

# *Protecting our Tools of Ministry - People, Property and Assets*



## **Property and Casualty Insurance Program 2019-2020**

Presented by the Conference Board of Trustees  
and  
The Property and Casualty Insurance Committee

in conjunction with  
Engle-Hambright & Davies [EHD]

Insurance provided by the  
Philadelphia Insurance Companies

Revised – April 15, 2019

The insurance manual is divided into four sections.

**Introduction** contains a list of people to contact on insurance matters, a letter from Bishop Park, a letter from the Chairman of the Insurance Committee, and the Table of Contents for the remainder of the document.

**Part 1** provides an overview of the program including insurance types, coverage amounts, deductibles, optional additional insurance and insurance not covered. Next, this section provides guidance on what local church changes should be reported to the insurance broker and the claim submission process. This section concludes with a description of the Appraisal Program.

**Part 2** is the Safety and Loss Control Manual and includes additional reference documents which can be used to promote safety.

**Part 3** contains all checklists and forms that are referenced in other parts of this manual including a form for reporting claims, a roster of insurance committee officers & members and a church directory for your internal use.

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## IMPORTANT INSURANCE CONTACTS

### Insurance Program Administrators

Engle-Hambright & Davies, Inc., 350 Eagleview Blvd., Suite 110, Exton, PA 19341

Account Executive	Account Manager
Edward Eshleman, CPCU 1-800-627-3732, ext. 223 email - <a href="mailto:ejeshleman@ehd-ins.com">ejeshleman@ehd-ins.com</a>	Kelly Till 1-800-627-3732, ext. 240 email - <a href="mailto:ketill@ehd-ins.com">ketill@ehd-ins.com</a>

Claims Representative <u>all claims EXCEPT Workers' Compensation</u>	Safety Consultant
Julia P. Sechrist 1-800-544-7292, ext. 225 email - <a href="mailto:jpsechrist@ehd-ins.com">jpsechrist@ehd-ins.com</a>	Jeff Phillippi 1-800-544-7292, ext. 304 email - <a href="mailto:jlphillippi@ehd-ins.com">jlphillippi@ehd-ins.com</a>

In case of an emergency after hours or on the weekend, please report claims directly to  
Philadelphia Insurance at:  
Phone 800-765-9749, Fax 800-685-9328 or online [claimsreport@phlyins.com](mailto:claimsreport@phlyins.com)

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### Susquehanna Conference of The United Methodist Church:

#### Report Workers' Compensation Claims to:

Rev. Jason Mackey  
303 Mulberry Drive  
Mechanicsburg, PA 17050  
717-766-7441  
email - [jmackey@susumc.org](mailto:jmackey@susumc.org)

Treasurer / Pension & Benefits Officer	Insurance Committee Chairman
Mark Knecht 303 Mulberry Drive Mechanicsburg, PA 17050 717-766-5275 email - <a href="mailto:mknecht@susumc.org">mknecht@susumc.org</a>	Rev. Dr. Lew Parks 2182 Merrimac Avenue Mechanicsburg, PA 17055 717-695-1532 email - <a href="mailto:lparks@susumc.org">lparks@susumc.org</a>



THE UNITED METHODIST CHURCH  
HARRISBURG AREA – SUSQUEHANNA CONFERENCE  
303 Mulberry Drive, Suite 100 • Mechanicsburg, PA 17050-3198  
Phone (717) 766-7871 • Fax (717) 766-3210 • Email: [bishoppark@susumc.org](mailto:bishoppark@susumc.org)

Bishop Jeremiah J. Park

**Christy Mackey**  
Executive Administrative Assistant  
[cmackey@susumc.org](mailto:cmackey@susumc.org)

**Rev. Gregory C. Myers**  
Clergy Assistant  
[gmyers@susumc.org](mailto:gmyers@susumc.org)

**Kristin Sample**  
Administrative Assistant  
[ksample@susumc.org](mailto:ksample@susumc.org)

Dear Sisters and Brothers of the Susquehanna Annual Conference,

Only a few short years ago, the Susquehanna Annual Conference was birthed out of our two predecessor Annual Conferences, Central Pennsylvania and Wyoming Conferences. We have begun to live into that new reality, and the new possibilities that God has dreamed for our new conference. Susquehanna Conference has been blessed by the faithfulness of those who have gone before us. Our 870 plus churches are a gift and a great legacy from the builders and dreamers of earlier generations. While we all know that a church is far more than a building, we also are aware that our facilities can be one of the primary tools through which we can be faithful to living out our mission of making disciples of Jesus Christ for the transformation of the world. None of us can begin to imagine how many lives have been saved and enriched through the ministries of our congregations.

Whenever I have been given a gift, every time I look at that gift I think of the person(s) who gave me that gift and what that gift meant for them. I treasure that gift and associate it with the giver. We have a responsibility to be faithful to those persons who have provided the legacies that we have received. We also live in a time that is much different than when many of our church buildings were erected. We are constantly faced with the challenge of making our buildings more accessible, safer, and in accordance with the requirements of our local and state governments. The Conference Property and Liability Insurance Committee works hard in helping local congregations protect these valuable assets with the best insurance possible at the most reasonable costs.

In addition to our master liability policy, we also carry a Directors and Officers policy which insures all persons who are now or will be directors, trustees, officers, employees, volunteers, staff members, teachers, committee members, kitchen, altar guild and any others, paid or unpaid. Sexual Misconduct Liability coverage for the church is also included in the comprehensive program. We are proud that our Conference protects and values people as well as property. We are making every attempt that we can to provide the best protection for our churches, our leaders, our clergy, and our members.

One of the real blessings of our connectional system is that we can do together better and more affordable than what we could do alone in regards to insurance coverage. Many of our congregations would not be able to provide all the benefits that our conference plan offers. The wise leadership of the Property and Casualty Insurance Committee, working with our insurance brokers, has provided excellent coverage. In addition, we are always able to depend on rapid and efficient service any time we have a need.

I commend this brochure and urge local church trustees and Administrative Council/Church Council members to use the information within to assist you in your mission to “Make Disciples of Jesus Christ for the Transformation of the World.” Together we work to provide a Christian witness that is safe, responsible, effective, and far-reaching for such a time as this.

