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A quarterly newsletter of the Diocese of Trenton Risk Management Program

Diocese of Trenton
Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions

Summer Edition

Faithfully Serving Vulnerable Adults in our Church Communities

As lay and ordained ministers in our parish families, we must faithfully serve all members. Among the faithful are those who experience obstacles to participating fully in the Body of Christ.

By Mary Liz Ivins

Some of these obstacles are permanent; others are temporary. Pope Francis taught that we "must meet people's needs for belonging, relating to others and cultivating their spiritual lives so they experience the fullness and blessing of the Lord."[1] The Charter for the Protection of Children and Young People has taught us much about how to recognize abuse, how to reach out to our youth, and how to assure that they are able to participate safely in their faith communities. We must learn more about how to do the same for the vulnerable adults within our parish communities.

Learn about the vulnerable adults around us!

Vulnerable adults are not always identifiable. An elderly person may or may not have diminished capabilities. Some disabilities such as a hearing deficit, autism, and even early dementia are not always visible. It is important to get to know those to whom we minister. Biases and stereotypes may lead us to limit our communication with those who are different. Careful and compassionate conversations with those who need our ministries will reveal a broad spectrum of personalities, needs and restrictions.

Truly knowing those we minister to also allows caretakers to identify potential abuse. The American Psychological Association (APA) promotes "person first" language. This approach encourages conversations that focus on who the person is rather than what the person's disability may be. It speaks of a person with a disability rather than a disabled person. Such conversations not only reveal limitations but can also identify how a person might like to join in ministry efforts and parish activities where possible.[2]

The NJ Department of Health and Human Services defines a vulnerable adult as "a person aged 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."[3] The Virtus Code of Conduct states that "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"[4]

Know How to Help!

The first resource for learning what an individual needs is that individual. Begin as you would with any stranger! Ask people to tell you a little about their lives.

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Surge Protection

Content abridged and edited. Source – HSB Surge Protection – Guideline for providing surge protection ES-431 (Revised 06/2020)

Few events can match the destruction caused by surges and electrical noise. These phenomena are responsible for about 50 percent of most electronic equipment failures today.

Since microprocessor-based equipment functions with faster operating speeds and lower operating voltage than other equipment, surges and electrical noise previously classified as non-threatening are significantly more damaging. An electrical surge is a short-duration, high-energy impulse that is imparted on the normal electrical power system whenever there is a sudden change in the electrical circuit. It can originate from a variety of sources, both internal and external. The most obvious external source is from lightning, but surges can also come from normal utility switching operations, or unintentional grounding of electrical conductors (such as when an overhead power line falls to the ground).

Surges can also enter the premises via internet cable and telecommunications lines. However, numerous studies have shown that exterior sources account for only 20% of all electrical surges. The remaining 80% can be accounted for by equipment within a facility. Known sources of surges and noise within a building or facility include everyday items such as fax machines, copiers, air conditioners, elevators, and motors/pumps. In each case, the normal electric circuit is suddenly exposed to a high voltage signal that can adversely affect the equipment being supplied with power.

Surge Protection Device

A surge protection device (SPD) is designed to absorb and divert high-voltage surges to ground and bypass connected equipment. This action limits the voltage that is impressed on the equipment. The most common component of every SPD is the metal oxide varistor (or MOV). The MOV acts as a very high-speed switch and diverts the energy to ground. An important concept about the SPD is that it is a sacrificial device with degradation of performance over time. It is considered to be at the end of its life when it has lost 10% of its design capacity.

A very important feature is a diagnostic indicator (light or alarm) to verify that it is still functioning and hasn't been disabled from the last surge suppression event.

Only surge protection that is properly sized and grounded can be successful in preventing equipment damage. For maximum protection, SPDs should be installed as close to the protected equipment as possible, and cable lengths should be as short and straight as possible to minimize the resistive path of the circuit to ground. Three key points must be addressed regarding grounding and bonding.

A licensed electrician should complete these three steps:

1. Evaluate the facility's grounding for NEC compliance. All outlets should be checked for proper polarity and properly connected equipment grounding conductors.
2. Determine if the grounding system is robust enough to fulfill the function of the SPD by checking for proper wire size and tightness of connections.
3. Determine specific corrective action required to bring the grounding network to both NEC compliance and to the level of performance to address surges and electrical noise.

