, severance was a penalty for non-compliance with the NJ WARN Act.

Further, the required severance must be paid to the affected employee at the same time as the final paycheck. The severance cannot be used as consideration to negotiate a general release of claims from the terminated employee. Employers can obtain a release of claims where additional consideration is offered to the impacted employee for that specific purpose. ■

The High Cost of Deferred Maintenance

"Deferred Maintenance Cost-Savings" Myth

Large commercial buildings and campuses require maintenance for mechanical, electrical, plumbing, HVAC, safety, and security systems. This is in addition to the maintenance required for the physical buildings and grounds. Equipment manufacturers and standards organizations publish the required maintenance for safe operation and maximum life-expectancy of their equipment and installations. There is an annual cost to perform this collective recommended maintenance.

It can be tempting at times to reduce, postpone, or eliminate some or all of this maintenance in the interest of apparent cost savings. But eliminating recommended maintenance can have significant costs that far outweigh the apparent short-term cost savings.

The Purpose of Equipment Maintenance

The purpose of performing recommended maintenance is to achieve the greatest performance, safety, and life-expectancy from the original installations. When maintenance is deferred, it directly follows that performance, safety, or life-expectancy will suffer over the immediate or extended life-cycle of the building. In many cases, deferred maintenance results in inefficient operation of the systems and increased fuel and energy costs.

The cost to correct the system problems will still need to be spent. But now additional costs are incurred for the period of time the systems run in an inefficient, unsafe, or degrading manner. Deferred maintenance sometimes results in missed opportunities to discover unsafe operating conditions.

Guards may be missing, or heating equipment may be producing dangerous levels of carbon monoxide. Failure to detect and correct these conditions can result in severe injury or death to the building occupants.

Loose mechanical parts such as sheaves, belts, and motor mounts may not be found in a timely manner resulting in major replacement costs for entire units or sub-assemblies. Small problems that continue unnoticed typically advance into major problems that severely reduce the equipment life-expectancy. Premature equipment replacement costs are much greater than the small, incremental costs to perform the recommended maintenance.

Recovering from Deferred Maintenance is Difficult and Expensive

Deferring maintenance is a somewhat insidious cycle. After the first year of deferred maintenance, everything seems like it is working just as well as when the recommended maintenance was performed. This leads to the second year of deferred maintenance. And then the third year, and on and on.

Each year goes by with those small, unnoticed problems developing or getting worse. Year after year, less efficient, worse performing, potentially unsafe installations continue to operate. The collective damages result in significantly reduced life-expectancy for the equipment.

Once again, much greater costs are incurred due to the elimination of small, incremental costs associated with recommended preventive maintenance tasks. These consequential costs are typically not factored into the apparent saving from deferred maintenance strategies.

Deferring Maintenance Erodes "High-Standards" Trade Mindset

One of the greatest negative effects of deferred maintenance is on the mindset of the maintenance and trades staff who service the buildings and equipment. When service staff are instructed to stop performing recommended maintenance, they can become desensitized to looking for, finding, and correcting problems while they are small and insignificant. The mindset can become, "We just let everything run until it fails now."

It may be difficult to reestablish the high-quality mindset that it is important to catch problems while they are minor to maintain safety, efficiency, and maximum life-expectancy of the equipment.

Long-Term Versus Short-Term Perspectives

There is a disproportionate expense and penalty for deferred maintenance strategies. In the short term, there appears to be a working strategy that is saving money. Yes, the maintenance costs are reduced, but the safety, efficiency, and life-expectancy costs are not being quantified in this analysis.

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The High Cost of Deferred Maintenance, continued from page 10

Each year of deferred maintenance accrues unaccounted-for costs related to higher energy bills, poor performing HVAC equipment, unsatisfied occupants, avoidable accidents or injuries that occurred, and increased future capital spending for short-lived equipment.

The sum of these costs greatly exceeds the periodic, smaller recommended maintenance costs that were eliminated with a deferred maintenance strategy.

