



Diocese of Trenton

Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions



Spring Edition

Security for Parish Religious Education Programs

The mass shooting at Annunciation Church in Minneapolis, Minnesota on the morning of August 27, 2025, terrorized Catholic school teachers, administrators and parish catechetical leaders across this country.

The “opening of school” Mass is a tradition so many hold in their memories. Eighth graders sat partnered with first graders or kindergarteners. Daily communicant grandparents smiled broadly from the back pews. A nervous fifth grader approached the altar to present the first reading.

For many years, public and private schools have “hardened the target,” conducted active shooter drills and applied for grants to purchase security equipment or hire security officers. After-school, weekend and summer religious education programs may not have received the literature offering grant support to non-profits. These programs often take place in parish schools that have closed, parish centers or church basements. It is essential that all facilities where children participate in parish programs become as secure as active day-time schools. “Hardening (the target) is defined as any measure taken to fortify the physical environment of a location or facility to deter or mitigate the effects of a criminal or terrorist act against it.”(1)

When program administrators first address security issues, they are often taken aback by the fact that the goal of security measures is

to reduce or lessen the likelihood of an attack and the number of injuries or fatalities, and not eliminate it. Unfortunately, there are no complete solutions for protecting our children in all situations. However, there are ways we can make our program safer and less likely to be a target. We can “harden the target” by:

- Assuring all periphery doors are locked to prevent access during program hours. This includes doors to the outside and doors to other areas of the parish complex. Please note: all doors must always allow egress. One door should be chosen as the access door for the program. A security person must be assigned to monitor that door so students and parents can enter. Ideally, that person is a trained security officer; however, a parent or volunteer in compliance with Diocesan Safe Environment regulations can also serve in this role.
- Making sure all teachers have keys to classroom doors so that they can be locked in an emergency. Ideally, doors should be able to be locked from within. All classroom windows, including door windows, must have shades or some kind of covering.

VIRTUS Online Program Updates

- New features have been installed for the integrated background check program
- Compliance Manager enhanced New User Sign Up is now standard for all users
- Compliance Report feature access is available upon request

Features continue to be upgraded. Contact Janet Boris at the Diocese of Trenton for more information: jboris@dioceseoftrenton.org

- Creating an alarm system that can be heard wherever students are present inside or outside of the facility.
- Running safety drills. As upsetting as this may be to catechists who have not experienced school procedures, students today are quite familiar with these drills. All schools in New Jersey are required to run two drills a month.

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Janet's Law

(N.J.S.A. 18A:40-41a through 41c)

Janet's Law applies to public school districts and nonpublic schools that provide instruction to students in grades kindergarten through 12.

Janet's Law requires every district/school to have an AED available in an unlocked location on school property with an appropriate identifying sign. The AED must be accessible during the school day, and any other time when a school-sponsored athletic event or team practice is taking place in which pupils of the district/school are participating. The AED must be within reasonable proximity of the school athletic field or gymnasium, as applicable.

Janet's Law also requires every district/school to have a team coach, licensed athletic trainer, or other designated staff members present for athletic events or team practices who is trained in CPR and the use of an AED. This requirement can be satisfied by having a state-certified emergency services provider or other certified first responder on site at the event or practice.

Janet's Law additionally requires every district/school to establish and implement an emergency action plan for responding to a sudden cardiac event, including an event which requires the use of an AED. The emergency action plan must contain, among other things, a list of no less than five (5) school employees, team coaches, or licensed athletic trainers who hold current certifications in CPR and the use of an AED.

Janet's Law does not specifically define an "athletic event." However, N.J.S.A. 18A:40-41 and N.J.S.A. 18A:40-41f define an "athletic activity" as: "interscholastic athletics; an athletic contest or competition, other than interscholastic athletics, that is sponsored by or associated with a school district or nonpublic school including cheerleading and club-sponsored sports activities; and any practice or interschool practice or scrimmage for those activities." Districts/schools should be guided by the definition of "athletic activity" in determining what is, and is not, an "athletic event."