Zone of Protection

One of the primary recommendations set forth in IEEE 1100 is the implementation of "Zones of Protection." Considering that surges can originate from both internal and external sources, SPDs should be installed to provide maximum protection regardless of the source location.

The three zones include:

- The first zone is at the service entrance where the most robust SPD is placed to divert surges coming from external sources such as lightning. Type-1, SPD devices.
- The second zone of protection is within the facility at locations identified as susceptible to surges. Type-2, SPD devices and are installed on equipment such as switchboards, panel boards, motor-control centers.
- The third zone of protection is at the outlet, or point of use. Type-3, SPD devices.

It is strongly recommended that a professional engineer experienced with surge suppression technology be retained to design the protection system to ensure all SPDs are properly sized and coordinated.

Each zone of protection adds to the overall protection of the facility as each helps to further reduce the voltage exposed to the protected equipment. The service entrance SPD provides the first line of defense against electrical surges for a facility by diverting high-energy, outside surges to ground. It also lowers the energy level of the surge entering the facility that can be handled by downstream devices closer to the load. Proper coordination of SPDs avoids damaging SPDs installed on distribution panels or other vulnerable equipment. If coordination is not achieved, excess energy from propagating surges can cause damage to Type-2 and Type-3 SPDs and destroy the equipment you are trying to protect.

Depending on the application and ratings, SPDs for service entrance equipment range from $500 - $6,500. Data line and AC receptacle protection ranges from $25 - $150.

Although surges and electrical noise cannot be totally eliminated, they can be mitigated through an engineered approach to reduce their damaging effects. This leads to greater reliability and overall improved productivity. In this regard, surge protection is an inexpensive form of electrical system insurance. ■

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

Stained Glass Windows:
Maintenance & Repair

Sacred art is a profound expression of faith. As Catholics, we have a rich heritage of sacred art, and the most visible signs are the stained glass windows that adorn our churches. As with any feature of a church building, stained glass windows are subject to deterioration over time. Proper care should be taken to protect and preserve these artistic treasures.

Periodic Inspections

Periodically inspect windows and address any concerns in the early stages. "The longer you leave the repairs, the more likely the deterioration will continue and then you are left with increased repair costs," writes Drew Anderson, a conservator with the Metropolitan Museum of Art who consulted at Saint Patrick's Cathedral in NYC. He also recommends taking a photographic inventory of your windows periodically so that you will have a visual record of any changes. When assessing windows, look for the following:

- Broken/cracked pieces of glass or pieces that appear to have slipped
- Faded paint
- Moisture on sills from leaks
- Excessive bowing (more than 1")
- Broken tie wires on metal support bars that are in place to support the window
- Rattling of the stained glass
- Peeling mortar
- Condensation on the stained glass or in-between secondary glazing

If some of the conditions above are present, it does not necessarily indicate a major problem. For example, some measure of bowing in windows is normal. Restoration architect Jean Phifer who consults with Murphy Burnham & Buttrick Architects, the design leaders for the renovations at Saint Patrick's Cathedral, says, "As long as it's stable and not getting worse, you may decide to leave it." At Saint Patrick's Cathedral, she and her team left a number of bowed, yet stable, windows in place. It is best to obtain the opinion of at least two reputable specialists before undertaking major restoration work.

Proper Cleaning

Cleaning should always be carried out by a professional stained glass restoration expert. Regular tap water damages the glass, so conservators must use a pH neutral cleaner. Ms. Phifer advises, "Clean very gently, vacuum very lightly…every five to ten years if the windows are accessible." Higher windows that require expensive scaffolding to reach can be cleaned every 20 years or so. If the windows have paint details, the stability of the paint should be assessed before cleaning; some are too fragile for any form of cleanser.

Windows that are too delicate to be cleaned have two options: repainting or conservation. Mr. Anderson, while acknowledging that every case is unique, recommends a conservative approach that involves "looking at ways to preserve what still exists and making sure any treatment is reversible." Trying to repaint or restore the original details can often lead to negative, unintended results that bear no resemblance to the original window.

Protective Glazing

Protective glazing greatly extends the life of stained glass windows in certain situations. Ann-Isabel Friedman, director of the New York Landmark Conservancy's Sacred Sites Program, describes it as, "primarily a sacrificial layer to protect the stained glass from projectiles and direct rain and wind."

