August 2025

A quarterly newsletter of the Diocese of Trenton Risk Management Program

Diocese of Trenton Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions

Fall Edition

Finding the Right Coach!

Author: Mary Liz Ivins

Athletic participation can enrich the lives of young people. Physical fitness, teamwork and positive self-image are nurtured when the environment is healthy. Unfortunately, it is not always easy to ensure all elements of an athletic program are implemented with the students' wellbeing in mind.

Activities almost always take place outside of normal business hours. Coaches often have multiple jobs. Conflicts in scheduling can result in inconsistent supervision. Coaching positions can be abandoned mid-season, necessitating a quick hiring process. And the nature of competition can sometimes foster non-constructive criticism and bullying. In addition, many young people now get involved in private coaching or travel teams. Unlike programs organized by schools and churches, these independent programs are not required to do background checks on coaches before they are hired, and they often take place in venues where there may be very little supervision.

Most athletic directors, principals, pastors and business managers have a difficult time understanding the mind of a child predator. These good and moral people find it hard to believe that an adult might be drawn into showing pornography to minors, reading online material on how to groom minors for intimate behavior, or using children as sexual partners. These good and moral people may find the requirements for vetting coaches to be burdensome and unnecessary red tape.

They think that there can be no problem if they hire a friend's son, a former high school star athlete, that nice young woman who volunteered with the local little league program, or the local public servant who loves to run summer camps for kids. Since 2015, there have been 141 New Jersey coaches, trainers and industry workers who have faced charges for sexual misconduct and violations of program codes. Those who desire to harmfully engage with young athletes skillfully practice behaviors which hide their predilections. They know exactly how to deceive program administrators and parents.[1]

Any administrator responsible for an athletic program must establish clear, consistently-executed protocols for the hiring of coaches and for the implementation of supervision.

- References should be called, background checks must be completed, and Virtus Training must be finished before a coach begins to work with young people. When afforded sufficient pre-season time, this can be easily accomplished. When resignations occur mid-season, the need for supervision may conflict with the time needed to assure that a candidate is properly vetted. Expediency may lead to a supervisor giving clearance because he or she has "known this person forever." This can endanger the welfare of children and breed a lack of confidence in the leadership. Assign a properly-cleared coach, administrator, or parent to attend all practices and games until the new coach completes the required checks. Allow the new coach to present instructions to the team in the presence of this assigned supervisor. Restrict his/her access to locker rooms and to individual training sessions until clearances are completed. **It is important that no coach has any individual contact with young people until there is proper documentation in place.**
- Coaches who are properly cleared and trained should be identifiable to participants and their guardians. Have them wear a lanyard with a badge showing credentials, or distribute a unique t-shirt or polo shirt to coaches so that they can be recognized. Rosters of eligible coaches can be published on websites with explanations on what has been done to ensure that they are prepared to care for young athletes.

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Keeping Young Athletes Safe

"The NJSIAA and the National Federation recommend that a physician be present at athletic contests and available (on call) during practice sessions. With many sports activities in progress at any one time, it is often impossible to have physicians present at all contests… This makes it mandatory for the school administrators and coaches to arrange a procedure to obtain medical care and treatment for emergencies to include athletic trainers where applicable. Some sources of assistance that may be utilized when physicians are not available are certified athletic trainers, emergency medical technicians (usually on emergency vehicles), ambulance vehicles with trained personnel, rescue vehicles with trained First Aid personnel and, in some areas, National Guard or Army Reserve medical personnel assigned to ambulance duty."[1]

New Jersey State Interscholastic Athletic Association Policies and Procedures

Providing quality athletic opportunities for school and parish athletes demands attention to a multitude of resources. **Fields and equipment must meet league standards for safe play.** Coaches must be knowledgeable of not only the sport, but also of effective strategies for learning and acceptable psychological strategies for motivating youth. All adult personnel must be processed through safe environment background checks and training. Parents must be educated on how best to support the young athlete. However, no matter how much care is taken, all sports present the possibility of injury. It must be understood that although the athletes and parents sign agreements to "hold harmless and indemnify" the institution and its personnel from claims of negligence and reckless behavior against the school, the parish and parish personnel can be made liable with legal and moral repercussions.