In Christ’s service,

† 

Jeremiah J. Park  
Resident Bishop  
Susquehanna Annual Conference

Dear Pastors, Local Church Trustees and District Superintendents:

The Property and Casualty Insurance Committee is happy to provide this latest edition of *Protecting our Tools of Ministry - People, Property and Assets*. The purpose of this updated manual is to provide in one place updated information concerning the following:

- 1. Property and Casualty Insurance**
- 2. Directors & Officers/Employment Practices Liability**
- 3. Workers' Compensation**
- 4. Claim Administration**
- 5. Safety Management**
- 6. Reference Documents**
- 7. Insurance Coverage Not Included in this Program**

The insurance program includes regular appraisals of all properties. A new contract is being entered into at this time with a new firm named AssetWorks to begin a new round of complete building replacement value appraisals starting in July of 2016. The new appraisals will be completed over a four year period and will begin with the churches having the oldest appraisals on file. Churches will again be given the option to purchase a detailed contents inventory/appraisal. All appraisals will be updated on an annual basis as part of this contract through 2023.

The Conference has a financial commitment to the insurance provider, which must be met monthly. Therefore, it is vital that each church pay in advance the premium which is included with its Shares of Ministry notice. Your annual, or up to 12 equal monthly payments, made at the beginning of each month is greatly appreciated. In 2016, our insurance carrier is Philadelphia Insurance Companies a member of the Tokyo Insurance Group. Engle, Hambright & Davies continues as our broker.

We know that your cooperation is crucial to the continued success of this program. We look forward to increased savings while maintaining maximum protection of lives, property, and assets, our tools for ministry, in the year ahead.

Stewards with You,

*Lew Parks*

Lewis A. Parks, Chair  
Property and Casualty Insurance Committee

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# Part 1

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## INTRODUCTION

The Property and Casualty Insurance Program was approved by the Annual Conference in September of 2010. It is the successor to a similar program of the former Central Pennsylvania Conference that was approved and implemented in 1981. Our mission is “Protecting Our Tools of Ministry - People, Property and Assets”:

*Mission* – The mission of the Insurance Program of the Susquehanna Conference is to assist and enable each local congregation and the Conference in protecting and safeguarding their tools of ministry, such as property, personnel and volunteers by providing cost-effective and comprehensive insurance coverage through a group plan. In doing so, the Program contributes to promoting a safe place for church members and the public to engage in ministries that fulfill the mission of the Susquehanna Conference, which is to make disciples of Jesus Christ for the transformation of the world.

*Vision* – The vision of the Program is to enable local church leaders and ministers to devote more time, energy and resources to performing such ministries through promotion of safe environments and efficient claim management when a loss does occur.



**This booklet provides important information concerning the insurance program for the churches of The Susquehanna Conference and is for their exclusive use.**

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## PROGRAM OVERVIEW

- All churches of the Conference are included in this program. The program costs are distributed to each church on an annual basis through the Conference Finance office. **Payments are to be made to the Conference Treasurer's Office IN ADVANCE on a monthly, quarterly, semiannual or annual basis.**
- The program provides coverage for property owned by the Conference and churches and used for church related activities. In addition, other properties owned by a local church of the Conference may be included in the program. It is the intent of this program to extend general liability protection only to the Conference, its churches, and those operations and activities of its churches which are under the direct, complete and active control of a church council, administrative board, or administrative council. (See The Book of Discipline 2012 ¶243 and ¶247)
- The Property and Casualty Insurance program includes a Conference retention of \$100,000 per loss and is subject to an annual aggregate retention of \$700,000. The program expenses include premiums payable to the insurance company and funding of the \$700,000 retention. The Conference retention affords a substantial premium reduction and potential cost savings through effective loss control efforts.
- Determinations concerning coverage and payment of claims are made by the insurance company, not by the Conference.
- Representatives from or contracted by the insurance company will conduct annual Boiler, Elevator, Chair lift or Stair lift inspections as required by the Department of Labor and Industry and safety inspections on an as needed basis.

## INSURANCE PROGRAM COVERAGE

**This manual is intended to explain the general purpose of the insurance described, but in no way changes or affects the insurance afforded under the policy as actually issued. All coverage will be subject to actual policy conditions and exclusions. A copy of the policy is available at the Conference or District Superintendents' office.**

### PROPERTY INSURANCE

	Blanket Limit per Congregation
Church owned real and personal property, including stained glass windows, pipe organs and signs	
Business Income/Rental Value, including Extra Expense	\$ 1,000,000
Damage from water due to sewer and drain back-ups	\$ 25,000
Valuable Papers and Records	\$ 250,000
Accounts Receivable Records	\$ 250,000
Fine Arts (statuary, paintings, historical or artistic items)	\$ 100,000
Property in transit or temporarily located off premises	\$ 50,000
Personal Property of Others including pastor's professional property permanently located in the church or parsonage—excess of any other collectible insurance	\$ 25,000
<b>(Pastors/Tenants should obtain a Homeowners or Renters Policy for personal liability and personal property.)</b>	
Electronic Data Processing Equipment and Software	\$ 366,000
Ordinance or Law - cost to demolish the undamaged portion of the building, cost to replace with superior construction as required by law, and cost to clear the land of debris after demolition	\$ 1,000,000
Builders Risk for new construction and building additions	\$ 2,500,000
Deductible for all property coverages	\$ 1,000 per occurrence

Valuation: Replacement cost if building and/or contents are replaced or repaired  
 Actual Cash Value—depreciation will be deducted from final settlement if building and/or contents are not replaced or repaired

Coverage Form: Special Causes of Loss, subject to specific exclusions. See Page 13- coverage Not Included.

**REPORT ANY PLANS FOR NEW CONSTRUCTION OR BUILDING ACQUISITIONS TO ENGLE HAMBRIGHT & DAVIES, INC. PRIOR TO THE SIGNING OF ANY CONTRACTS**

**Refer to Pages 37-38**

## **CRIME INSURANCE**

Dishonesty by employees, volunteers and church officials	\$ 500,000
Theft of money and securities	\$ 25,000 Inside Premises
	\$ 25,000 Outside Premises
Depositors Forgery	\$ 25,000
Deductible, except Employee Dishonesty	\$ 500 Per Occurrence
Deductible Employee Dishonesty	\$ 5,000 Per Occurrence

## **BOILER AND MACHINERY INSURANCE**

Boiler and Machinery: Boilers, fired and unfired pressure vessels, refrigeration, air conditioning units and electrical apparatus

Limit per accident	\$ 50,000,000
Law or Ordinance	\$ 1,000,000
Coverage Form	Comprehensive
Valuation	Repair or Replacement
Deductible	\$ 1,000

Certificates authorizing operation of the boiler and pressure vessels shall be displayed in close proximity to the boiler and pressure vessels.