It is critical, however, that protective glazing be adequately vented to allow air circulation and that it be easily removable for future cleaning or restoration. Shoddy workmanship can cause more damage to the glass than it would have acquired without glazing. "It's important to understand the function and purpose of the protective glazing and not just have a contractor come in and talk you into putting something in," says Ms. Phifer.

Ms. Phifer recommends taking the following into account when considering glazing:

- Climate: seasonal changes in weather cause stress via thermal expansion/contraction
- Threats: vandalism, hurricanes, sun exposure, acid rain
- Accessibility: if windows are out of reach you will need scaffolding, which greatly increases the price of the project
- Fragility: painted surfaces are more susceptible to deterioration

Complete Re-Leading Versus Partial Re-Leading

The lifespan of lead depends on the surrounding environment, but eventually it will have to be replaced. "Tell-tale signs of a window in need of re-leading include bowing, buckling or sagging panels, tie wires loose from the structural support bars and significant movement of the window when pressed," writes Mr. Anderson.

Unfortunately, complete re-leading is one of the most expensive restoration projects. Ms. Phifer advises caution before committing to a complete re-leading of the window. "If one examines the window close up you can anticipate how much may be necessary," she says. Once the panel can be evaluated in a studio, sometimes only a small part of the window needs re-leading or cleaning.

From a conservation standpoint, re-leading can also detract from the historical significance of the window. "A part of that value is the original lead," says Ms. Friedman. "When you replace that lead…you've removed something original and in some way have devalued the window. You don't want to be overly aggressive. You want to be conservative." If you still suspect your windows are in need of new leading, Ms. Phifer recommends consulting with an independent conservator before hiring a contractor to undertake any work.

Asbestos Concerns

Many caulk manufacturers used asbestos in their caulk formulas prior to 1970. Before a stained glass studio removes a window, an asbestos specialist must determine whether the caulking contains asbestos. If asbestos is present, the church should request a written description of how the stained glass studio will remove the glass and clean the site after removal.

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Spring Maintenance:
Preparing Schools for a Safe and Productive Year

As the season of renewal and growth arrives, it's the perfect time for schools to focus on spring maintenance. The changing weather and longer days provide an excellent opportunity to inspect and refresh school facilities, ensuring a safe and comfortable environment for students, staff, and visitors.

From cleaning and repairs to safety checks and landscaping, spring maintenance plays a crucial role in maintaining the longevity of the school building and fostering an optimal learning environment. Below are key maintenance areas schools should address.

Facility Inspections and Repairs

After a long winter, it's important to inspect the school building for any damage caused by colder temperatures or inclement weather. This includes checking for cracks in the walls, foundation issues, or roof leaks. Inspecting doors, windows, and locks for proper functioning is also essential to ensure the safety and security of the school. Any necessary repairs or upgrades should be addressed as quickly as possible to prevent larger issues from developing.

HVAC System Check

The heating, ventilation, and air conditioning (HVAC) system works hard during the colder months and requires a spring inspection to ensure it is functioning efficiently for the warmer weather ahead. This includes cleaning or replacing air filters, checking for any needed repairs, and ensuring that all components are working optimally. A well-maintained HVAC system not only improves indoor air quality but also contributes to energy efficiency, which can save the school money in the long run.

Spring Cleaning and Deep Cleaning

Spring cleaning isn't just for homes - schools benefit greatly from a thorough deep cleaning each year. This includes scrubbing floors, cleaning carpets, sanitizing classrooms, and washing windows. It's also an ideal time to tackle areas that might be neglected during the school year, such as cleaning ventilation ducts, checking plumbing for leaks, and ensuring that restrooms are fully stocked with soap and paper towels. A fresh, clean environment can boost morale and create a more inviting atmosphere for both students and staff.

Landscaping and Outdoor Areas

The outdoor areas of a school also need attention as spring rolls in. Landscaping maintenance is vital to ensure that playgrounds, fields, and outdoor learning spaces are safe and appealing. This may include trimming overgrown bushes, planting new flowers, reseeding grassy areas, or repairing playground equipment. Ensuring that walkways and outdoor paths are clear of debris and hazards is also essential for student safety. Proper drainage should also be checked to prevent flooding during spring rains.

Safety Inspections

Safety-related maintenance includes ensuring that fire alarms, extinguishers, and sprinkler systems are working properly. School grounds should also be checked for safety hazards, such as loose pavement or improperly secured fences. Emergency exit routes should be clearly marked and free of obstructions. Reviewing the school's emergency protocols and conducting drills can also help ensure that everyone is prepared for any unforeseen situations.