The New Jersey State Interscholastic Athletic Association provides the rules and regulations for all high school competitions in the state. They recommend practices that offer excellent guidelines for both parish and school athletic programs for all ages.

The availability of a properly trained individual to provide First Aid immediately in the event of an injury must be assured before practices and games begin. In an ideal world, a physician would be present at all athletic practices and competitions. High school football programs do require a physician to be on the sidelines during games. Having a full-time physician for all athletic activity is not always possible or affordable. Most high schools hire a full-time certified athletic trainer. When this is not possible for a parish or elementary school, trained emergency medical personnel or school nurses can assume responsibility for being available during athletic activities. Volunteers may come forward, but serious consideration should be given to the fact that there may not be qualified personnel available when needed. Improper or inadequate response to a medical emergency can result in litigation. Proper preparation for potential medical emergencies is essential for the wellbeing of the athletes.

Along with Virtus training and background checks, it is essential that athletic personnel complete CPR and concussion training. A defibrillator should always be available and is required by law, as is the requirement for training. When competition occurs outside, a mobile defibrillator should be provided.

Concussion protocols regarding reporting, monitoring and return to school, practice, and play are essential. All suspected concussions must be reported to the Diocesan Office of Risk Management along with updates regarding status and return to normal activities. See Diocese of Trenton Risk Management Manual 2025 (p. 34) at **https://dotinsurance.org/risk-management-manual/**

- **"CONCUSSION REPORTING: Institute a reporting and follow-up procedure for all potential concussion injuries and institute return to play (RTP), return to academic and physical activity protocols as an actively managed policy with notification to the Office of Risk Management of all suspected concussions and ultimate return to normal activity. IMPACT Testing should be considered for all sports activity programs."**

Athletes should submit evidence of an annual Pre-Performance Physical Examination **before any participation**. Records must be reviewed before participation is allowed. ***The receipt of the examination record is not a checkoff box and file item.***

Coaches, athletic trainers and administrators need quick access to up-to-date parent contact information and student medical histories. There are excellent online data services that may be available through school systems; however, paper copies can also be carried by the coach to a field or kept in an athletic office. School nurses and parents should be charged with providing day-to-day updates when student medical conditions change.

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Finding the Right Coach, *continued from page 1*

- Virtus Training helps those who work with children to understand the signs of abuse. Ideally, it gives young people a safe person to talk to. Today, additional training is needed to ensure coaches understand that verbal and emotional abuse is also unacceptable. Teachers and coaches often teach in the way they were taught. Twenty years ago, a coach might have screamed in an athlete's face to motivate him or her. Athletes might be punished with extreme exercises or laps around a field. Frustration sometimes leads to the use of profanity. These behaviors are not effective or acceptable with youth in 2025. Such behaviors can be demeaning and may foster bullying by teammates. Coaches must also take great care in not touching young athletes. In the past, a coach may have adjusted a position or stance. Children have learned to be very sensitive to the touch of non-familial adults. Demonstrating a position may be a better approach.
- All coaches should model and demand a supportive team environment. Every team member has something to offer that should be valued. There should be no tolerance for negative behaviors by team members. Coaches must carefully supervise to ensure that neither hazing nor bullying occurs.
- Coaches should take great care when recommending special training programs or individualized coaching sessions outside of school or parish programs. All parents want to hear that their children have special talents and a future in a sport. As mentioned above, many outside resources have little or no standards for vetting coaches. If an outside program might truly be advantageous for a particular athlete, coaches should offer guidelines for parents to research what requirements are made of program coaches. Parents should be advised to supervise their sons and daughters in these programs. Older teens should be taught to recognize inappropriate words and actions. They should be given strategies for responding to behaviors that seem inappropriate.
- Parental interference in coaching is a difficult problem for many coaches. Parents second guess strategy, playing time and role assignments. Some coaches may prefer "closed practices." With elementary school age children, it is wiser to allow parents to attend practices. Brave high school coaches should also consider allowing parents to attend. Transparency builds trust. (In many cases, teenagers will forbid parents from taking advantage of this!) Clear boundaries can be established for how and when a parent can approach a coach. Parents may be invited to use email or schedule an appointment if they want to raise a coaching issue. Dealing with parental concerns is the responsibility of anyone who works with young people. Demanding that a respectful tone be maintained in these conversations is very fair. Inform parents at the start of the season that every coach has a unique style and perception of athletic ability. Accepting membership in a team for a child is accepting that coach's perspective.
- Sometimes coaches invite local celebrities to assist with coaching. A graduate who plays ball in college can be found working with minors. A record holder from a local school might be invited to coach the long-distance runners or the pitchers for a week. This is not permissible without the proper clearances. Consider looking backwards from a lawsuit. Can the circumvention of safety protocols ever be justified when a child has been hurt?
- Even though most athletic activity occurs after work hours, it is imperative that the Pastor, Principal, Athletic Director, Business Manager, and anyone with supervisory responsibilities regularly shows up at practices and contests. Yes, this can be exhausting. But it is the only way to know what is really going on.