1. Janet's Law requires no less than five (5) school employees to hold current certifications in CPR and the use of an AED.
2. Janet's Law states that the AED "shall be within reasonable proximity of the school athletic field or gymnasium, as applicable" and in an unlocked location on school property with an appropriate identifying sign. How a district/school chooses to satisfy the "accessible" and "within reasonable proximity" provisions in Janet's Law is a local decision. However, the AAP NJ (American Academy of Pediatrics NJ Chapter) recommends that the AED be placed in a central location that is, ideally, no more than a one (1) to one and a half (1½) minute walk from any location.
3. There must be at least one (1) AED in every school building. The number of AEDs needed by each district/school depends on many factors, including, but not limited to: the number of athletic teams, the number of intramural teams, the frequency of home and away practices and games, the size of each school building, the number of playing fields, the size of the gymnasium and campus, proximity and availability of local emergency services provider(s), person(s) responsible for maintaining the AED(s), and the number of student athletes.
4. An AED must be accessible during the school day, and this includes during physical education and recess.
5. An AED must be available for all off-campus athletic events and team practices. A school's emergency action plan for responding to sudden cardiac events should consider how to address the accessibility of an AED on field trips. If a student has an Individualized Emergency Health Care Plan which requires a student to have an AED available at all times, then an AED must be available on the field trip.
6. If a school's facilities are used by an outside group, and the event is not school-sponsored or associated with the school, and the pupils of the school are not participating, the law does not require the school to make an AED accessible to the outside group and its participants; however, it is prudent to permit outside groups to utilize available AED(s) if it becomes necessary.

Parish Athletic Associations should follow the general requirements of Janet's Law regarding the availability of AEDs even if not required to do so under the statute.

One out of every five AEDs isn't "rescue ready" when someone tries to use it.

- The battery was dead
- The pads were expired
- It hadn't been used or checked in years

AEDs should be inspected regularly to make sure that they are always ready for use.

Over the years, parishes and schools have worked with a number of different vendors for AED purchases, maintenance and training. Although no specific vendors are recommended, the following have provided services to our churches, schools and organizations.

**Avive – www.avive.life
John@avive.life | 610-842-6156**

**Team Life Inc – www.teamlife.com
Jim@teamlife.com | 732-946-4243**

**V. E. Ralph & Son, Inc. – www.veralph.com
sales@veralph.com | 201-997-2400 ■**

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

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MOLD Prevention & Remediation

Mold is everywhere. Outdoors, mold contributes to the cycle of nature by breaking down organic matter. Indoors, mold has the potential to cause serious health problems. Workers' compensation claims related to mold, or suspected mold, continues to increase.

Hypersensitivity to mold spores, asthma, and respiratory ailments may cause issues that would not usually affect an otherwise healthy individual. If airborne mold is suspected, DIY quick tests are not appropriate in the workplace. DIY airborne mold test kits are generally unreliable for accurate assessment because settle plates (petri dishes with nutrient agar) miss many spores, can't differentiate indoor from outdoor mold, and fail to find hidden mold, leading to misleading results.

Some high-quality kits with professional lab analysis can offer basic information, but they don't match the comprehensive, scientifically valid results from a certified professional, making DIY tests prone to high false positive results and unnecessary alarm. A certified industrial hygienist should examine the space(s) considered contaminated and collect air samples and surface swabs in accordance with EPA protocols and have them tested at a certified laboratory.¹

Mold needs four elements to grow: a food source, appropriate temperature, oxygen, and adequate moisture. Food sources include wood, paper, textiles and plants – materials that are found in every building. Molds typically grow at temperatures ranging from 40-100° Fahrenheit. Molds require a high level of moisture - usually a humidity level of 70% to 90% is necessary. Buildings do not typically contain this concentration of moisture, unless there is a water problem such as a water leak or flooding. **Because some mold species begin growing in just a few hours, you can assume that if walls, carpets, flooring and ceiling tiles get wet, mold growth can be expected within 24-48 hours.**

Moisture Control

It is nearly impossible to control the presence of food sources and oxygen in your building, thus, the most important consideration in preventing mold is controlling moisture. This is best done through preventive measures throughout the year. Simple tasks, such as replacing a washer on a dripping faucet, are critical to stopping minor problems before they become major projects. Remember that mold grows quickly so repairs should be completed as soon as a problem is identified.

Schedule Seasonal Inspections and Monitor Empty Buildings

It is good practice to schedule major inspections of your facilities in the fall and spring, as you prepare for seasonal changes. Look for signs of potential water problems, such as damp spots, worn roof shingles, or water stains. If buildings are closed for a period of time, especially in the summer months, be sure to schedule extra maintenance checkups of the facilities in order to spot problems that may be brewing.