Technology Upkeep

Schools rely heavily on technology, and spring is a good time to perform an audit of devices, computers, and digital equipment. This includes checking for software updates, backing up important data, and ensuring that all devices are functioning properly. Additionally, upgrading classroom technologies or refreshing old equipment can help enhance the learning experience for students and teachers.

Pest Control

Spring is a time when pests become more active, and schools need to take preventative measures to avoid infestations. Ensure that the school's pest control program is up to date, and inspect areas where pests may seek shelter, such as basements, kitchens, and storage rooms. Proper disposal of food waste and sealing cracks and gaps in walls and windows will help keep unwanted guests out.

Updating Grounds Equipment

For schools that manage their own outdoor spaces, it's important to inspect and maintain grounds equipment. Lawn mowers, trimmers, and other tools should be serviced to ensure they're ready for use throughout the spring and summer months. This prevents delays in outdoor maintenance and keeps the campus looking well-maintained.

Reviewing Policies and Procedures

Spring maintenance isn't only about physical repairs—it's also an opportunity to review policies and procedures. Updating safety plans, reviewing codes of conduct, and ensuring that all staff are familiar with new procedures or regulations helps create a seamless transition as the school year continues.

Spring maintenance is a crucial part of keeping schools running smoothly. By tackling facility inspections, cleaning, landscaping, safety checks, and more, schools can ensure that students and staff are welcomed into a safe, functional, and pleasant environment each day. A well-maintained school not only enhances the learning experience but also supports the overall well-being of everyone who walks through its doors. Taking the time for spring maintenance now will lay the foundation for a productive and successful rest of the year. ■

Faithfully Serving Vulnerable Adults in our Church Communities, *continued from page 1*

Whenever possible, invite the vulnerable adult to let you know how you can serve them. Do they want to read the Gospel as you read it? Is a person more comfortable when you stand or sit to the right of the bed rather than the left? Is there an easier way for a person to move through the church or into the parish activity? Does the volume of the organ or drums at a particular Mass trigger an anxious response? If the parish were to purchase a walker or a wheelchair to be available when a person is dropped off at the door, would that help with comfort and participation? Do they want to receive the Eucharist today or do they simply want to pray or talk with you? Truly knowing people allows you to be a truer witness of God's presence with them.

The Adult Protective Services of New Jersey lists the following as types of abuse experienced by vulnerable adults:

- Neglect
- Self-Neglect
- Financial Exploitation
- Physical/Sexual Abuse

Signs of neglect may include:

- Failure to attend to an individual's medical, hygiene, nutrition and dietary needs.
- Failure to meet the individual's emotional well-being, such as providing adequate opportunities to socialize with friends and family and engage in meaningful activities.
- Disregarding an individual's financial obligations such as: failure to pay rent, mortgage, insurances, property taxes, assessments, utility bills and other essential services.[3]

When a minister gets to know those he or she serves, that minister may be in a position to notice a decline in care or a threat to safety. It is important to mention concerns to a family member or a supervising caregiver. If the potential abuse is not addressed, the State Adult Protective Services provides a toll-free number for those who care for the elderly and disabled. Support is never forced upon an adult, but knowledgeable counselors can help the victims and those who love them to find guidance and resources. (855- 835-5277)

Vulnerable adults may be in our Church pews, our homes, or in care facilities. They long to remain a part of our Church family. Their participation may necessarily be minimal, or they may want a way to share in ministry. Vulnerable adults may be able to join prayer circles and fundraising planning committees. They may enjoy Zooming into adult learning sessions or participating remotely in Stations of the Cross. The more we get to know the unique individual who is temporarily or permanently vulnerable, the better we can discover how to be Church for them and allow them to be Church for others.