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An illustrative example

A school, operating on a multi-year deferred maintenance strategy, recently had complaints from the teachers that the classrooms were too hot during the cold weather season. In fact, the teachers resorted to opening most of the windows during the classes to reduce the heat in the rooms. Although this practice reduced the excess heat, it did not keep the classroom at a controlled room temperature. The classrooms would get so hot at times that the teachers would ask the maintenance person to shut off the boiler manually. Investigation of the initial complaint about the rooms being too hot revealed the following:

Problem Found	Consequence	Cost to Repair	Annual Loss/Result
Classroom exhaust fans were not functioning due to control issues and broken belts or tripped motors	The classrooms did not exhaust air of 20 CFM per student as required	Average cost per classroom: $300	Complete loss of classroom exhaust systems; unhealthy air in classrooms
Classroom unit ventilators/ heaters were not functioning due to failed motors or being manually switched to off	Tempered fresh air did not enter the classroom at the required 20 CFM per student; since the room thermostat controlled the unit ventilator heat output, no temperature control occurred	Cost per classroom: $50 - $400	Complete loss of tempered fresh air supply to each classroom; loss of room temperature control since the thermostat controls the unit ventilator modulating water valve for setpoint control
The gas-fired boiler warm-weather shutdown control was not working	On warm outside days when the building did not need heat, the boiler continued to overheat the building	Repair cost: $250	Large natural gas fuel usage due to boiler operating at full temperature when it could have been shut down due to warm outside conditions; $$$$ natural gas fuel bills
The hydronic water loop reset-control for the classroom perimeter heaters was not functioning	The perimeter hydronic heating operated at full boiler output temperature of 180°F instead of modulating as a function of the outside temperature	Repair cost: $350	Boiler operated at full 180°F when it could have ramped down due to low boiler load requirements based on outside air controller; $$$$ natural gas fuel bills
Classroom thermostats were not calibrated	For working classrooms, the thermostats did not control the room temperature to the setpoint of the thermostat	Average cost per classroom: $200	Loss of classroom comfort control; classrooms would overheat or underheat based on lack of calibration; $$ natural gas fuel bills
Classroom unit ventilator filters completely blocked airflow due to dirt	Where unit ventilators still operated, blowers could not force any air through the plugged filter media	Average cost per classroom: $50	Lack of airflow and filtering of the classroom air; electric motor running for blower but producing no airflow; $$ electricity to run motors but achieve no airflow
The boiler night-setback control was not functioning	The boiler and hydronic loops ran at full temperature output, even when the building was unoccupied	Repair cost: $200	Daytime pumps ran throughout the night consuming additional electricity; $$$$ required for extra natural gas consumption

Roman Catholic Diocese of Trenton
Department of Administrative Services
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Trenton, NJ 08638

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Inside this Issue:

Risk Management Key Contacts

Willis Towers Watson Team
Willis Towers Watson Southeast
Concourse Corp. Center 5, 18th Fl.
Atlanta, GA 30328

Jen Adams, Assistant VP
Tel: 404-302-3841
Jen.Adams@willistowerswatson.com

Mike Farrand, Sr. Principal
Tel: 610-715-1951
Mike.Farrand@willistowerswatson.com

Alex Lok, Sr. Client Specialist
Tel: 404-302-3824
Alex.Lok@willistowerswatson.com

Certificates of Insurance
For our online form, go to:
dotinsurance.org/forms/certs

Claim Reporting
PMA Management Corp.
PMA Corporate Processing Center
Tel: 800-482-9826; Fax: 856-727-3186

Auto Insurance Cards
Porter & Curtis, LLC
Tel: 484-445-7174
Email: trenton@aeti-inc.com

For our online form, go to:
dotinsurance.org/forms/auto-forms

Diocese of Trenton
Chancery
701 Lawrenceville Rd.
Trenton, NJ 08638
Main Tel: 609-406-7400

Joseph Bianchi, Chief Administrative Officer
Tel: 609-403-7208
Fax: 609-406-7413
jbianc@dioceseoftrenton.org

Joseph Cahill, Director of Risk Management
Tel: 609-403-7189
Fax: 609-403-7215
jcahill@dioceseoftrenton.org

Scot Pirozzi, Director, Department of Construction and Property
Tel: 609-403-7195
Fax: 609-406-7412
spiroz@dioceseoftrenton.org

www.dotinsurance.org