Required State Inspections will be completed by the insurance company and Certificates will be filed with the State Department of Labor & Industry. Questions and support for inspections may be directed to Travelers Insurance, toll free 8am-5pm EST, 1-800-425-4119, fax 877-764-9535 or email [boilinsp@travelers.com](mailto:boilinsp@travelers.com). You can also complete an online form via [www.phly.com](http://www.phly.com). Your log-in information and instructions are as follows:

User name: susqumc

Password: Grace303

On the left side menu, click on Risk Management Services, then scroll down and under “Risk Management Services Program” click on Request Boiler / Machinery Inspection. You will be asked to describe your relationship with Philadelphia Insurance Co., which you will answer “insured”. The next page of contact information should be completed along with the boiler & machinery policy number (found on Page 15) and certificate information for each unit that is to be inspected.

## GENERAL LIABILITY INSURANCE

Bodily Injury Liability and Property Damage Liability – As a result of negligence against another party	\$ 1,000,000 Each Occurrence \$ 3,000,000 Annual Aggregate
Personal and Advertising Injury	\$ 1,000,000 Each Occurrence
Products and Completed Operations	\$ 3,000,000 Annual Aggregate
Fire Damage to Premises Rented to You – Any One Fire	\$1,000,000
Medical Payments – Any One Person (no negligence is required)	\$ 15,000
Pastoral Professional Liability	\$1,000,000 Each Professional Incident \$3,000,000 Annual Aggregate
Sexual or Physical Abuse or Molestation	\$1,000,000 Each Abusive Conduct \$3,000,000 Annual Aggregate
Deductible	No Deductible Applies

\* Foreign Travel Medical Payments — contact the Treasurer/Comptroller (TBD) at the Conference Office to extend medical payment coverage for injury while participating in church events/activities outside the US, Canada or Puerto Rico.

**It is the intent of this program to extend general liability protection only to the Conference, its churches, and those operations and activities of its churches which are under the direct, complete and active control of a church council, administrative board, or administrative council. (See The Book of Discipline 2012 (§243 and §247))**

### General Liability Terms

Bodily Injury and Property Damage Liability—protects against claims the church is legally obligated to pay as damages because of bodily injury or property damage to another party

Personal and Advertising Injury—for claims including, but not limited to alleging libel, slander, false arrest, and claims arising out of an offense committed in the course of advertising your products or services

Products Liability—claims alleging illness or bodily injury as a result of food or other products prepared by or distributed by the church

Fire Damage—claims arising out of negligent fire damage to buildings you occupy and do not own

Medical Expense—injury caused by an accident on church property or while taking part in church activities

Pastoral and Counseling Professional Liability—an act or omission arising out of the counseling activities by pastors and staff counselors

Independent Contractors—this coverage protects the church in the event that a contractor working for the church causes injury to another person or property. This coverage does not protect the contractor.

**NON-OWNED AND HIRED AUTOMOBILE INSURANCE**  
**(Included for all Churches)**

Non-owned and Hired Automobile Liability Excess of any other collectible insurance	\$ 1,000,000 Each Claim
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Hired Car Physical Damage (comprehensive and collision) is subject to \$100 and \$500 deductibles respectively and a maximum actual cash value of \$ 50,000 Each Auto.

**Automobile Terms**

Non-owned automobile liability—protects the church from automobile liability arising out of the use of non-owned vehicles used in connection with church sponsored activities

Hired automobile liability—protects the church from automobile liability arising out of the use of leased or hired vehicles used in connection with church sponsored activities

Hired car physical damage—provides the church with coverage for physical damage to a leased or hired vehicle used in connection with church sponsored activities

**This coverage protects the church and is *not* a substitute for personal insurance on vehicles owned by individuals.**

**UMBRELLA LIABILITY INSURANCE**

Conference-wide Umbrella Liability	\$ 20,000,000 Annual Aggregate
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The primary function of the Umbrella Liability Policy is to extend an additional layer of liability protection above the primary General Liability, Automobile Liability and Employers Liability limits.

## DIRECTORS AND OFFICERS LIABILITY / EMPLOYMENT PRACTICES LIABILITY

Directors and Officers Liability	\$ 1,000,000 Each Loss
Employment Practices Liability	\$ 1,000,000 Each Loss
Aggregate, All Parts	\$ 10,000,000 Each Policy Period
Deductible	\$ 2,500 Per Claim

Directors and Officers Liability insurance protects the church entity, church officials, employees and volunteers for wrongful acts relating to the management of the church and arising out of the performance of their duties for the church. "Wrongful acts" are defined as "any actual or alleged act, error, omission, misstatement, misleading statement, neglect or breach of duty..." arising out of the performance of their duties on behalf of the church. Wrongful employment practice includes "wrongful termination, discrimination and sexual harassment."

Common claims being filed against local churches arise out of employment practice, violations of civil rights laws, mismanagement and cases alleging improper investment of church funds.

**DEFINITION OF WHO IS INSURED:** The Susquehanna Conference of The United Methodist Church & Affiliated Churches & Their Related and/or Controlled Properties and Organizations including all persons who were, now are, or shall be directors, trustees, officers, employees, volunteers or staff members of the Organization or its Subsidiaries, including any executive board members and committee members whether salaried or not.

**IT IS IMPORTANT TO IMMEDIATELY REPORT ANY CIRCUMSTANCE, INCIDENT OR CLAIM TO ENGLE-HAMBRIGHT & DAVIES.**

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## SEXUAL ABUSE AND MOLESTATION LIABILITY

Limit of Liability	\$ 1,000,000 Each Occurrence \$ 3,000,000 Aggregate
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Sexual Abuse and Molestation Liability Insurance provides coverage that helps the conference and all affiliated churches manage the financial liability of monetary damages and legal expenses awarded for actual or threatened abusive behavior, conduct or verbal or non-verbal communication to any person while in the care, custody, or control of directors, officers, employees and volunteers of the conference, its affiliated churches and their related and/or controlled properties and organizations, including The United Methodist Neighborhood Center.

Common claims being filed against local churches may arise from the negligent employment, supervision, investigation, reporting or failure of reporting or retention of physical, psychological, or emotional bodily injury that result from the actual or alleged occurrence of abuse or molestation.

It is important to understand that because acts of sexual misconduct are considered both an intentional and criminal act, the Sexual Misconduct Insurance does not extend insurance protection to the individual accused of an act of sexual misconduct. Defense will be provided to an accused person until such time as they plead no contest or are found to be guilty of the alleged act.