Important Note! Homebound Eucharistic Ministers, Greeters, Ushers, Parish Office Personnel, Parish Committee Chairpersons and others who may work with a vulnerable adult must participate in criminal background checks and VIRTUS Training. Please contact your Parish Safe Environment Coordinator or the Diocesan Office of Child and Youth Protection [Janet L. Boris, *Associate Director for Child and Youth Protection,* 609-403-7223, jboris@dioceseoftrenton.org] for assistance in completing this process. ■

1 Being 'inclusive' of those with disabilities means valuing them, pope says; **https://www.usccb.org/news/2022/being-inclusive-those-disabilities-means-valuing-them-pope-says**

2 NIH Style Guide: Person-first and Destigmatizing Language **https://www.nih.gov/nih-style-guide/person-first-destigmatizing-language**

3 New Jersey Department of Human Services, Adult Protective Services; **https://www.state.nj.us/humanservices/doas/services/aps/**

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

Stained Glass Windows, *continued from page 3*

The plan should include a thorough vacuuming with HEPA vacuums.

Hiring a Contractor

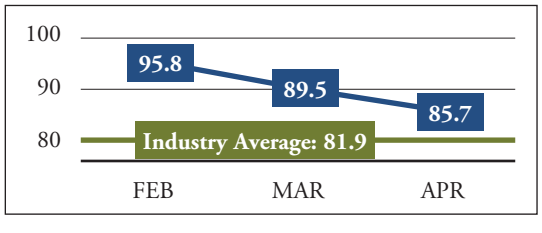
Due to the delicacy, value and importance of stained glass windows, you need to hire a dependable contractor with experience conserving the kind of windows you have. Ms. Friedman recommends looking for "someone who will do a diagram and identify all the windows in the sanctuary by number, call out those windows that are in the worst condition, and then offer or recommend some kind of phased repair." She advises avoiding a contractor who prices by the square foot or offers a wholesale for all windows.

It is "very rare for all windows to fail at the same time," she adds. Most churches do one or two windows every five years.

Maintaining stained glass windows is more than protecting a piece of glass. Ms. Phifer eloquently reaffirms the importance of these windows: "Stained glass is a wonderful artistic resource for churches. I hope they continue to maintain and restore these remarkable historic artifacts…the quality, the light, the beauty of the color, if they tell a biblical story or depict saints…it's very moving and important to not let them deteriorate." ■

Cyber Security Update

2025 Phishing Testing Event Success Percentage



BlueVoyant/Sentinel One

69 Parishes & Schools -
2,034 Sentinel One Endpoints Deployed

BlueVoyant Activity Report (1/1 - 3/31/25)

Total Alerts	**4,160**
Blocked Incidents	**3,573**
Investigated Incidents	**579**
Security Incidents	**8**
Issues Resolved	**All**

KnowBe4 Cyber Security Training & Testing (1/1 - 3/31/25)

Phishing emails delivered	**3,190**	**Phishing emails reported**	**1,325**	**Training Events Scheduled**	**240**
Phishing emails unreported	**1,865**	**Clicks of Phishing emails**	**390**	**Training Events Completed**	**103**

Items of Importance

FLSA – Updates

The Fair Labor Standards Act (FLSA) salary threshold for 2025 did not increase as planned. A federal judge in Texas struck down the rule that would have increased the threshold; the minimum salary for exempt employees remains at $35,568 per year ($684 per week). If you have questions, consult with the Office of Administrative Services.

Labor Law Poster – Updates

The NJ Department of Labor updated the state poster; the federal poster has not changed. J.J. Keller shipped the NJ posters. If you have not received one, contact Margaret Dziminski mdzimi@dioceseoftrenton.org

New Jersey Pay Transparency Act (S2310) – Effective June 1, 2025

Effective June 1, 2025, all (qualified) employers are required to disclose the following information for all job posting (internal and external) for new jobs, transfers and promotion opportunities. This doesn't apply to promotions for current employees based upon years of experience or performance and does not preclude employers from making a promotion on an emergent basis due to unforeseen circumstances.

- The hourly wage or salary or a range of the hourly wage or salary
- A general description of benefits and other compensation programs for which an employee in the position would be eligible
- The law also requires employers to make reasonable efforts to announce, post or otherwise make known to existing employees any opportunities for promotion in their department that are advertised internally or externally

Before advertising compensation ranges, evaluate existing compensation ranges for various positions. If you have questions, seek guidance from the Office of Administration.

HELIXintel – Building Operations & Energy Efficiencies

Several meetings for business and facility managers will be scheduled over the next 6 months to present the benefits of this no-cost program to assist with the management of facility assets, preventive maintenance and work order scheduling with presentations from existing program participants.