Providing young people with a safe and nurturing athletic experience is a complex task. Administrators must dedicate careful attention to this endeavor. This is especially true when a mid-season unexpected opening for a coach occurs. Faithful adherence to established clearance protocols will maximize benefits for and minimize risks to the safety and wellbeing of young athletes. ■

1 Stanmyre, Matthew and Sargeant, Keith; "Prey to Play"; NJ.com; June 17, 2025

Keeping Young Athletes Safe, *continued from page 2*

Yes, everyone does have a cell phone, and this fact can be very helpful when medical assistance is needed. Where possible, having a dedicated sports program cell phone and/or a handheld, portable transceiver system can ensure that there is always a way to call 911 and reach the parish or school office.

Building a relationship with the local police, emergency medical teams, and hospitals can make getting assistance more efficient. Knowing the name of the hospital that an injured athlete is being transported to is important when parents are at a distance. It is essential that a member of the athletic, school or parish staff accompany or follow the young athlete to the care facility. Until a parent or guardian can arrive, coaches, pastors and administrators act "in loco parentis." This allows clear and accurate information to be provided to parents upon their arrival. It also helps to calm the frightened patient.

Athletic experiences enrich the lives of young people. Preparing a program takes more than "rolling the ball out onto the field." Careful thought and preparation assure that when injuries occur or medical emergencies arise, all the necessary help is quickly available. Parents expect and will feel more confident when contingencies are set and shared with them ahead of time. Chances of negligence are diminished when up-front planning considers that all young athletes need to play safely in well-organized programs.

1 New Jersey State Interscholastic Athletic Association Policies and Procedures: **https://www.njsiaa.org/sites/default/files/documents/2024-08/njsiaa-policies-and-procedures-24-25-.pdf**

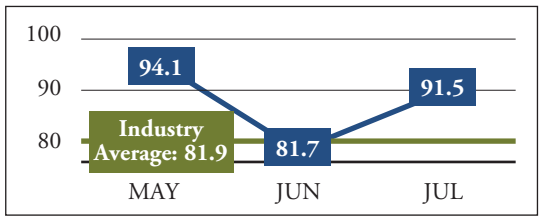
Additional Resources:

NJ Scholastic Student-Athlete Safety Act FAQ: **https://www.nj.gov/education/safety/health/athlete/index.shtml**

2025 Diocese od Trenton Risk Management Manual: **https://dotinsurance.org/risk-management-manual/** ■

Cyber Security Update

2025 Phishing Testing Event Success Percentage



BlueVoyant/Sentinel One

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

BlueVoyant Activity Report (3/1 - 5/31/25)