Although an incident or alleged incident in and of itself does not always result in a claim nor does it instantly trigger insurance coverage, it is vital that any incident or alleged incident of sexual misconduct be reported to the Bishop and your District Superintendent's office immediately in accordance with guidelines established by "Safe Sanctuaries" and the conference. A report should also be immediately filed with EHD.

**IT IS IMPORTANT TO IMMEDIATELY REPORT ANY CIRCUMSTANCE, INCIDENT OR CLAIM  
TO ENGLE-HAMBRIGHT & DAVIES.**

## CYBER LIABILITY

Security Event Costs	\$ 250,000 Limit/\$20,000 Deductible Each Loss
Network Security & Privacy Liability	\$ 250,000 Limit/\$20,000 Deductible Each Loss
Employee Privacy Liability	\$ 250,000 Limit/\$20,000 Deductible Each Loss
Electronic Media Liability	\$ 250,000 Limit/\$20,000 Deductible Each Loss
<b>POLICY AGGREGATE LIMIT</b>	<b>\$1,000,000 All Losses</b>

**Security Event Costs** – means costs you incur as a result of a security/privacy breach to comply with any statute, rule or regulation to notify affected individuals of such breach or to minimize harm to your brand or reputation from an adverse media report.

**Network Security and Privacy Liability Coverage** – provides coverage for those amounts you are legally obligated to pay as damages and claims expenses arising from your acts, errors or omissions, or from acts, errors or omissions of others for who you are legally responsible including outsourcers or vendors, provided such acts result in or follow a security or privacy breach.

**Employee Privacy Liability Coverage** - provides coverage for those amounts you are legally obligated to pay as damages and claims expenses arising out of a privacy breach or the breach of privacy regulations by you or by others for who you are legally responsible including outsourcers or vendors that results in damage to you employee or employees

**Electronic Media Liability Coverage** - provides coverage for those amounts you are legally obligated to pay as damages and claims expenses as a result of a claim made against you due to the display of electronic data on your internet or intranet site that directly results in any of the following:

1. Defamation, libel, slander, product disparagement or trade libel;
2. Invasion of an individual’s right of privacy or publicity, including false light, intrusion upon seclusion, commercial misappropriation of likeness, and public disclosure of private facts;
3. Plagiarism or misappropriation of ideas under an implied contract;
4. Infringement, misappropriation or violation of any copyright, trademark, trade name, trade dress, title, slogan, service mark or service name; or
5. Domain name infringement or improper deep-linking or framing.

**IT IS IMPORTANT TO IMMEDIATELY REPORT ANY CIRCUMSTANCE, INCIDENT OR CLAIM TO ENGLE-HAMBRIGHT & DAVIES.**

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## WORKERS' COMPENSATION

The Susquehanna Conference is a member of the United Methodist Workers' Compensation Trust Fund, a group self-insurer in the State of Pennsylvania. The State WC Bureau identification number is 5522. The Workers' Compensation Program is separate from the Property & Casualty Program and is not under the control or direction of the Property & Casualty Insurance Committee.

### **Description of Coverage:**

**Workers' Compensation**—payment of statutory benefits specified in the PA Workers' Compensation Laws. The benefits include bodily injury by accident or disease arising during the performance of their employment duties and certain occupational diseases contracted on the job. In addition, a percentage of a regular salary due to loss of wages arising out of injury while performing the worker's employment duties is applicable subject to Workers' Compensation Law.

**Employers Liability**—liability protection for certain types of claims arising from an occupational injury or disease when legal action seeks recovery other than Workers' Compensation benefits.

Who is covered? 1) All pastors of the Conference, 2) full-time/part-time paid employees of local churches, 3) full-time/part-time paid employees of the Conference camps and 4) full-time/part-time paid employees of the Conference.

**IMPORTANT NOTICE: Immediate reporting of any work-related injury, regardless of how minor, is essential.**

**CLAIM REPORTING:**  
Report all employment related injuries to the Treasurer/Comptroller (TBD)  
303 Mulberry Drive, PO Box 2053, Mechanicsburg, PA 17055.  
Phone 1-800-874-8474, Fax (717) 766-7696

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## OPTIONAL AUTOMOBILE INSURANCE AVAILABLE

Automobile insurance for church owned vehicles and trailers are not automatically included in the Conference insurance program. Coverage may be purchased through the Conference program and quotations may be obtained by contacting Engle-Hambright & Davies, Inc., at 800-627-3732.

### Church-Owned Automobile Insurance

Automobile Liability	\$ 1,000,000
First Party Added Medical Benefits	
Medical Expense Benefits	up to \$ 100,000
Work Loss Benefits	up to \$ 1,000
Subject to max. of	\$ 5,000 per month
Funeral Expense Benefits	up to \$ 1,500
Extraordinary Medical Benefits	\$ 1,000,000
Uninsured Motorist	\$ 1,000,000
Underinsured Motorist	\$ 1,000,000
Comprehensive (fire, theft, vandalism and glass breakage)	\$ 500 deductible
Collision	\$ 500 deductible
Valuation	Actual Cash Value

### Driver Information

If you elect to participate in the optional Conference automobile insurance program, please submit the following information to EHD for all of your regular drivers, and add or update as needed:

Driver name

Date of Birth

Driver License Number/State

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## INSURANCE COVERAGE NOT INCLUDED IN THIS PROGRAM

The following insurance coverage is not included in this Program:

- Church-owned vehicles and trailers—See Optional Coverage on previous page
- Flood and Earthquake
- Pastors' Personal Insurance such as Tenant / Homeowners and Automobile
- General Liability for church events not under the direct control and supervision of the Local church
- Medical payments for Church trips outside the United States, Canada or Puerto Rico – Contact the Treasurer/Comptroller (TBD), Conference Pension & Health Benefits Officer
- Accidental Death and Dismemberment
- Scouting Programs-**unless under the direct control of a member church**
- Terrorism
- Aircraft
- Pollution, Asbestos and Lead
- Mold, Mildew and Fungi
- Foreign Liability (including Automobile and Workers' Compensation)

Insurance protection for the above coverage may be available upon request.

Churches with any questions or experiencing difficulty in obtaining coverage for any of the above categories may contact Engle-Hambright & Davies (EHD) for assistance.