In most cases, mold is excluded from coverage by our property insurance policy; thus, it would be the responsibility of the parish, school or ministry to pay for remediation. Mold remediation is costly and can be avoided when preventive measures are followed.

I Have Water in My Facility – What Can I Do to Prevent Mold?

If the condition is the result of a recent storm, flood or accident, please report the incident directly to Steven Stewart (267-370-3392), the property loss adjuster of the Diocese.

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Security for Parish Religious Education Programs, *continued from page 1*

A complete list can be found at the website noted below (2), however, they might be simplified into:

- Lockdown drills: doors are locked, students move to a position in the classroom where they cannot be seen from windows, and students remain silent. This is for a threat inside the building.
- Shelter-in-place drill: when there is a threat outside the building and students, staff/volunteers stay inside the building until the threat is lifted by authorities.
- Evacuation drill: students move to an assigned space outside school and remain there with the teacher who takes roll call and waits for instructions. For this drill, it is a good practice to have an alternate indoor site to which students can be moved in the case of inclement weather.

■ Parish catechetical leaders are encouraged to meet with the parish's school principal if an active school is used for the religious education program. Many security measures will already be in place and can be shared. Those parish catechetical leaders

who are not using an active school may find it helpful to meet with a local police department or public school representative.

■ Many churches in the Diocese of Trenton have created an Emergency Action Plan (EAP) as required by the State of New Jersey (S721) which may contain elements that can be adapted to Religious Education location safety programs.

Many programs are offered by former police personnel who will come in and evaluate the safety of the location. This can be helpful, but it can also be costly and unreasonable for a parish. Working with local school personnel or police departments might be a better first step. The New Jersey Department of Homeland Security and Preparedness offers clear instructions on how a non-profit program can apply for grants to target-harden our churches, educate catechists, and hire trained security personnel. Parish programs can begin with simple solutions that are currently within our control, such as securing doors, running drills and remaining vigilant to our surroundings.

With the additional support of local officials and grant dollars, these parish programs can eventually be made even more secure.

A new round of grant funding programs is available for all four counties of the Diocese of Trenton (see Notes of Importance – Winter Edition 2025 – Non-profit Security Grant Programs). Information assistance is available from Bryson Edgar, Director of Security, 609-403-7209 bedgar@dioceseoftrenton.org.

- (1) Homeland Security Digital Library <https://www.hsdl.org> › view: Target Hardening: Overview
- (2) <https://www.nj.gov/education/security/drill/Guide.pdf> School Security Drill Guide

Additional Resources:

<https://www.fema.gov/grants/preparedness/nonprofit-security> FEMA Non-Profit Security Grants

<https://www.njohsp.gov/grants> New Jersey Office of Homeland Security and Preparedness ■



Fire Safety Considerations

Catastrophic losses can occur from a fire. Damage from smoke, fire, and the water used to put out a fire can be significant. Consider the tips below regarding candle and electrical safety.

Care with Candles

The National Candle Association, a coalition of more than 100 candle manufacturers, emphasizes the importance of practicing candle safety. The following are some guidelines from their website.

Before lighting candles

- **Trim the wick.** Long wicks can cause dripping, flaring or uneven burning, which becomes a fire risk. Use a wick trimmer, scissors or nail clippers to trim the wick to ¼ inch.
- **Clear the wax pool.** Sometimes, wick trimmings or other debris will accumulate in the area where the candle wax drips. This can cause the wax to overflow or drip unevenly, so you should always clean it out before using the candle.
- **Avoid makeshift candle holders.** Always use containers that are specifically designed for candles. The containers should be heat-resistant and large enough to hold all the melted wax. If melted wax overflows and drips on other surfaces, it could start a fire.

While burning candles

- **Never leave lit candles unattended.** Snuff them out immediately after the service is finished. Designate a person whose job it is to check for the candles; otherwise, they might get forgotten.
- **Place them at least three inches from each other.** If candles are too close, they could start melting one another, which could create a dangerous situation with the wax. They also might create their own drafts.
- **Keep an eye on the flame.** If it becomes too high or flickers repeatedly, let the candle cool, trim the wick and check for unwanted drafts before re-lighting.

