



Diocese of Trenton

Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions



Fall Edition

Communicating Appropriate Boundaries In Day-to-Day Practice

By Mary Liz Ivins

We all participate in Virtus® Training. In our schools and religious education programs, our children are gently coached into an understanding of boundaries, appropriate touch, and the language to use when help is needed. Then, we move into the natural rhythms of day-to-day life. How do we respond to the seven-year-old who rushes towards us to give a hug?

Can we ignore the responsible expediency of tech resources to notify students of schedule changes or to share important resources? How can we lovingly navigate young misunderstandings about different types of relationships? How do we create a caring Christian community without the natural human communication tool of touch?

First, we must come to understand that people and cultures have very different comfort levels for using touch as a communication tool. The comfortable distance between people when speaking will vary for certain personalities. Touching someone's head or hair often feels invasive. As teens awkwardly grow into new adult bodies, some pull away from physical contact. He or she may disdain even a gentle tap on a shoulder for attention. The young adult is beginning to develop their autonomy and independence. However, a child from a safe and loving home may rush to hug a teacher. The refusal of a hug may feel like a rejection to this child.

Being observant and patient when working with young people is essential. Learning to

guide interactions by allowing a "side hug" instead of a full frontal hug helps the young child feel cared for. We can help classmates to understand that not everyone is comfortable sharing hugs and that is OK. We should coach children in language to guide their actions. "May I give you a hug? It's OK if you don't want me to."

Small gestures may seem harmless but can trigger discomfort. The fist bump, high five or mandatory "good game" post-contest line up may be fine for most but feel awkward or undesired for others. Forcing any of these gestures takes control away from the participant. Certainly, kindness and good sportsmanship are essential. Coach young people on words that express gratitude and respect. Help them to understand that they can always use words such as "Thanks!", "That was a great answer!" or "Good game." They may offer an appropriate gesture if they are comfortable. Young people also need to understand that when others do not return the gesture, their response must be met with understanding and kindness.

Technology offers teachers, coaches and parents wonderful ways to communicate important messages to young people. When a game or practice is canceled due to rain, a quick text message can save a family a futile trip to the field. An email or text can remind students to get those permission slips signed or to study for a test. When a teen is late or missing, a quick text can alleviate fears or send needed assistance.

Teachers, administrators and coaches should limit their use of technology channels to those provided by their organizations whenever possible. Most schools and parishes give their employees email accounts. Not many provide phones. When the use of text messages is the best way to create safe and effective communication, groups should be established with parents **and** student contact numbers. **Young people should not receive a text or email that their parents do not receive.** Live chat channels should never be used between minors and adults.

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Summary of Insurance Program Changes

Property/Casualty Insurance for Parishes, Schools, Organizations and Ministries has recently seen some changes. Here is a summary of what you need to know for 2023, as of July 1st.

- As of July 1, 2023, the deductible for cyber insurance for parishes, schools, organizations and ministries will be \$100,000. The \$100,000 deductible will be reduced to \$50,000 for all entities that have fully deployed Multi-Factor Authentication for all business email addresses and network access, including remote access. **The use of personal email for business purposes is prohibited.** The remaining \$50,000 deductible will be reduced by up to \$45,000 if Sentinel One in combination with BlueVoyant (BV) actively-managed remote services are fully deployed to all endpoints and servers including units that host building functions such as door locks, HVAC monitoring and controls, cameras, etc. Cyber events, including Ransomware, must be reported within 24 hours to Computer Services or Risk Management at the Diocese. Failure to report in a timely manner may result in a loss of coverage.
- As of July 1, 2023, the deductible for automobile vandalism/theft of catalytic converters will increase to \$2,000 per vehicle unless recommended theft prevention protocols have been employed: secure parking (fenced with locked gates); night-time lighting of parking area with additional motion activated lighting; motion sensitive proximity alarms in secured parking areas; protective plates covering catalytic converters; and VIN number etching on catalytic converters for theft identification.
- As of July 1, 2023, all property ownership changes must be reported to the Office of Risk Management in writing (email) using the property change form on the www.dotinsurance.org website to initiate coverage or remove a property from coverage. Failure to report newly-

constructed or acquired buildings may result in no coverage for incurred losses. Failure to provide notification of the sale or demolition of a building will result in the loss of a retroactive return of unearned premium if not reported within 30 days. Pre-notifications are encouraged.