**This is not an exclusive list and is provided only as a guideline. All coverage is subject to the actual policy terms, conditions and exclusions. If you have any questions concerning insurance coverage provided under the program, contact Engle-Hambright & Davies (EHD) 1-800-627-3732**

## REPORT CHANGES TO ENGLE-HAMBRIGHT & DAVIES (EHD)

Please immediately report to Engle-Hambright & Davies (EHD) any of the following changes:

- 1) Additions or renovations to buildings
- 2) Vacant or unoccupied buildings
- 3) Buildings sold or disposed of
- 4) Newly acquired buildings
- 5) New building construction
- 6) Major acquisitions to contents such as carillon systems, organs, etc.
- 7) Newly formed ministries
- 8) Newly formed child care programs; nursery, day care, child care, pre-school, etc.
- 9) Newly formed corporations or organizations
- 10) Vehicles bought or sold that are insured under the Susquehanna Conference Insurance Program

**Newly acquired property is automatically covered, if it is reported within 90 days.**

# WHO TO CONTACT TO REPORT A CLAIM

## Toll-free Claims Reporting Quick Reference Sheet

To report your claims quickly and efficiently, please have the following information ready when you call. You can also complete and submit a Notice of Insurance Loss – see form on page 45. Forms are also available on the Susquehanna Conference website by placing the cursor over and clicking Finance and Administration and then click on Finance Office, then click on Local Church Resources, and then click on Property & Casualty/Auto Insurances. Click on Notice of Insurance Loss from the list of downloadable forms. This is a general listing for your quick reference. Additional information may be requested. Thank you for your prompt claims reporting!

**Report Property, Crime, General Liability, Boiler and Machinery, Umbrella Liability, Professional Liability, Voluntary church-owned Automobile, Directors and Officers Liability and Cyber Liability claims to:**

Engle-Hambricht & Davies (EHD)	Telephone: 1-800-544-7292, ext. 225
Attn: Julia P. Sechrist	Facsimile: (717) 390-4339
PO Box 11600	e-mail: <a href="mailto:jpsechrist@ehd-ins.com">jpsechrist@ehd-ins.com</a>
Lancaster, PA 17605	

<u>POLICY TYPE</u>	<u>POLICY NUMBER</u>
Property, Crime, General Liability, Boiler & Machinery, Professional Liability	PHPK1915286
Umbrella Liability	PHUB657008
Automobile	PHPK1915293
Directors & Officers Liability	PHSD1402528
Cyber Liability	PHSD1402542

### PLEASE HAVE THE FOLLOWING INFORMATION READY WHEN YOU CALL:

- Identify yourself as a participant in the Susquehanna Conference of The United Methodist Church
- Church ID # & District, Church Name, address and phone #
- Name and phone # of Church contact person, and alternate contact/name/phone
- Exact date and time and location of injury or damage and description of injury or damage, including name, address and phone number of injured person

**Report Workers' Compensation claims to:**

Treasurer/Comptroller (TBD)	Telephone: (717) 766-5275
	Facsimile: (717) 766-7696
	Email:

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## WHAT TO DO AND EXPECT IN THE EVENT OF A LOSS

**\*Appoint a representative and a backup contact from the church to report and monitor the claim \***

### **PROPERTY CLAIM**

#### **WHAT TO DO**

1. Complete and submit the Notice of Insurance Loss form to: EHD, See page 45
2. If damage is serious, contact EHD immediately at **1-800-544-7292**.
3. Protect your property from further damage.
4. Report any theft, burglary, robbery or mysterious disappearance to the police immediately.
5. Obtain two written estimates from contractors to complete repairs. Forward estimates to EHD Claim Department.

#### **WHAT TO EXPECT**

1. Upon receipt of the Notice of Insurance Loss, the claim representative will review the circumstances of the claim to determine if the claim is covered subject to the policy conditions, limitations and exclusions. If the claim is denied, a written denial will be forwarded to the church.
2. If no repair estimates are attached, EHD will contact the Pastor or Chair of Trustees. At this time, it is also determined if a physical inspection of the property will be required. You will be informed if an inspection is necessary.
3. Upon receipt of the estimates or inspection report, payment will be processed minus the applicable deductible (\$1,000) and will be sent to the Conference Treasurer. In some instances, a form outlining the claim settlement will be forwarded to the church for approval and signature.

### **GENERAL LIABILITY CLAIM**

#### **WHAT TO DO**

1. Complete and submit the Notice of Insurance Loss form to: EHD, See page 45
2. If serious injuries are involved, report claim to EHD immediately at **1-800-544-7292**.
3. Obtain names, addresses and phone numbers of injured and any witnesses. Note times, conditions, circumstances, etc.
4. Never admit to liability and never offer cash settlement.
5. Forward to EHD all Letters of Representation from claimants' attorneys immediately, but do not respond to them.
6. Forward suit papers, (i.e., Summons, Complaint, Writ, Notice, Petitions, etc.), to EHD immediately and indicate the date you were served.

#### **WHAT TO EXPECT**

1. Upon receipt of the Notice of Insurance Loss, the claim representative will review the circumstances of the claim to determine if the claim is covered subject to the policy conditions, limitations and exclusions. If the claim is denied, a written denial will be forwarded to the church.
2. If necessary, an on-site investigation will be conducted to develop investigative information regarding the incident. If applicable, EHD may contact the injured party/claimant.
3. Depending on the circumstances, if litigation is involved, a representative of the church may be called to assist defense counsel during the claim proceedings.
4. Upon receipt of investigative information, the claim will be handled accordingly by the claim representative.

**IF YOU HAVE ANY CLAIM QUESTIONS, CALL EHD AT 1-800-544-7292**

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## APPRAISALS

It is the policy of the Conference that all churches and entities have a current appraisal of all properties providing the replacement cost of the property improvements. This policy is implemented through regular field and office appraisals of each property. Field appraisals occur approximately every ten years, the first field appraisals were started in 2006 and completed in 2009. The cost of field appraisals was shared between the capital reserves of the Insurance Fund and the local church. Office “Update” appraisals are conducted annually with the cost included in the annual budget of the insurance program. The office “Update” appraisals are accomplished through the distribution of surveys to each church and them in turn returning completed forms to the appraiser showing changes since the last field appraisal or most recent update.

The first field appraisal was completed for the central Pennsylvania churches in 2009. Field appraisals for the northeast churches were completed in 2011. Since appraisals lose their usefulness after ten years, a new schedule of appraisals is being negotiated to take place over the next decade, beginning in July, 2016, with two districts being appraised per year over the next 4 years.

Reliable appraisal documentation is an essential part of the insurance program which enables the Conference to purchase property insurance at the lowest cost and more importantly assures each church that there are adequate funds to care for their covered property losses.