When extinguishing candles

- **Use a candle snuffer.** That's the safest way to stop hot wax from splattering, thereby causing a potential fire hazard.
- **Check the candle.** There are times when you might think a candle is out, but there is still a glowing ember and therefore a risk for a fire.

- **Avoid using water.** Water can cause hot wax to splatter. It also could break the glass container in which the candle is housed or cause a crack, which could create a problem the next time the candle is used.

Understanding Electrical Fire Hazards

Electrical fires can occur due to a variety of factors, but many can be traced back to common causes. By understanding the primary causes of these fires, you can take proactive steps to prevent them.

- **Overloaded Circuits.** Using too many electrical devices on a single circuit, or a device that draws more power than the breaker is rated for (e.g., an air conditioner or dehumidifier), can lead to overheating and fire.
- **Faulty Wiring.** Damaged, worn or improperly-installed wiring can create short circuits, leading to electrical fires. This can occur due to factors such as rodent damage, water intrusion (interior or exterior leaks, damp conditions, sweating pipes) or incorrect installation practices.
- **Improper Use of Extension Cords and Power Strips.** Overloading extension cords or power strips, using them as permanent wiring or "daisy chaining" them can create fire hazards. These devices are intended for temporary use and should not be overloaded, left plugged in for extended periods or connected in series.
- **Outdated Electrical Equipment.** Old or outdated equipment may have safety deficiencies due to obsolete standards, wear and tear, lack of maintenance or compatibility issues.
- **Weather-Related Issues.** Extreme weather conditions can pose electrical safety concerns. For example, ice build-up on roofs attached to power lines can pull the wires out of the panel inside the building, causing a fire. Other severe weather events like lightning strikes, high winds and flooding can also pose electrical hazards.

Prevention Strategies

Reduce the risk of electrical fires and create a safer environment for staff, volunteers and visitors.

- **Regular Electrical Inspections.** Schedule routine inspections by a qualified electrician to identify potential hazards, ensure compliance with safety standards and address issues before they become problems.

- **Proper Maintenance.** Regularly inspect, clean and maintain electrical equipment, including outlets, switches and lighting fixtures, to prevent wear and tear and reduce the risk of malfunctions.

- **Safe Wiring Practices.** Avoid using extension cords and power strips as permanent wiring, ensure all electrical connections are secure and follow proper wiring practices to prevent short circuits and other hazards. Do not use extension cords on appliances with high power draws, such as space heaters, dehumidifiers or air conditioners. If you are unsure about an appliance's power draw, contact the manufacturer.

- **Circuit Breaker Awareness.** Educate employees and volunteers about the importance of identifying and addressing circuit breaker trips. A tripping breaker is a sign of a bigger problem that needs attention.

Additional steps to enhance electrical safety

- **Energy Efficiency:** Implement energy-efficient lighting, appliances and HVAC systems to reduce the overall electrical load and minimize the risk of overheating. Consider conducting energy audits to identify opportunities for improvement.
- **Outdoor Safety:** Ensure the electrical equipment used in these areas is properly grounded, protected from weather damage and inspected regularly.
- **Vendor Management:** They must be licensed, insured and have a proven track record of safety compliance.
- **Compliance with Codes and Standards.** Ensure that all relevant electrical codes and standards, such as the National Electrical Code (NEC) and local building codes are followed to minimize the risk of electrical hazards.

Fire Safety Considerations, continued from page 4

By prioritizing electrical safety, you can reduce your organization's overall exposure, as well as the likelihood of costly claims and business disruption. Electrical safety is an ongoing responsibility that requires regular attention and maintenance.

Spontaneous Combustion

Spontaneous combustion is a type of fire that occurs without an external ignition source, caused by internal heat buildup from chemical, biological or oxidation of combustible materials. It occurs when heat generated by slow, internal oxidation cannot escape, raising the temperature until it reaches the ignition point. Prevention involves proper ventilation, cooling, and storing materials like oily rags in airtight, water-filled, or metal containers. Trash dumpsters, custodian closets, and maintenance workshops are likely locations for spontaneous combustion to occur due to limited ventilation in confined spaces if oily rags, organic materials and certain chemicals are present.