- As of July 1, 2023, delayed reporting of a property claim until after repairs or restoration for non-emergency situations will incur an addition \$1,000 deductible and an ACV (depreciated) settlement without full replacement cost reimbursement.
- As of January 1, 2024, all locations without a fully deployed HSB Environmental Sensor System will incur a \$5,000 deductible for any building or property content claim that results from water damage.
- As of July 1, 2024, all property claims related to water intrusions resulting from inadequate roof system maintenance after a roof inspection has identified issues that require correction will incur a \$25,000 deductible (increased from \$10,000 in 2021) related to any building interior damage.
- Auto liability premium rebates for entities that have been accident-free for the last 2 fiscal years continue for the third year. Eligibility is by location and not by vehicle and any location subject to surcharges is not eligible.
- Property insurance rebates are conditioned upon a fully-deployed and operational HSB Environmental Sensor System, an actively managed preventive maintenance program for roofs, and 5 years without significant property losses. More information will be available before 7/1/2024.

- Only employees, with authorization, are allowed to drive parish, school or organization owned vehicles. **Volunteers are not authorized or insured under Diocesan Automobile Insurance coverage.**

Property/Casualty Insurance Premiums

Property/Casualty insurance invoices for the 2024 fiscal year were distributed in July. On average, property/casualty premiums increased 6.28% and 6.46% in total with the inclusion of automobile premiums. A breakdown of premium changes for Property/Casualty is listed below.

Premium decrease	17%
No increase to 5% increase	14%
5.1% increase to 10% increase	23%
10.1% increase to 15%	40%
15% or more	6%

The upcoming renewal for most of the excess (above the self-retained limit of coverage - \$500,000 property/\$250,000 liability/\$1,000,000 workers compensation) insurance policies on November 1st will be challenging. The recent replacement cost property appraisal increased the total insurable value (TIV) for all buildings by 63% and 72% inclusive of contents. The base cost increase over the last ten-year period was significantly impacted by inflationary factors affecting material and labor costs during the last two years. The increase in the TIV and property rate premium will have a significant impact on the property program premium at renewal. Rate increases approaching 20% due to concerns related to catastrophic weather events on top of the 70+% increase for insurable values will increase property premiums by as much as 80%.

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

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Protecting An Essential Resource: Volunteers

By Mary Liz Ivins

Parishes and schools thrive on the energy, commitment, generosity, and faith of volunteers. Sunday ushers, religious education teachers, Extraordinary Ministers, Parish Council and Board Members, PTA's and social concerns committees are the lifeblood of healthy Catholic communities. Having a careful management plan for recruiting, training, evaluating, and supporting volunteers will protect this vital resource.

Volunteers can present a potential liability for non-profit organizations. This occurs when volunteers, "lack the special qualifications required for the duty, and when the risk from using volunteers for the activity could be reasonably foreseen by the organization." Poorly trained and/or and unsupervised volunteers can knowingly or unknowingly "act with gross negligence or reckless misconduct."¹ A parish, school or non-profit organization may be held legally accountable for the behavior of a volunteer when that volunteer is acting on behalf of the organization. Volunteers require management in much the same way as employees. Clarity of purpose and expectations is critical.

Purposeful development and management of volunteer opportunities can minimize risks and maximize the benefits for the organization and for the volunteer. Consider the following:

■ **Clearly identify and define volunteer tasks and roles.** Connect each role to the mission of the parish or school. List responsibilities and the skills required for each role. For example:

- a. **Ushers** present the parish's mission to welcome all who come to our doors. They need to demonstrate positive communication skills and the ability to speak with people they do not know. They need to be attentive to security issues and diplomatic in tense situations.
- b. **School Board Members** ensure that the school's mission is reflected in the

operational practices of the institution. They need an understanding of finances, facilities, strategic planning, enrollment, and advancement.