Industrial Appraisal Company will no longer be performing the appraisals. The new appraisal company will be AssetWorks, Inc.



## Part 2

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## **SAFETY AND LOSS CONTROL MANUAL**

### **THE MISSION OF THE SAFETY COMMITTEE OF THE SUSQUEHANNA CONFERENCE IS:**

**to reduce risk of property damage, injury and loss of life arising from the use of owned or leased physical plants of the Conference and its member churches or arising from the programmatic activities of the ministries of the churches and the Conference.**

This mission statement applies to each local church Safety Committee.

The most meaningful way to control the future cost of insurance is to prevent or reduce losses. While some losses are difficult to prevent, most losses can be avoided by establishing a Safety Program. The majority of losses in the Conference insurance program will be paid out of the self-insurance fund [also known as The Capital Reserve Fund] managed by the Conference. This fund is created from a portion of the cost distributed to each church; therefore, reducing losses will have a direct effect on future insurance premiums.

Effective risk management requires the involvement and support of all church members. The more people become aware of the safety needs of the church the more valuable the program becomes.

Safety is an attitude that is contagious; once it gets started it will spread throughout the congregation. Help prevent accidents by organizing your church safety program today.

The responsibility of the Trustees to protect the assets of the churches through adequate insurance is stipulated in 2532.2 of the 2012 Book of Discipline. This requirement is met by promptly informing Engle-Hambright and Davies of any changes of property through purchases and construction or sales and demolition of properties under the control of the Board of Trustees.

The information provided in the following pages is not intended to be a complete safety or emergency manual but is presented to assist you in making suitable safety plans for your situation and activities.

### **Church Safety / Loss Control Manager**

The Safety / Loss Control Manager and all trustees are responsible for developing, implementing, monitoring and maintaining the Church Safety Program. In the absence of a church-appointed safety/loss control manager, the Conference Board of Trustees will consider the chairperson of the local church Board of Trustees to be the church's designated safety/loss control manager.

## **CHURCH SAFETY COMMITTEE**

Unless otherwise designated by the Church Council, the Safety Committee shall be the Board of Trustees with the President of the Trustees the designated Safety/Loss Control Manager. Even with a Safety Manager, the responsibility for safety cannot be shifted to others – the job must be done by each and every church member.

PLAN FOR SAFETY – safety is simply a matter of common sense. (see also “Actions that can be taken to reduce risks”)

### Role of the Safety Committee

The role of the Safety Committee is to help assess potential risks, prepare an action plan to correct any existing or potential safety issues and monitor the Safety program on an ongoing basis. If you have not already, start a church safety committee and add Safety / Loss Control to the church trustee meeting agenda.

- Establish a Safety Committee
- Establish and enforce written Safety guidelines; security, transportation, sexual abuse, etc.
- Assist all church members and volunteers by communicating safety guidelines
- Use and review safety checklists
- Develop emergency response procedures
- Establish procedures for use of Parental Consent forms, Accident Investigation Report forms, certificates of insurance, Building User Agreements, etc.
- Develop employment / volunteer orientation training
- Continuous inspection and maintenance of church owned property and vehicles
- Make available safety training — first aid, CPR, poison control, etc.
- Maintain a first-aid kit for all church activities, both at the church and for activities away from the church

## **THE RISK MANAGEMENT PROCESS**

Risk Management is a safety / loss prevention process: Probable causes of loss can be determined, subsequent action taken to reduce or eliminate the risk of loss, and to minimize the impact should a loss occur.

Step 1: Risk identification — identify exposure to risk by an inspection, using checklists, insurance information and other reference resources.

Step 2: Evaluate Risk — analyze and measure exposure to risk. Measurement considerations include statistical probabilities, frequency versus severity, expected losses, etc.

- Don't risk a lot for a little.
- Don't risk more than you can afford to lose.

Step 3: How to Handle Risk?

- Risk Control— action taken to minimize losses, i.e.; avoidance, prevention, reduction.
- Risk Financing — budget the funds needed from within the organization to pay for insurance premiums, claims deductibles, etc.
- Risk Transfer — shifting risk to others, such as purchasing insurance (herein provided) or through contractual requirements, such as additional insured status.

Step 4: Implementation — commitment and participation, communication, training and accountability.

Step 5: Monitoring — continuous tracking, regular evaluation, adjustments, and communication feedback.

**Questions involving the Church Safety Program can be directed to Jeff Phillippi at Engle-Hambright & Davies (EHD), the Conference insurance broker at 1-800-544-7292, ext. 304.**

## **ACCIDENT PREVENTION**

98% of all accidents and injuries are caused by unsafe conditions, unsafe acts or a combination of both. An unsafe condition is created by improper control of the physical, mechanical and environmental exposures. An unsafe act is a violation of an accepted practice or method.

It is estimated that the uninsured costs related to an accident exceed by several times the cost recovered by insurance. Therefore, only a small part of the total costs of an accident is paid by insurance even though this is the most obvious accident recovery.

### **Accident Prevention Guidelines:**

- Establish and enforce a Safety Policy
- Establish and communicate emergency procedures
- Provide a safe environment free of hazards
- Encourage safe practices and procedures
- Maintain safe equipment, such as ladders, tools and vehicles
- Inspect all areas, equipment and procedures regularly
- Act immediately on recommendations made as a result of safety inspections
- Do not use volunteers to perform tasks involving hazardous conditions, such as roof repair
- Contract with skilled professionals only
- Institute a follow-up system to assure that action has been taken
- Post telephone numbers, names of first aid attendants, doctors, ambulance, etc.
- Investigate all accidents
- Take corrective action to prevent recurrence

## **SELF-INSPECTION CHECKLIST FORMS — YOUR SAFETY WALK**

The Checklist is an easy way to begin your safety "walk". Walk through and inspect your buildings and property with the checklist and note good safety measures and safety measures that need improvement. Make a list of the improvements needed or potential hazards and formulate an action plan or recommendation for presentation at the next Board of Trustees meeting. Corrective measures must be taken seriously and executed immediately when safety is at risk. [See the **Pre-Trip Automobile Checklist & Self-Inspection Checklist Pages 43 and 47-51 respectively.**]

## **SAFETY ACTION PLAN FORM**

The Safety Action Plan Form—page 52, part III of this manual—is designed to help you concisely state and monitor your plan for controlling hazards and making improvements. Complete and review the Action Plan Form when a checklist is completed and improvements are necessary and monitor the Plan on a regular basis. Below are a few helpful suggestions:

1. List the recommendation/condition in sequence of priority as they relate to the degree of hazard.
2. Remember to list all recommendations/conditions even if they appear not to be financially feasible. What may be impractical today may be practical tomorrow and there may be a better way to achieve the same results at less cost.
3. Discuss and agree on a course of action and plan implementation. Designate who will be responsible for completion and accountability.
4. If any hazardous work needs to be performed, contract a professional. Obtain a Certificate of Insurance from the contractor. (Example: roofing, heights, tree trimming, etc.)
5. Establish proposed dates for completion and monitor the progress on a regular basis.
6. Record status remarks for each risk improvement - work started, partially completed, completed or future consideration. This will keep everyone informed.