Total Alerts	**4,040**
Blocked Incidents	**4,027**
Investigated Incidents	**527**
Security Incidents	**13**
Issues Resolved	**All**

KnowBe4 Cyber Security Training & Testing (3/1 - 5/31/25)

Phishing emails delivered	**3,130**	**Phishing emails reported**	**1,240**	**Training Events Scheduled**	**293**
Phishing emails unreported	**1,890**	**Clicks of Phishing emails**	**342**	**Training Events Completed**	**144**

KnowBe4 Scam of the Week

You receive an email message from a well-known organization such as Microsoft, Adobe, DocuSign, or the Diocese of Trenton with a PDF attachment and a subject line that stresses an urgency related to your business email account that indicates a security issue. The attachment contains instructions that will remedy or provide the link to the security update and a telephone number from customer service to answer any questions. It all might seem very legitimate but in all likelihood, this is a phishing attempt to get you to call the phone number and trick you into installing a security patch which is actually malware. In addition, they may also try to manipulate you into providing your credentials to speed up the process to solve the fake security problem.

- Be suspicious of unexpected emails, especially when they contain attachments
- Be cautious when contacting an organization using the information provided in an email or an attachment
- Remember that legitimate organizations rarely send urgent requests through PDF attachments

Smishing Schemes That Impersonate NJ DOL

NJCCIC has received reports from the NJ Department of Labor and Workforce Development (NJ DOL) that cybercriminals are sending text messages identifying themselves as the NJLWD Claim Department alleging they need clarification on a claim that has been filed. The message includes a fake link, *njunemployment.us*, requesting information related to a claim that is pending suspension if not completed.

After attempting to login, the message will usually indicate that the information submitted doesn't match the information on file and the system will respond by requiring personal information, including a social security number, date of birth, home address, etc.

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

- If you think you have received a smishing message, block the number and report the text as junk or spam on your smartphone.
- You should never share personal or financial information in text messages, especially if you do not recognize the number!
- If you receive a text message from an unknown number, simply don't answer. It's not rude to protect yourself! ■

Student Accident Insurance Renewal - August 1, 2025

The Diocese of Trenton negotiated a 25+% decrease in the student accident policy premium for the 2025/26 school year. A significant portion of the decrease was for the primary layer of coverage, impacting the grade school premium to a much greater extent than the high school premiums. Premiums are based on student enrollment and interscholastic sports participation, with a significant experience rating applied to schools with football programs. Football injuries continue to dominate student accident claim losses.

It is important to note that covered events include all injuries incurred while traveling to or from the parish or school, as well as those that happen on the premises. Coverage is also available when a young person is injured off property at a school- or parish-sponsored event.

Coverage is determined by the policy language and the loss adjuster. Injuries that result from an athletic activity are covered up to $5 million for expenses incurred within 10 years of the incident. All other injuries have a maximum payment of $1 million for expenses levied within 5 years of the date of injury. Primary policy coverage up to $25,000 is for the first year only. Excess coverage applies only after the primary coverage is exhausted. Primary coverage is time-limited so it is critical that a claim be presented in a timely fashion as **late claims will be denied**.

When an injury occurs or is reported:

1. The first response always is to see to the well-being of the child. If the injury is life threatening, 911 should be called.

If parents are not present, they must be notified immediately. If treatment can wait for parents to arrive, the child should be kept in a safe, stable setting until parents get there. Except for life-threatening emergencies, parents should always transport their child to the medical provider they deem appropriate. If a child must be rushed to an emergency room prior to the arrival of parents, a school or parish representative should drive behind the ambulance to the hospital and act in "loco parentis" on the child's behalf until the parents arrive. This representative can greet parents and update them on their child's condition.

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How to Prepare for a Hurricane

With the peak of the Atlantic Hurricane Season rapidly approaching, it is important to be prepared with 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 Atlantic coastal regions and other flood-prone areas. In the last 30 years, an average of six hurricanes made landfall each year, with an average of three developing into major events. NOAA has predicted an above-average storm count for the Atlantic coast this year with 13 to 18 named storms, 6 to 10 hurricanes and 3 to 5 major hurricanes.