Automobile Insurance Cost Factors

The median "personal injury judgement" increased from $39,300 (2010) to $125,360 (2020). Social and economic inflation and cultural ideas of fault have driven "nuclear" verdicts, adding over $4 billion/year to auto claim settlement costs compared to 10 years ago. From 2010-2020, the aggregate increase to settlements attributed to social inflation was over $30 billion. Social inflation drivers are excessive punitive damages for pain and suffering, media outlets and social media impact on public opinion, expanded definition of liability, increased litigation/litigation funding, higher jury awards, plaintiff friendly judges, and public distrust of corporations.

Automobile Premium Rebate 2025

The auto insurance rebates for parishes/organizations with no auto insurance accidents/claims for the period July 1, 2023 through June 30, 2025 will be calculated in July with a check or credit issued to the parish/organization in August. This program will continue with rebates issued annually for parishes/organization 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 is a self-insured organization, the ability to offer rebates is subject to the cost of claims paid. Fewer claims and lower claim costs will generate larger rebates and high claim costs, and/or increased reinsurance premiums will limit the ability of the insurance fund to offer rebates.

NJ BPU Benchmarking Reporting

Under the NJ Clean Energy Act's Energy and Water Benchmarking Law, the owner or operator of a commercial building larger than 25,000 square feet must track and report energy and water usage every year by using the USEPAs Energy Star Portfolio Manager tool. The reporting deadline is July 1, 2025 for reporting 2024 usage. If you received a notice last year and were granted an exemption from filing, you may receive a new notice to report for the calendar year 2024. If the property was granted an annual exemption from benchmarking requirements for reporting for 2023 usage, you may have only received a one-time exemption and will need to re-apply for an annual exemption for the 2025 benchmarking season **or** submit a benchmarking report (for 2024 usage).

Boiler & Machinery Renewal

The HSB Boiler and Machinery Insurance and Inspection policy will renew August 1, 2025. Coverage is expected to be bound no later than June 30, 2025 and invoices to the parishes will be mailed or sent via email around July 15, 2025. The Insurance Broker of Record, JM Glover, processes the invoices for the HSB Policy. Contact Joe Cahill for questions regarding the premium. Provide a copy of the invoice and a direct phone number (with extension) for a prompt response. A notification will be provided to Business Managers in advance of the billing.

Student Accident Insurance Renewal

The Student Accident Insurance policy will renew on August 1, 2025. Data collections for premium allocation will begin in early June. A request for data will be generated through the Origami Risk Management System via email. The data collection process is time sensitive. The information requested will be in a fillable format and must be submitted as directed. The information collected will include enrollment by grade and sports program participation. Failure to provide accurate and timely information will result in premium allocation percentage, 15% higher than last year. A notification will be provided to Business Managers and Principals in advance with the source email and instructions provided.

Property/Casualty Insurance Premium Allocation

The premium calculation and allocation process is nearing completion. If there are any issues that would affect the premium calculation for the fiscal year 2026, they should be submitted to the Office of Risk Management to the attention of Joe Cahill jcahill@dioceseoftrenton.org as soon as possible. Example of circumstances that will affect premium calculation and allocation: the previously unreported sale of a building; demolition of a building; renovation of a building including an increase in the occupiable square footage; purchase of a building; leasing a building where the tenant assumes the full cost of the property insurance; closure of a school or operation (on or before 6/30/2025) that includes the permanent elimination of payroll or a significant downsizing that requires compliance under the NJ WARN Act. *(This Act requires employers with 100+ employees to provide affected employees with a 90-day notice before a mass layoff or plant closure, and to pay severance of one week of pay for each year of employment, plus an additional 4 weeks if the 90-day notice is not provided. This expanded law (effective 4/2023) mandates severance for impacted employees, regardless of whether they received the 90-day notice.)*

Event Insurance

A "License" Agreement is required to obtain Special Event Insurance coverage. For questions, call the Office for Risk Management. The Diocese is not selling insurance coverage; the "Licensee" pays an additional fee to waive an insurance certificate requirement.