- c. **Extraordinary Ministers** assure that all who come to share in the Eucharist have access to receiving the Body and Blood of Christ. They need to clearly understand the ritual, the sacramentology, and their role in the distribution of this Sacrament in a Church, home, or hospital setting.

■ **Develop a recruitment and interview process in order to fill volunteer roles.** Publish opportunities on the parish or school websites when appropriate. Invite those who respond to come in for a discussion of their interests with the Pastor or administrator who will oversee their work. Rejection can be difficult to handle for some who wish to volunteer so it is important to note that **certain volunteer positions should be offered by invitation only as a specific skill set or demeanor may be required.** Have the volunteer complete an application which provides their contact information, past volunteer and professional work experience, as well as a reference. Due diligence includes the assessment of the true interests of the volunteer as well as the potential skills that he or she brings to the tasks at hand.

■ **Create onboarding and training procedures that will give the volunteer the confidence and understanding needed to contribute to the community.** Parish volunteers should be background-checked and Virtus® trained. Involve the Safe Environment Coordinator in this process. It may seem that a particular role will not put the volunteer in contact with minors or vulnerable adults; however, very few activities completely eliminate this possibility.

Take time to connect the volunteer's assignment to the parish or school mission. This will help the volunteer understand the importance of his or her commitment. It will also provide a touch point for the suggestions made by the volunteer. It is not unusual for a creative volunteer to add ideas for improvement in an assigned area. This can be very helpful. It can also, at times, lead to the expenditure of resources in areas not essential to the mission.

Assure that onboarding includes the simplest details as well as essential information. How does the volunteer use

the phone or computer system? What are the emergency procedures? Who is the supervisor of the activity to whom questions can be directed? How are necessary supplies requisitioned? Who does the volunteer notify when he or she cannot attend to an assignment on a particular date? Consider assigning an experienced volunteer as a mentor for the new volunteer.

■ **Take the time to evaluate and give volunteers feedback.** If what a volunteer does is important, then it is important that affirmations and suggestions for improvement are offered. This should be done sincerely, gently, and authentically. For example: "It looks like you are struggling to engage some of our middle schoolers in the religious education lesson. May I offer a few suggestions? We are so grateful for your work, and I want you to be comfortable and enjoy this."

Notice when volunteers stop showing up. It may be that their schedules have changed, and they are not as available as they hoped. They may need your assistance in adjusting their commitment or making a graceful exit. It may be that they do not feel as needed as they expected. A personal call can affirm how much they are appreciated and needed.

■ **Establish regular communication channels** for updating information, supplementing training, and authentically affirming contributions. Keep volunteers in the loop on major events and news. Touch base with individual groups of volunteers to discuss their experiences, potential improvements in their areas and their level of satisfaction as volunteers. Include volunteers in faith development opportunities. Take time to thank volunteers individually and as groups. Share the contributions made by particular volunteer groups with the entire community. For example, have a special blessing for volunteers at a September Sunday Mass. Take time to explain what particular groups do for the parish or school by highlighting their work in the bulletin or on the website.

Thoughtful management of volunteers can maximize the gifts offered and minimize potential risks. The general liability insurance policies of the Diocese of Trenton provide coverage for Board Members and Parish

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Summary of Insurance Program Changes, *continued from page 2*

The premium allocation billed to parishes for FY 2024 doesn't fully reflect the impact on our program due to the success of recent loss control measures and the continuing efforts to mitigate future losses. The HSB Environmental Sensor System, Roof Inspection Program, and the promotion of Preventative Maintenance measures have been successful, but greater efforts are required to reduce the frequency and cost of all claims.

Liability and workers' compensation program premium increases are expected to remain under 10% this year, assuming no outsized losses are incurred prior to renewal. Cyber coverage has become more difficult to obtain. Demands by carriers to implement protective measures and regular training and monitoring have become conditions of coverage. Failure to comply will result in the loss of coverage.