Hurricanes Can Cause Power Outages

When a hurricane hits, it's common to lose power. If you have a generator, make sure to perform pre-operational checks and test 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. Consider 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, these steps should be taken to minimize damage to equipment and make post-flood recovery as rapid as possible:

- Install flood barricades if available when conditions change from a flood watch to flood warning. Be prepared – make sure that the barricades are accessible and the response team knows how and when to install the barricades.
- 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, if available. Move the highest value property first.
- If time permits, utilize sandbags as necessary based upon prior experience.
- When flooding is imminent, shut down all fuel burning equipment, such as water heaters and boilers. In the case of steam boilers, it is best if these can be allowed to cool before the water hits.
- De-energize all electrical circuits prior to flooding.
- Move all vehicles to high ground if possible.
- If your equipment, machinery or electrical systems have been exposed to flood water, 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 or Joe Bianchi, 732-267-0381 (cell numbers). Coordinate clean up with Steven Stewart, McLarens, 267-370-3392 (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. Provide a copy of the contract for review to either Joe Bianchi or Joe Cahill before signing.

Resto-Rebuild Inc

Bill Thompson
601 Manfre Court
Freehold, NJ 07728
732-939-5175 (c)
Bill@resto-rebuild.com

ServPro of Bordentown/Pemberton

Peter Barbera
165 3rd St, Bldg. #5
Bordentown, NJ 08505
609-894-8555 (o)
347-234-4064 (c)
pbarbera@servprobordentown.com ■

Items of Importance

Boiler & Machinery coverage renewed on 8/1/25 with Hartford Steam Boiler (HSB) at a 3% aggregate premium increase. The method for calculating the premium allocation uses the Total Insured Property Value. This past year, there have been several large claims which could have significantly impacted our renewal premium. However, the significant investment that the diocese has made in loss prevention programs sufficiently influenced the underwriters to limit the increase. All claims, including non-boiler losses, have a $25,000 per occurrence deductible (same as the expiring policy). Parish participation in certain loss prevention programs can reduce the parish deductible to as little as $5,000.

The HSB Boiler & Machinery program, including billing, is managed through the broker of record, A. J Glover Agency. Neil Wesley, our broker representative, has managed the Diocese of Trenton account for many years and is always available for claims assistance and program information: **nwesley@jmg.com**. This program is not optional, and invoices must be paid within 30 days of receipt. Taxes and fees included on the invoice are mandated by the State of NJ and are not sales taxes. The Diocese of Trenton and its parishes/schools/cemeteries are not exempt from these taxes. The insurance program includes boiler inspections required by the State; failure to inspect or maintain equipment in code-compliant condition can result in significant fines and/or closure of a non-compliant building. The State of NJ increased the fees for the issuance of Inspection Certificates significantly last year. HSB pays the fees to the State on our behalf and then invoices the certificate holder for reimbursement. These invoices must be paid upon receipt. State Inspection Certificate fees for boilers range from $160 to $300 per vessel. Fees for refrigeration inspection certificates range from $220 to $400. The fees for inspection by HSB are discounted at $110 for boilers, $70 for pressure vessels and $90 for refrigeration equipment. If you have questions concerning the premium, please contact Joe Cahill. 609-403-7189 or **jcahill@dioceseoftrenton.org**.

OSHA Extends Heat Hazard Program for Outdoor and Indoor Workplace Heat-Related Hazards Through April 8, 2026

Targeted sectors include landscaping, construction, building maintenance and repair. OSHA recommends employers review workplace safety programs and ensure they have a comprehensive heat illness prevention program in place that includes:

- Providing cool drinking water and shaded rest areas
- Implementing an acclimatization plan for new and or returning workers
- Conduct regular training on recognizing and responding to heat stress symptoms
- Monitoring environmental conditions
- Scheduling rest breaks during high heat periods

Common sense suggests that the same guidelines apply to sports activities, including practice and conditioning.