## **INSURANCE COMPANY ASSISTANCE**

The Loss Control / Safety representatives of the insurance company will make safety inspections if needed and will give the Trustees a written report of any recommendations. The Safety / Loss Control Manager and the Trustees should take immediate action on these recommendations and notify the insurance company (a) what is being done, (b) what is being postponed, (c) what is felt adequate for the church. These Loss Control representatives will cooperate with you and answer your questions. You should utilize their knowledge and skills to resolve problem situations. Those churches with Boiler and Machinery requiring State inspection will have Boiler inspections as required by the regulations.

## **LOCAL FIRE AND POLICE**

Your local Fire and Police departments will welcome the opportunity to be helpful. They can respond to an emergency much more effectively if they are familiar with your property. The exact location of main services for electric, water, gas, storage of oil, boiler rooms, access doors, valuable windows, objects of art, stairways and numerous other things, will save them valuable time. Such time savings can often prevent a minor emergency from becoming major. Also, they may detect a hazard you overlooked.

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## EMERGENCY RESPONSE

Each church should develop a plan for responding to emergency events that may require the alerting and evacuation of employees, members and guests from the facility. These plans will be unique to each location but should include the following:

### MEANS OF ALERTING

Each facility needs to have a method of alerting occupants to fire or the need to evacuate that is adequate to notify occupants in all areas of the building. For most facilities a method of alarm that is local to the building will be adequate to meet code requirements.

### REPORTING

Each location should have posted instructions for reporting a fire or emergency to the local emergency dispatch center. These postings should include the emergency phone number, street address and any other information that may facilitate the response of emergency personnel. Your local plan should designate one person to be responsible for ensuring that the emergency center is notified.

### EVACUATION

Each facility should have posted floor plans showing exits and routes of egress. In larger facilities special plans should be prepared for areas such as day care occupancies. Ushers should be trained on the location of exits and the routes of evacuation. Most plans will designate a meeting place so that an effort can be undertaken to verify that everyone has exited.

### EMERGENCY RESPONSE PLAN

While all emergencies are different, one widely accepted plan of action is covered by the acronym "RACE". In the event of a fire or other emergency the following guidelines can be applied:

**R**escue - take immediate action, if you can do so safely, to remove anyone from the fire area.

**A**lert - sound the alarm and make everyone in the area or building aware of the need to evacuate. The posted instructions should be followed to alert the emergency response forces to respond.

**C**onfine - if you can isolate the fire by closing a door without danger to yourself, do so.

**E**vacuate - move from the building via the closest safe exit to the designated meeting place and await the arrival of assistance.

- Designate someone to check all areas of the building or church after the alarm sounds to assure everyone is out.
- Take a head count at a marked, designated area, outside of the building to assure no one is inside.
- All procedures in the plan should be in writing and mock drills performed to assure that everyone knows what to do in case of an emergency.

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## **ACCIDENT INVESTIGATION**

Investigate an accident as soon as possible after the incident occurs to determine the cause of the accident and to develop and initiate corrective action.

### **TO GUIDE THE INVESTIGATION, REVIEW THE FOLLOWING QUESTIONS:**

- WHO was involved in the accident?
- WHAT were the sequence of events and conditions leading to the accident?
- WHERE did the accident happen?
- WHEN did the accident happen?
- HOW did the accident happen?
- WHY did the accident happen?
- WHAT steps will be taken to prevent a recurrence?

### **INVESTIGATION PROCEDURES:**

- Investigate all accidents
- Get the facts — identify the facts, weigh the value of the information and reach justified conclusions
- Investigate all evidence — an apparently reasonable conclusion often will be changed by exploring factors which may not appear obvious
- Check for unsafe conditions and unsafe acts — both are present in the majority of accidents
- Make recommendations — no investigation is complete unless corrective action is suggested
- Prepare investigation report — written reports are valuable for review and analysis to determine accident causation and for follow-up action, recommendations or corrective action
- See the sample Accident Investigation Report — Reference Document, on page 44

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## **ACTIONS THAT CAN BE TAKEN TO REDUCE RISKS**

The following pages give you guidelines, checklists, suggestions and inventory lists. Please adapt these aids to your situation, develop your own Safety Program, implement it as soon as possible, and then above all else, PLAN FOR SAFETY.

**Remember that the property you protect, the accident you prevent, the dollars you save and, yes, even the life you save, may be your own. You benefit, your church benefits, your Conference benefits and the ministry of Christ benefits because you care.**

### **REAL ESTATE**

You should have on file a legal description of each parcel of real estate, including but not limited to the church, auxiliary buildings, parsonages, camps and any other real estate owned or controlled by your local church. Building plans, specifications, and appraisal data, including inventories, videotapes and photos should be kept in a vault or safe off the premises.

### **CONTENTS**

Inventory all furniture, movable fixtures, equipment, and supplies. Lists should describe the items, state quantity, cost and present day values. We recommend videotaping each room of contents and storing the tape, as well as the lists, at an off-premises site.

### **ART OBJECTS AND LIBRARIES**

List separately all valuable objects such as communion vessels, crosses, statuary, stained glass windows, paintings, vestments and other special items, which have either historical value or artistic merit. Again, videotaping is recommended.

Also, list your library contents, including hymnals, song books, teaching materials, choir music, church library, pastor's library, commemorative books, bibles, and all other books and printed materials and record keeping books throughout the church and other buildings.

### **CHURCH MONIES**

Document church funds held by church officials and organization treasurers. Loss potentials are theft by others and internal theft. You need to know dollars at risk in money and securities which are controlled by officials. The Book of Discipline 2012, Paragraph 258, 4a states:

"The Committee shall designate at least two persons not of the immediate family residing in the same household to count the offering. They shall work under the supervision of the financial secretary. A record of all funds received shall be given to the financial secretary and treasurer. Funds received shall be deposited promptly in accordance with the procedures established by the committee on finance. The financial secretary shall keep records of the contributions and payments."