Cyber events are very common. The covered entities within the Diocese have experienced a notable number of events over the last five years. To our program benefit, none of the experienced breaches to date resulted in the compromise of Personally Identifiable Information (PII). Legal and forensic expenses incurred to investigate and validate an incident continue to increase. The investigation of a suspected cyber breach/incident is required by law. It no longer remains a question of if there will be a cyber event, but when and where. Failure to follow established cyber protection guidelines leaves parishes and schools likely targets for malicious activity.

As of 7/1/23, all entities covered by the our Cyber Insurance policy have a \$100,000 deductible which will be reduced by \$50,000 when fully compliant with guidelines previously established requiring the use of **only** business email for business purposes and MFA (Multi-Factor Authentication) for email and network access. A further reduction of up to \$45,000 in the deductible can be achieved if Sentinel One in combination with BlueVoyant Active Monitoring/Mitigation services are full deployed on all endpoints at a parish/school/organization. Employee training, especially for the recognition of phishing activities, is essential to every cyber protection effort. Contact Anthony DeLorenzo, Computer Services, to discuss training options.

More needs to be done to effectively protect our work associates, volunteers, parishioners, students and visitors through training, improved building and property maintenance, and the elimination of workplace hazards. Many property damage losses and most accident-related liability/workers' compensation injuries are preventable.

Student Accident Insurance

Student Accident Insurance coverage was bound in late July. The aggregate base policy premium for the program was unchanged from last year with an increased surcharge for high school football programs due to significant increased claim costs. Actual premiums for schools are allocated by enrollment and sports program participation. The per-student rate is calculated based upon aggregate enrollment for the diocese. Grade schools should see small premium increases or decreases based upon changes in enrollment.

School Accidents: Improving Safety – Focus on accident-causing activities and enforce safety-and-play rules.

Accident Claims:

■ After-School Sports	74%
■ After School – Not Sports	5%
■ During School Hours	21%

Sports Claims – Top 3 – 50% of all claims:

■ Football	31%
■ Soccer	10%
■ Basketball	9%

School Hours Accident Claims:

■ Gym Class	48%
■ Playground	29%
■ Classroom/Hallway	23%

Injury Type

■ Knee/Leg	35%
■ Head/Neck	13%

If there are any questions, please contact Joe Cahill 609-403-7189 or jcahill@dioceseoftrenton.org

Boiler & Machinery Insurance

Boiler & Machinery insurance coverage was bound as of August 1, 2023, with Hartford Steam Boiler (HSB). The method for calculating the premium allocation uses the Total Insured Property Value (TIV) as documented on the Diocese of Trenton Schedule of Values for property insurance. Due to the significant aggregate increase in TIV for the diocese, with increases of as much as 130% at certain properties, premium increase caps were applied to limit the maximum increase to 25% unless the increase was the result of new properties added to the Schedule of Values. The aggregate premium rate increase was 19% over last year due to an increase in claim frequency, an increase in paid claims and open claim reserves for electronic equipment damaged by power surges. The change in allocation methodology could result in some parishes experiencing a disproportionate (above the average) change from last year.

The HSB Boiler & Machinery program including billing is managed through the broker of record, A. J. Glover Agency. The program is not optional; invoices should be paid within 30 days of receipt. The insurance program includes boiler inspections required by the State of New Jersey. Failure to inspect or maintain equipment in code-compliant condition may result in significant fines by the state and/or closure of a non-compliant building. If you have questions concerning the premium, please contact Joe Cahill, 609-403-7189 or jcahill@dioceseoftrenton.org

Automobile Insurance Premium Rebate 2003

The automobile rebate program continues for a third year rewarding those parishes, schools and organizations that have been accident free for the last two fiscal years. Checks and credits applied to open balances will be issued this month to **75 parishes for 179 vehicles**. The Risk Management Program is committed to rewarding parishes and organizations that are accident free. The rebate program will continue for parishes/organizations that remain auto accident free. Eligibility is determined based upon an "accident free" record for the parish/organization and not on an individual vehicle basis. As the Diocese of Trenton is a self-insured organization, the ability to offer rebates is subject to the cost of claims paid. Lower claim costs will generate larger rebates. Increased claim costs and/or higher reinsurance premiums will limit the ability of the insurance fund to offer rebates. ■