ASME Safety Code for Elevators

Most elevator emergency phone lines are dedicated copper wire connection (POTS: Plain Ordinary Telephone Lines). If your school or parish has an elevator, consider the reliability of your emergency phone line. As Verizon continues to decommission copper wire phone services, your elevator safety communication system may need an upgrade. As an alternative, wireless cellular technology solutions are available and in many situations are less expensive and significantly more reliable. There are several sources for wireless cellular technology, including Kings III, MyLinkLine Communications, Rescue GSM, and others. Most fax and alarm systems utilize POTS lines from Verizon. Cellular wireless alternatives are available for most applications without control panel upgrades, with the potential for a significant monthly service charge saving. In some cases, especially with older fire alarm systems, the main control panel will require an upgrade to be compatible with cellular wireless equipment.

NJ Considers New Rules Clarifying Test for Worker Classification

1. NJ considers new regulations to limit the classification of workers as independent contractors by clarifying the state's "ABC test."
2. The new rules, ABC Three Prong Test, are intended to provide clear guidance to employers ***but in effect make it very difficult to classify a worker as an independent contractor***. More to come on this issue. ■

Student Accident Insurance Renewal, *continued from page 4*

2. The school/parish must complete a claim form that is available on the Diocesan website: **https://dotinsurance.org.** The top section of the form is the responsibility of the organization. This form is then given to the parents who must complete their section and submit all support documentation to ADMINISTRATOR: A-G Specialty Insurance, P.O. Box 21013, Eagan, MN 55121, or email **claims@agadm.com**. Parents must submit this within 90 days of the date of the accident. For questions, call Customer Service, 1-866-267-0092.
3. We advise parishes and schools to complete an **Incident Report Form**. Templates can be found in the Religious Education Manual and Office of Catholic Education Manual. These should include the date and time of the incident, contact information for the injured person, a brief factual account of the incident, the location of the event, names of those present and those with supervisory responsibility, and any other salient information. The person completing this report should sign and file it. Subsequent information or correspondence with the parents could then be kept with this document for future reference.

A note on negligence

Often after the injured person is given the necessary medical attention, administrators and parents begin to consider the circumstances of the injuries and the possibility of negligence on the part of student supervisors and property owners. The process of applying for and receiving Student Accident Insurance occurs regardless of and outside any discussion of possible negligence claims and civil actions. **No actions should be taken to impede this process.** Negligence is defined as, "A failure to behave with the level of care that someone of ordinary prudence would have exercised under the same circumstances. The behavior usually consists of actions, but can also consist of omissions when there is some duty to act."[1] Diocesan organizations should contact their Chancery supervisors or the Office of Risk Management if parents threaten or take legal action. Maintaining a clear, factual incident report will assist in addressing these concerns. Additional information on Student Accident Insurance can be found at: **https://www.dotinsurance.org** ■

1 Cornell Law School: Legal Information Institute: https://www.law.cornell.edu/wex/negligence

Does Your Parish Have an Electrical Preventive Maintenance (EPM) Program? Most Likely Not!

Electrical issues are typically addressed when there is a system/equipment failure or power surge that disables vital systems: HVAC, pumps, sound systems, organ, alarm systems, or door locks. Scheduled electrical preventative maintenance should occur at least once every three years.

According to HSB, more than two-thirds of electrical system failures can be prevented by instituting a routine EPM program. The failure rate of electrical equipment is three times higher for components that are not included as part of a scheduled EPM program. The following, at a minimum, should be included in any EPM program.