Typical Causes and Conditions

- **Oily Rags/Fabrics.** Oil, paint, or grease on fabrics can oxidize, generating heat that accumulates, especially if piled together.
- **Agricultural Materials.** Large piles of compost, hay, or manure can undergo bacterial decomposition that generates high heat.
- **Storage Conditions.** Stacking hot, freshly laundered linens or materials (like wood chips) in unventilated areas prevents heat dissipation.
- **Environmental Factors.** High ambient temperatures and poor ventilation increase the likelihood of self-heating.

Process of Spontaneous Combustion

- **Self-heating.** Internal exothermic (heat-releasing) reactions begin, such as slow oxidation or bacterial action.
- **Heat Accumulation.** If the material is insulating and oxygen is present,

the generated heat cannot escape and temperature rises.

- **Thermal Runaway.** The rate of heat production increases dramatically as the temperature increases.
- **Autoignition.** The material reaches its ignition temperature and bursts into flames.

Prevention Methods

- **Ventilation.** Store oil-soaked materials in well-ventilated areas or spread them out to dry so heat can dissipate.
- **Proper Storage.** Place oily rags in sealed metal containers.
- **Cooling.** Ensure laundry passes through a cooling cycle and allow materials to cool completely before stacking.
- **Monitoring.** Regularly turn over and check the temperature of large compost or mulch piles. ■

Know-Be-4 Phishing Alert:

What Is Callback Phishing?

Have you ever received an email telling you to call a phone number? Calling a phone number may seem safer than clicking on a link, but that's what makes this tactic so effective. In callback phishing scams, cybercriminals send you an email about something urgent, such as a fraudulent charge or a vital software update. What makes this tactic unique is that the email includes a phone number that you are prompted to call.

What Happens If I Call?

Cybercriminals use callback phishing scams for their own malicious purposes. If you call the number in the email, cybercriminals will try to trick you into revealing your sensitive information. They may use an automated voice message that prompts you to enter sensitive information, such as your credit card number or social security number. Cybercriminals can also try to trick you into downloading malware. To do this, they'll actually answer the phone and walk you through the process of downloading malicious files onto your device.

What Can I Do to Stay Safe?

Follow these tips to stay safe from callback phishing scams:

- Think before calling unknown phone numbers. Verify that a phone number is legitimate by navigating to the organization's official website.
- Before sharing sensitive information over the phone, ask the caller to tell you what information they have on file. If they can't prove they are legitimate, hang up.
- Watch out for a sense of urgency in emails. Phishing attacks rely on impulsive actions. Always think before you call.

Scam of the Week – Know-Be-4 Security Team

You receive text messages that say someone is trying to log into your Apple account without your permission. Then, you get a call from someone claiming to be an Apple support agent. They tell you that your account has been compromised and that they have opened a support ticket for you so they can help you secure your account. You even receive an actual email from Apple support that contains your case number.

The Apple support email you received is genuine, but the support ticket was initiated



for you by cybercriminals, not by Apple. They'll pretend to help "fix" the issue with your account and ask you to give them your security code so that they can close your support ticket. However, if you give them the code, they can steal your Apple account!

Follow these tips to avoid falling victim to a phishing scam:

- If you receive unexpected text messages from Apple, don't reply or select any links in the message. Instead, visit the Apple website to confirm that the message is legitimate, or call their official customer support line.
- Cybercriminals often try to trick you into acting impulsively by creating a sense of urgency. Always be cautious if you receive a text message that instructs you to act quickly!
- Remember, real support agents will not ask you for your passcode or password. Scammers request this information so that they can gain access to your accounts. ■



Snow and Ice Removal

In New Jersey, it's the law (N.J.S.A. 39:4-77.1) to clear all snow and ice from your vehicle's hood, roof, windows, and trunk before driving to ensure visibility and prevent hazards from airborne ice and snow, with fines of \$25-\$75 for failing to do so, increasing to \$200-\$1,000 if dislodged snow/ice causes damage or injury. Commercial drivers face higher penalties (\$500-\$1,500). The roofs of school buses and passenger vans must be cleared of snow and ice before driving.

De-Icing Materials To Have On Hand

There are a variety of materials used to treat surfaces after a snowfall or freezing rain.

CMA – Calcium Magnesium Acetate can be applied before or during ice and snowstorms. It is highly effective and environmentally preferred, with limited corrosion properties and less detrimental impact on concrete and asphalt than chloride-containing products such as rock salt and calcium chloride. For purposes of melting ice that has already formed, it is only effective to about 15°F.