Introducing

HELIXintel

The Diocese of Trenton is excited to offer our customers immediate access to a cutting-edge platform that simplifies building and equipment management - **at no additional cost**. HELIXintel helps managers organize, track, and maintain equipment, parts, supplies, and maintenance tasks in one central location. Join us for a live webinar **August 23rd, at 11 a.m. EST** for a platform walkthrough. RSVP here! https://us02web.zoom.us/webinar/register/WN_hAgY36Q_QqCG2Pr2YX6-sw#/registration ■

Cyber Security Update

Summer Scams Your Users Should Watch Out For

Cybercriminals are going to attempt to trick you. Don't fall for it! Watch for these common warning signs:

- Emails that sound 'too good to be true'
- Domains that have misspellings, added characters, or symbols
- If the URL doesn't start with HTTPS

According to Check Point Research, "In May 2023, **29,880 new domains** related to holidays were created. Of those websites that went live, **1 in every 83, or 360**, were either malicious or suspicious." On average 33,000 new domains are created every day. If only 1% of all domains created every year are malicious or suspicious, the number exceeds more than 120,000. ■

How to Prepare for a Hurricane

With the peak of the Atlantic Hurricane Season rapidly approaching, be sure to have a plan in the event a Tropical Storm or Hurricane makes landfall. Because of their destructive power, hurricanes present an enormous risk to buildings and daily activities, especially those in our geographic area. In the last 30 years, an average of six hurricanes have made landfall per year, with an average of three developing into major events.

Hurricanes Can Cause Outages

If you have a generator, be sure to perform pre-operational checks in advance of a storm. If a generator is supplied by fuel stored on site, make sure the tank is full. Power interruptions are often accompanied by voltage surges. Install surge protection for sensitive circuits, especially those serving electronic power supplies associated with computers, alarm systems, surveillance equipment, automatic door locks, sound systems, and church organs. Consider powering down sensitive electronic equipment such as church organs, computer terminals, audio systems, electronic scoreboards, and other equipment.

Floods Can Be Devastating

If flooding is expected, take these steps **PRIOR TO FLOODING** to minimize damage to equipment and to make post-flood recovery as rapid as possible:

- Install flood barricades when conditions change from a flood watch to warning.
- Make sure all personnel are evacuated from the property before the rise of floodwater.
- Move as much property and equipment as possible to high ground storage. Move the highest value property first.
- Utilize sandbags.

- When flooding is imminent, shut down all fuel burning equipment, (water heaters, boilers). Allow steam boilers to cool before the water hits.

- De-energize all electrical circuits.

- Move all vehicles to high ground.

If your equipment, machinery or electrical systems have been exposed to flood waters, you risk their loss even when the water level has dropped. Equipment and machinery may have water, silt or other contaminants in them. Your equipment could be damaged or destroyed if you attempt to start or test it without adequate cleaning and preparation. Do not attempt to operate or test your equipment without properly restoring it. Even when your equipment's exterior appears normal, residual moisture and contaminants can lead to permanent damage.

If flooding occurs, contact Joe Cahill, 732-284-1600 (cell) or Joe Bianchi, 732-267-0381 (cell). Coordinate clean up with Steven Stewart, Crawford Co., 610-574-7717 (cell) the loss adjuster for the Diocese of Trenton. Emergency services are available through the two contractors listed below. They are the preferred emergency clean up vendors for the Diocese with negotiated rates. If other contractors are utilized, they must be referred to Steven Stewart within 24 hours. Work to be performed must be on a "time and material" basis with a published rate schedule and an agreed cost "not to exceed" for the first 24 to 72 hours.