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Items of Importance, *continued from page 6*

The parish then uses the fee to buy insurance on itself. All other aspects of any agreement remain in effect, including the hold harmless and indemnification requirement. The waiver is used whenever a "Licensee" is unable to furnish an acceptable Certificate of Insurance. **New rates will be effective May 1, 2025 for any applications submitted after 3/15/2025.** *Rates may be higher based on event classification.*

- **Picnics, Parades, Casino/Lounge Shows, Scavenger Hunts, and Animal Events have a minimum, one-time rate, of $500.**
- ***Event insurance is not available for sporting events and mechanical amusements; other exclusions may apply.***
- ***When a parish, school or ministry hosts an event on parish or school property, Special Event Coverage must be purchased by the parish or school if alcohol is consumed at the event/meeting.***

One meeting per week	1 --125 people	$375.00	126 – 250 people	$600.00
Two meetings per week	1 – 125 people	$1,050.00	126 – 250 people	$1,250.00
One meeting per month	1 – 125 people	$250.00	126 – 500 people	$375.00
Two meetings per month	1 – 150 people	$275.00	126 – 500 people	$425.00
One meeting	1 – 1500 people	$125.00		

Field Trip Safety

Field trips offer students the opportunity to learn beyond the classroom, experiencing firsthand the world around them, but with these benefits comes the need for thorough planning and safety precautions. Ensuring the safety of students, staff and chaperones should always be top priority.

Here are key strategies schools can adopt to make field trips enjoyable and secure.

Pre-Trip Planning and Assessment

Before embarking on a trip, schools must conduct a thorough risk assessment. This involves identifying potential hazards at the destination, such as traffic, weather conditions, or unfamiliar terrain. By understanding the risks, schools can better prepare for emergencies and create contingency plans. This also includes confirming that the destination adheres to safety standards, whether it's a well-regulated museum or an outdoor adventure park. Some field trip sites may require a Certificate of Insurance for the group. If required, please send the request from the site directly to Joe Cahill jcahill@dioceseoftrenton.org for prompt attention.

Adequate Supervision

Adequate adult supervision is a cornerstone of field trip safety. Schools should follow guidelines on student-to-chaperone ratios, typically requiring one adult for every 5-10 students, depending on the age group. Staff and volunteers must be briefed on their roles and responsibilities beforehand. Every chaperone must know how to respond in the event of an emergency. All adult staff, chaperones and volunteers must be fully compliant with the Diocese of Trenton Child Protection Program, including a criminal background check and VIRTUS training. Contact your local Child Protection Coordinator regarding compliance requirements. The safety of everyone, including adults, is the number one priority.

Clear Communication with Parents

Parents need to be informed well in advance of any upcoming field trip. This includes details about the trip's purpose, itinerary, and specific needs such as lunch or clothing requirements. Schools should also ensure they have updated emergency contact information for each student, that parents sign a trip permission form, and that forms are kept on file with the school administrator.

Health and Safety Preparedness

Schools should ensure they have access to emergency medical supplies like first aid kits and necessary medications (e.g., for allergies). Know the name and location of the medical facilities closest to the location you will be visiting. Any medical needs, including severe allergies or chronic conditions, should be communicated to all chaperones, and students with medical needs should have an action plan on file that indicates if the child is responsible for administering his/her own medication.

Check weather forecasts and plan for any adverse conditions, including extreme heat, cold, or storms. Trips to unfamiliar locations require a higher level of attention to the surroundings. Become familiar with the site before the visit.

Student Safety Training

Before the trip, students should receive guidance on basic safety rules, such as staying in groups, following instructions, and reporting any concerns to an adult. It's important to emphasize that students should always stay within sight of a chaperone.

Establishing clear meeting points in case of separation, as well as providing each student with a name tag and a contact number, can help ensure everyone remains accounted for.

Transportation Safety

Whether traveling by bus, carpool, or public transit, transportation safety is essential. All vehicles should be inspected for safety compliance before departure, and all passengers must wear seat belts when possible. The driver must be aware of the planned route, emergency procedures, and the specific needs of the students being transported.

Emergency Protocols

Have clear emergency protocols in place, including a communication plan that allows teachers and chaperones to stay in contact with one another and school administrators. Plan for medical emergencies, lost students, and natural disasters. For more information, contact the Office of Risk Management.

Post-Trip Reflection

Conduct a post-trip reflection that includes discussing what went well, what could be improved, and addressing any safety issues that arose. Feedback from students, teachers, and chaperones can help ensure ongoing improvements to safety procedures. By prioritizing safety through careful planning, clear communication, and proper supervision, schools can create enriching and secure field trip experiences. When students, staff, and parents work together, field trips become a safe and exciting way to explore the world beyond the classroom. ■

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Inside this Issue:

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