Rock salt - Sodium Chloride is used to either prevent ice from forming or to break the bond of ice to the pavement. Advantages of rock salt are that it is relatively inexpensive, effective at temperatures in the low 20's F, and readily available. Disadvantages are its environmental impact, its tendency to cause corrosion and damage to concrete, and its ineffectiveness at temperatures below 22°F. **DO NOT USE ROCK SALT ON CONCRETE – USE CMA, CALCIUM CHLORIDE OR SAND ON CONCRETE SURFACES.**

Items of Importance

Calcium Chloride is more expensive than rock salt but is very effective down to temperatures of -10°F and causes significantly less damage to concrete than rock salt.

Sand is effective at providing traction but can be harmful to the environment and has a tendency to clog drainage structures.

Flood Disclosure Notice Required: Commercial & Residential Leases and Real Property Sales

New Jersey law (Section 1 of P.L.2001, c.313 (C.46:8-50) amended) requires landlords and property sellers to provide a specific "Flood Risk Notice" to tenants for all new or renewed residential and commercial leases and buyers. This notice must disclose if the property is in a FEMA flood zone, its flood history, and information on renter's insurance. The disclosure must be in writing, using a specific NJ.gov Flood Risk Notice form.

- Residential leases require a separate rider, signed by the tenant.
- Landlords and sellers of real property must disclose if the property is in a Special Flood Hazard Area (100-year floodplain) or Moderate Flood Hazard Area (500-year floodplain) and if they have knowledge of previous flooding, water seepage, or pooled water.

Landlords must provide this information before the lease is signed or renewed. Disclosure is required if the rental premises or any portion of the parking areas of the real property containing the rental premises subject to the lease have ever experienced any flood damage, water seepage, or pooled water due to a natural flood event. The disclosure form must also include a notice that statewide flood risks are increasing, and that the buyer may review these risks at the New Jersey Department of Environmental Protection (DEP) and the New Jersey Department of Community Affairs (DCA) websites. Consult with the Diocesan Director of Real Estate and Construction prior to any lease renewals or extensions for any modification to the lease to be compliant with the law.

New Jersey Enacts Broader Prohibitions on Captive Audience Meetings – Effective December 2, 2025 - WORKER FREEDOM FROM EMPLOYER INTIMIDATION ACT

Amendment to state's "captive audience" law (A4429). Signed September 3, 2025.

Effective December 2, 2025, NJ expanded the restrictions on employer-mandated communications and meetings concerning political matters to cover an employee's decision to join or support a labor organization or association. Prior to the amendment, NJ prohibited employers from requiring employees to attend employer-sponsored meetings regarding the employer's opinion about religious or political matters. The definition of political matters was expanded to include electioneering communication and the employee's decision to join or support any political party or political, civic, community, fraternal, or labor organization or association. In effect, employers may not require employees to attend meetings or participate in communications that convey the employer's political opinions, including anti- or pro-union messaging.

There are exemptions that allow the employer to host voluntary employer-sponsored meetings or participate in communications regarding political matters, as long as the employees are clearly informed that they may refuse to attend the meeting and/or accept the communication without penalty.

The law allows for specific exemptions:

- Communicating information required by law.
- Communicating information necessary for employees to perform their required job duties, including attendance at meetings.
- Require employees to attend training to reduce or prevent unlawful workplace harassment or discrimination.
- Require attendance at meetings or participate in communications in certain narrow contexts for institutions of higher education, political organizations, government entities and religious organizations.

Employers are required to post a notice of employee rights under the law in a conspicuous location reserved for employment-related notices and in an area commonly frequented by employees. Employers are required to give personal notice of the requirements of the Act at the time of employment. **As of early December 2025, New Jersey has not published a formal notice or provided guidance to employers on the posting requirements.** ■

Springtime Flood Prevention

Don't wait until the basement is flooded to think about how to address spring water damage! Preparation is key—and now is the time to do it. After the snow melts, take the time to walk around the entire campus. Do this before the trees begin to green and the leaves cover up potential hazards. Make notes and take pictures.