Emergi-Clean, Inc, Flemington, Bill Thompson, 732-939-5175,
Projectmanager@emergiclean.com

ServPro of Bordentown/Pemberton, Peter Barbara, 609-894-8555 • 347-234-4064 (cell)
pbarbera@servprobordentown.com ■

Activity Report (04/01 - 06/30/23)

BlueVoyant

Total Alerts	609
Blocked Incidents	597
Security Incidents	12
Issues Resolved	All

KnowBe4 Cyber Security Training & Testing

Training Events Scheduled	186
Training Events Completed	180

Energy Efficiency Tips

- **Consider upgrading to LED lighting.** Replace incandescent bulbs with compact fluorescents or compatible LED bulbs. Life expectancy increases five to tenfold; upgrade fluorescent lighting fixtures to high-efficiency equipment; replace incandescent lights in exit signs with LED fixtures. Always consider the ROI (Return on Investment) and include maintenance and disposal costs in the analysis. An ROI of 3 years or less for lighting upgrades is a winner.
- **Install programmable thermostats.** Programmable thermostats set to times of occupancy can produce real savings and ensure that the environment is comfortable when occupied. Install motion sensors for individual room lighting control. Lights should be off when a space is unoccupied.
- **Maintain your HVAC system.** Perform regular maintenance to keep your heating and air conditioning systems running more efficiently. Change filters in air handlers according to manufacturers' recommendations or more often in dirty/dusty environments. Dirty air filters place an unnecessary load on air handler fans, impacting the life of the equipment and increasing energy consumption.
- **Consider energy improvement programs sponsored by the state of NJ and administered through the local gas and electric utilities.** For more information contact Scot Pirozzi at spiroz@dioceseoftrenton.org or Joe Cahill at jcahill@dioceseoftrenton.org ■

Source: <https://doee.dc.gov/service/energy-tips-commercial-buildings>

Communicating Appropriate Boundaries In Day-to-Day Practice, *continued from page 1*

If a child in your care happens to discover a personal channel which you use (Instagram, Pinterest, Facebook, Twitter, YouTube, TikTok), it is wise to refrain from responding. Block the minor user from your channel and then gently explain the inappropriateness of this contact in person with the parent present, if possible.

Teachers and coaches are not friends to minors. This should be understood within the realm of “friends,” “likes,” or “followers” in social media. It should also be clear within relationships in classrooms, clubs, and activities, as well as on playing fields. Caring adults can express respect for and interest in a child without crossing professional boundaries. We can gently coach children in their healthy understanding of different kinds of relationships. A family differs from friendships. Both are different from learning and working relationships. What we share, how we speak, and the gestures we use should be appropriate for each social group.

“All residents of New Jersey are mandated reporters, meaning that any person who has a reasonable cause to believe that a child has been subjected to acts of abuse or neglect should immediately report this information

to the proper authorities.”¹ When a child’s behavior signals that he or she may be a victim of abuse, all teachers, administrators, neighbors, coaches and caretakers must take action. Try to help the child find words to express discomfort, fear or abuse. “You seem very quiet (unhappy, frightened, different) today. Can you tell me what is going on?” “When we are worried (afraid, uncomfortable) it is OK to ask for help.” Whether the child can express what has happened or not, the adult **must** call the hotline below and report suspicion of abuse. As an educator, I confess to fearing the trouble such a call might cause a family. I found peace in the following facts:

1. By law, the adult who observes potential signs of abuse must not evaluate the concern - that is the job of trained counselors and social workers. Once you feel you have any reasonable suspicion, you must take action. The law protects those who report regardless of the results of the investigation.
2. The well-trained professionals from the New Jersey Department of Children and Families are gentle and reasonable. They have the experience to assess the reality of the abuse. They know how to respectfully

approach families and discuss what was observed.

3. I would rather have a family angry at me because there was no abuse, than have any child go home again to pain, suffering and danger.

Creating a safe environment for our children and youth will never be simple. We are human beings who come from different backgrounds, cultures, and experiences. We meet a wide variety of personalities, preferences, and sensitivities. We can keep our young people safe by being observant, knowledgeable, and caring. And we must be patient and willing to continually learn. ■

¹ <https://reportingchildabusenj.org/>; New Jersey Department of Children and Families

Resources:

Child Abuse Hotline, toll free, at 1-877 NJ ABUSE (1-877-652-2873; TTY/TDD 1-800-835-5510). If you believe a child is in immediate danger or needs immediate assistance, call 911.