Switchgear

- Ensure that all enclosure panels, doors and structures are well-maintained in accordance with the manufacturer's specifications. During de-energized maintenance, enclosures should be vacuum cleaned of all loose dust, dirt and debris that may have accumulated. Compressed air should not be used as it may cause debris to become embedded in the insulation or damage insulators. Depending upon the source, compressed air may contain oil and water which should be avoided. If debris is not easily removed by vacuum cleaning, consult with the manufacturer regarding recommended cleaning procedures.
- All vents and fan grills should be cleaned of all dust and dirt. All gaskets on vents and grills should be examined and repaired/replaced as necessary.
- Electrical equipment rooms should be kept clean at all times. Doors and windows should always be maintained in proper working order. Proper ventilation should be maintained at all times. All fan motors should be cleaned and lubricated on a regular basis. Fan blades should be cleaned as frequently as necessary. Air filters should be replaced regularly as needed. Electrical equipment rooms should never be used as storage space. There should be a minimum of 3 feet of clearance access for all electrical equipment at all times. The tops of electrical equipment enclosures should be checked regularly for water seepage and condensation. Any source of water should be immediately eliminated and permanent corrective measures implemented to prevent recurrence.

Insulators, supports and connectors

- Inspect insulators and conductor supports for signs of cracking, any physical damage or deterioration. Clean all loose dirt as appropriate. Examine for signs of moisture and for signs of tracking (a pathway evident on an insulator surface between two conductors), arcing or overheating. Repair or replace damaged insulators as needed.
- Examine all bolts and connecting devices to make sure they are tight (in accordance with manufacturer's specifications). Look for signs of corrosion and overheating.
- When copper to aluminum connections exist, examine for signs of galvanic (the aluminum will appear pitted and corroded) action. Galvanic corrosion impairs solid connections, resulting in surface oxidation and overheating. Arcing and fires can result.
- Examine insulation for signs of deterioration, discoloration, cracking, flaking and overheating. Ensure all conductors are clean and dry. Torque all connections to manufacturer's specifications.

Molded case circuit breakers

- Molded case circuit breakers should be kept clean for proper ventilation. This type of breaker is tripped by a thermal event. Dust and dirt accumulation on the breaker can cause heat to build up around the breaker, resulting in a nuisance trip.

Battery stations/chargers

- Thoroughly clean all battery surfaces of dust and dirt. Clean and tighten all terminal connections. Remove any corrosion on battery terminals with a sodium bicarbonate solution.
- Clean all dust and dirt that accumulates on battery chargers. Clean all vent openings and ensure there are no obstructions to clean air flow.
- While charging, batteries emit hydrogen gas which can be explosive. No open flames or sparks are permitted in a charging area. Battery charging rooms need to be well ventilated - no smoking allowed.

Surge arrestors

- Periodically clean and inspect surge arrestors for damage or deterioration. Repair or replace as necessary.

Protective relays

- Protective relays should be inspected and tested on an annual basis. A qualified electrician trained in the necessary precautions should do the work.

Electric motors

- A maintenance/inspection program for all electric motors is strongly recommended in accordance with the manufacturer's maintenance procedures. Depending upon size and duty load, frequency of testing will vary. All units should be kept clean and properly ventilated/cooled in accordance with the specifications for use.

Infrared inspection

- An infrared, or thermographic, inspection should be conducted at least once every 3 years on all switchgear, distribution panels, cables and bus connections, motor control centers and starters, transformers, and other critical equipment to identify potential equipment failures and dangerous conditions related to overloads or poor connections that could result in equipment failure or an electrical fire. The Diocese of Trenton Risk Management Group has contracted with HSB Thermographic Inspection Services and will coordinate inspections if needed.

All electrical inspection and maintenance work should be conducted by qualified licensed electricians or properly certified personnel. General maintenance must always be conducted in compliance with the proper safety protocols as issued by the equipment manufacturer and in accordance with OSHA requirements. As a general rule, all electrical equipment should be de-energized before any maintenance or cleaning is attempted. Only properly trained and licensed electrical contractors should work on electrical systems. ■

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2025 Fall Edition

Diocese of Trenton Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions

Inside this Issue:

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

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

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

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

Online Form: dotinsurance.org/forms/auto-forms

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