Thoroughly inspect every space in each building, including closets and storage spaces. Turn on all the lights and use a bright flashlight to look for water damage on the ceilings or walls. If dried, this may appear as a slight discoloration, damp spots or possibly soft or mushy plaster or drywall. Check every window for leaks and loose, dry or missing caulking. Pay special attention to skylights. Look on the lower floors, basement and garages for puddles. Sniff for mildew. Check baseboards and the intersection of the walls with the floors. Make notes of exactly where the water penetration is and what the damage looks like. Check the pipes wherever you can see them, especially in exposed areas and under sinks. Look for corrosion or localized discoloration.

From the outside, walk the perimeter of each building. Examine any exterior spot that corresponds with the damage you found indoors. Determine the cause. Remediate if possible. Get help if you cannot do it with your team. Check window wells and bulkhead doors. Repair or replace degraded weather stripping or caulk. Arrange for a professional to examine roofs, chimneys and exterior HVAC installations for leaks. The Risk Management department will conduct a loss prevention roof and building envelope

inspection upon request and provide a report with recommendations and repair/replacement estimates at no cost to the parish.

CLEAN THE GUTTERS and flush the downspouts. Sometimes this is best left to a professional – and is money well spent! Make sure the outflow area of the downspouts is clear of debris and water has a safe place to go. Check the pitch of the grade to make sure that water flows away from the building.

Were you surprised to see water in unfamiliar places after the last few storms? Consider what you must do to prevent a repeat in the next heavy rain. You may want to secure sandbags to reinforce ground level and below-grade doors.

Check your sump pumps. If you do not have a sump pump, do you need one? Do you need a back-up sump pump if the primary pump fails? Investing in an electric sump pump with a battery back-up will provide peace of mind if your campus is in a low-lying area or if your basements take on water in heavy storms.

Empty and clean your dehumidifiers and replace filters, on a regular schedule. This will help prevent mildew and mold and keep your parishioners, students and staff safe. Locate and service your wet-vac.

Be practical and have a plan. You may not be able to repair everything and plug all leaks before the next Big Storm. Remove important and irreplaceable items from spaces that get wet.

Look ahead. Some of the steps you can take to prevent or limit flood damage are expensive and require planning and possibly local permits. Start thinking about them now! These projects fit well into a capital plan and may include the following:

- Raise electrical outlets above potential floodwaters
- Waterproof/seal basement walls
- Move hot water heaters and other appliances above the basement
- Install the HSB Environmental Sensor System at no cost – contact Joe Cahill at the Diocese of Trenton for more information at 609-403-7189 or jcahill@dioceseoftrenton.org

Preparation is the very best way to address flood prevention and damage mitigation. The Risk Management Department offers many loss prevention tools, including access to qualified building consultants, remediation contractors and industrial hygienists. ■

Mold Prevention and Remediation, *continued from page 3*

Or, directly engage the approved emergency response contractors:

- ServPro Bordentown (Peter Barbera, 347-234-4064) or
- Restro-Rebuild (Bill Thompson, 732-939-5175)

Joe Cahill (732-284-1600) and Joe Bianchi (732-267-0381) are always available to assist with any problem. Mold issues related to a sudden peril/accident may be covered by insurance. The loss adjuster will make the appropriate determination of coverage.

In most cases, it is not possible or desirable to sterilize an area; a background level of mold spores will remain - these spores will not grow if the moisture problem has been resolved.

If you choose to use disinfectants or biocides, always ventilate the area and exhaust the air to the outdoors. Never mix chlorine bleach solution with other cleaning solutions or detergents that contain ammonia because toxic fumes could be produced.

Dead mold may still cause allergic reactions in some people, so it is not enough to simply kill the mold - it must also be removed as mold contamination may recur if there is still a source of moisture.

If the area to be cleaned is more than 10 square feet, consult the U.S. Environmental Protection Agency (EPA) guide titled, *Mold Remediation in Schools and Commercial Buildings*. Go to the EPA web site: http://www.epa.gov/mold/mold_remediation.html.

A professional remediation service is highly recommended for any cleanup activity involving more than ten square feet of a hard non-porous surface or more than a few square feet of porous surfaces such as carpets, ceiling tiles and wallboard.

Although **most** mold cleanup is not covered by insurance, professional resources are available through the Diocesan Property/Casualty Insurance program, including competent and highly qualified remediation contractors and industrial hygienists, at negotiated contract rates. ■

¹ <https://www.epa.gov/mold/mold-remediation-schools-and-commercial-buildings-guide-chapter-1>



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