<https://www.virtusonline.org/>; Boundaries Part 2: How Safe Audits Can Maintain Healthy Boundaries, Volume 22, No. 6

Items of Importance

Carbon Monoxide Monitors – “10 year” life – sealed battery

CO (Carbon Monoxide) monitors are available from the diocese at no cost. All are “10 year” life – sealed batteries – and are packed six to a box. If you are in need, please contact Joe Cahill or Scot Pirozzi and place your order for one or two boxes at no cost.

New Flood Hazard Area & Stormwater Management Rules Published July 3rd & July 17th

The New Jersey Department of Environmental Protection (NJDEP) announced significant changes to the Flood Hazard Area Control Act. The significant rule amendments are listed below and are effective with publication.

- Stormwater management facilities must manage runoff for present-day storms and future storms based upon **2100 rainfall** (significant increase in rain fall projected)
- Current methodology for stormwater calculations is no longer acceptable

■ Flood Hazard Area (FHA) flood elevations will be raised by two feet*

*Flood elevations mapped by NJDEP will increase by two feet – FEMA’s 100-year flood elevations will increase by three feet. Tidal flood elevations are not affected. Flood elevations determined by approximate methods will increase by one foot.

What does this mean?

The increased flood elevations will impact insurance, land use, and construction permitting. Flood mitigation plans may require updates to comply with higher flood zone elevations as well as a possible expansion of existing flood zones. Under the Control Act Rule, the design of all stormwater management facilities for all new proposed land development projects in the state of New Jersey will be required to account for a higher intensity rainfall.

CDC updates recommendations for improving building ventilation

The CDC recently (May 2023) updated its key recommendations for improving

indoor air quality (IAQ) through improved ventilation. The two key recommendations are to have “at least 5 air changes per hour of clean air in occupied spaces” and to employ air filtration at the minimum filter recommendation of MERV-13 (<https://www.epa.gov/indoor-air-quality-iaq/what-merv-rating>). Before making any filtration changes, consult with an HVAC professional; too fine a filter can cause damage to an air handling system. The functionality of many existing HVAC systems can be impaired with the use of MERV 13 or higher-rated particle filtration due to the increased load on the fan from the lower particle size filter media. Only change filtration media after consultation with an HVAC professional. The increased ventilation recommendation is intended to lower transmission risk of viral infection by lowering the concentration of infectious aerosols in a room. The introduction of significant volumes of clean outdoor air during the winter and summer months will increase energy consumption as the demand for increased heating and cooling will result.

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Items of Importance, continued from page 6

There are energy conservation devices, such as non-contact air-to-air heat exchangers, that can preheat or cool incoming air with the exhaust air. These devices will capture lost energy but may not be cost efficient. The impact on energy consumption in the shoulder months, fall and spring, is minimal and increased outside air ventilation should be implemented.

Labor Law Postings – Are Your Posters Up-to-Date?

- DOL made a mandatory change to the Employee Rights Under the Fair Labor Standards Act (FLSA) to reflect the update required by the Provide Urgent Maternal Protections (PUMP) for Nursing Mothers Act – Effective April 28, 2023.
- EEOC provided for a mandatory change to the Know Your Rights poster with new information about the Pregnant Workers Fairness Act June 27, 2023.
- DOL has made formatting changes to the Family and Medical Leave Act (FMLA) poster. The April 2023 version of the Poster remains compliant if the newer version is not available.
- NJ updated the SAFE Act.

J J Keller shipped new posters when the **Know Your Rights** posting became available in early July 2023. Posting requirements for remote employee can be satisfied through electronic posting – digital posting on employer's website in a conspicuous location. The Department of Labor (DOL) and the Equal Employment Opportunity Commission (EEOC) encourage both physical posting and digital posting on the employer's website.

Bureau of Labor Statistics (BLS) – Slip, Trip and Fall (STF) Hazards

Recent data for the BLS reports that Slip, Trip and Fall are among the top causes of fatal and non-fatal injuries in the workplace. BLS and industry analysis indicates that most STF incidents preventable.

Leading causes of STF incidents:

- Contaminants on floors – water, grease, oil, fluids, food
- Poor drainage from pipes and drains
- Indoors and outdoor walking surface irregularities – uneven surfaces – damaged surfaces
- Weather condition - ice and snow
- Inadequate lighting
- Stairs and handrails in disrepair
- Stepstools and ladders – in a state of disrepair or unsuitable for the intended use
- Tripping hazards – clutter, extension cords, wire, and cable across floors
- Improper use of floor mats and runners – improperly maintained

Every item listed is a preventable cause:

- Create and maintain good housekeeping practices.
- Routinely inspect inside and outside of your building for STF hazards and correct them.
- Reduce wet and slippery conditions – post warning notices when floors are being washed.

- Avoid creating obstacles in aisles and walkways.
- Maintain proper lighting indoors and outdoors.
- Promote awareness of surroundings and clearly mark or cordon off unsafe walking surfaces until repaired.

Filing an Insurance Claim

All insurance claims should be reported as soon as possible.

Workers Compensation - PMA CARE 24 to report a claim and obtain medical care – 1-855-347-7334 – report your work location and employer name (with address)– church/school/cemetery/Catholic Charities work locations/CYO Mercer County work location/Diocesan Ministry work location.

Automobile Accidents – PMA 1-800-482-9826 – Provide your work location name and a cell phone contact number when reporting for follow up

Property Claim – Steven Stewart (Crawford Co.) – 610-574-7717 or Joe Cahill, 732-284-1600 (cell)

Non-Employee Injuries/Accidents General Liability – Joe Cahill, 732-284-1600 or Joe Bianchi, 732-267-0381

Crime – Theft – Vandalism – Joe Cahill, 732-284-1600 or Joe Bianchi, 732-267-0381

Misconduct and Abuse – Joe Bianchi, 732-267-0381

Student Accident including Sports Injuries – Joe Cahill, 732-284-1600 ■

Protecting an Essential Resource: Volunteers, continued from page 3

Council Members while serving in their appointed capacities.²

The “(Federal) Volunteer Protection Act of 1997 grants those who perform volunteer work for nonprofit organizations immunity from civil liability for injuries they cause by their acts of negligence while volunteering. It also establishes a clear and convincing standard of proof for punitive damages to be awarded against such volunteers and makes them liable for noneconomic damages (pain and suffering) only to the degree their wrongdoing caused the harm.”³ However, “there is no ‘charitable immunity’ that exempts a nonprofit from liability that may arise from the acts of a volunteer.”⁴

For further information on protections that can be put in place to protect volunteers and the organizations, contact Joe Cahill, Director of Risk Management, at 609-403-7189.

Catholic volunteers allow our communities to truly live the Gospel. In the words of Pope Francis, “*I ask you to build the future. Make the world a better place. Please don’t see life from afar. Live it. Jesus didn’t stay out in a balcony. Instead, He got involved. Follow Jesus’ example.*”⁵ Parishes and schools must work responsibly to honor, support and protect volunteers. ■

1 United States: The Impact of Volunteers for Non-Profits <https://www.mondaq.com/unitedstates/employee-benefits-compensation/1326186/the-impact-of-volunteers-for-nonprofits>

2 Bylaws: Indemnification <https://nonprofitlawblog.com/bylaws-indemnification/#:~:text=Indemnification%20in%20the%20context%20of,as%20agents%20of%20the%20nonprofit.>

3 Federal Volunteer Immunity Act <https://www.cga.ct.gov/PS98/rpt%5Ccolr%5Chtm/98-R-0749.htm#:~:text=On%20June%2018%2C%201997%20Congress,acts%20of%20negligence%20while%20volunteering.>

4 United States: The Impact of Volunteers for Non-Profits <https://www.mondaq.com/unitedstates/employee-benefits-compensation/1326186/the-impact-of-volunteers-for-nonprofits>

5 What Pope Francis has to say about the importance of volunteering <https://www.romereports.com/en/2017/09/15/what-pope-francis-has-to-say-about-the-importance-of-volunteering/>



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Certificates of Insurance

For our online form, go to:
[dotinsurance.org/forms/certs](https://www.dotinsurance.org/forms/certs)

Claim Reporting

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

PMA Workers Comp Nurse Triage
CARE 24 Tel: 855-347-7334

Auto Insurance Cards

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