### **VEHICLES**

Refer to Pages 29-30, Transportation Safety

### **BOILERS (HOT WATER AND STEAM)**

Boilers must be registered with the state and inspected by a state certified individual. The insurance company performs the inspections as part of the insurance program. If a new heating system utilizing a steam or hot water boiler or a replacement is made, please notify Philadelphia Ins. Co./Travelers Boiler Dept. See Page 5 for instructions for requesting a boiler inspection.

## **CHILD ABUSE AND SEXUAL MISCONDUCT**

The 1996 General Conference of the United Methodist Church adopted a resolution aimed at reducing the risk of child sexual abuse in the church. The book “Safe Sanctuaries Reducing the Risk of Child Abuse in the Church”, authored by Joy Thornburg Melton, was written specifically to assist local churches to create and implement a plan to prevent child abuse and sexual misconduct. The book also includes other reference sources which your church may find helpful.

Child abuse and sexual misconduct in the church today is a very serious concern and great responsibility rests with the church to properly safeguard against child abuse and sexual misconduct. Recent media attention from sexual abuse cases suggests that sexual abuse is more widespread than anyone would care to believe. It can happen at your church.

Most lawsuits allege the church is negligent in 1) failure to take proper action when molestation is suspected or reported, 2) improper hiring or selection in supervising the offender and 3) improper supervision of children or activities.

**What steps can a church take to help prevent sexual abuse?** Create and implement a child abuse and sexual misconduct policy, offer educational programs and enforce proper supervision and hiring practices. To help guide churches, these steps are all outlined in the Safe Sanctuaries book – See page 39

## **CERTIFICATES OF INSURANCE**

Review the various outside groups who use the church facilities or other church property. List them by local church member organization and by outside groups or organizations. Note the uses of each group such as worship, committee meetings, teaching, fundraising activities (banquets, candy making, bazaars, sales, athletic events, drama, etc.) This is a potential source of liability claims and should be handled carefully.

See section on "Certificates of Insurance / User Agreement" – Page 37-38 which gives the procedure for obtaining Certificates of Insurance and a User Agreement from outside organizations using the church properties.

## **ELEVATORS, CHAIRLIFTS AND STAIR LIFTS**

Elevators, chairlifts and stair lifts must be inspected to comply with state codes; however the installation of these devices must first be approved by the Pennsylvania Department of Labor & Industry. You may contact them at 717-787-3612 to arrange for these installation inspections. Please note that chair/stair lifts classified for residential use will not be approved or certified, resulting in a requirement to seal or remove the device.

Following installation approval, National Elevator Inspection Services (NEIS) will perform or witness the needed inspections. A portion of these costs are included as part of the insurance program, however some fees and maintenance/repair costs are the sole responsibility of the Church. You may contact Engle-Hambright & Davies (EHD) at 800-627-3732 for more information on arranging these inspections. If your church installs an elevator, chairlift or stair lift, please contact Engle-Hambright & Davies (EHD) immediately to report this equipment.

## **APPRAISALS**

In addition to the preceding detailed lists and data YOU SHOULD MAINTAIN COPIES OF THE CERTIFIED APPRAISAL AND ALL SUBSEQUENT UPDATES FOR EACH BUILDING ITEM AND SPECIAL ITEMS OF CONTENTS SUCH AS FINE ARTS.

Please refer to page 17 for further appraisal information.

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## **FIRE PROTECTION**

All losses cannot be completely prevented; however, they can be minimized through recognizing hazards and taking proper safety measures. According to the National Fire Protection Association, approximately fifty percent of all church fires are the result of defective or improperly installed heating equipment or electrical faults.

**The following items will assist the Safety / Loss Control Manager in the recognition of possible fire hazards:**

### **PROTECTION EQUIPMENT**

- Schedule a building operations inspection with qualified contractors to inspect electrical, heating, air conditioning, plumbing and roofing systems
- Provide adequate fire extinguishers of proper type for each floor and also for such exposures as kitchens and boiler rooms
- Place fire extinguishers in visible and readily accessible locations
- Inspect and/or recharge fire extinguishers annually and tag with the date of servicing
- Protect the building, particularly the steeples, spires or towers with Underwriters Laboratories approved lightning rod systems
- Consider installing automatic fire detection equipment, preferably using a service contract for maintenance
- Test local fire alarms on a regular basis
- Make arrangements with local police to make periodic nighttime surveillance of the property
- Contact the local fire department and have them make an annual fire protection survey of the property

### **HEATING AND AIR CONDITIONING EQUIPMENT**

- Heating and air conditioning systems should be covered by service contracts
- Inspect systems annually by a professional
- Comply with recommendations made as a result of insurance company inspections
- Keep boiler or equipment rooms free of waste paper, trash and other combustible items
- Provide a well-identified remote emergency switch for oil/gas burner
- Have chimney cleaned and inspected for defects annually
- Have any unused chimney openings bricked up
- Have all ductwork cleaned periodically
- Maintain a minimum temperature to prevent damage from cold weather or freezing

### **ELECTRICAL SYSTEMS**

- Have entire electrical system checked by a certified electrician at least annually
- Read manufacturer's instructions on the proper use of electric heaters- unplug when not in use
- Maintain proper fuse sizing for all circuits
- Identify proper fuse sizes on fuse panels
- Assure that special equipment such as air conditioners, freezers and organs are properly wired and fused according to manufacturer's specifications
- Do not overload outlets — Use extension cords for temporary purposes only

## **KITCHEN**

- Install cooking equipment with adequate clearance to combustible materials and on a non-combustible floor surface
- Install a hood above cooking equipment with an exhaust duct to the outside
- Keep range hood, filters and duct free of grease accumulations
- Provide a 20 lb. class B fire extinguisher for the kitchen
- Keep refrigeration motors, cooling coils and compressors free of combustible materials and in clean condition
- Maintain thermostatic equipment on deep fryers and other cooking equipment in good working order
- Maintain an unobstructed exit from the kitchen to the outside
- Keep potential fire sources, such as ranges away from exits

## **EXITS**

- Locate exit facilities so that travel distance will not exceed 150 feet from any point *in* a floor area, room, or space to an exit
- Maintain all exit facilities, panic bars, etc. in good working order, unlocked during occupancy and free of obstruction
- Provide two exits remote from each other where occupancy limit exceeds fifty people
- Be sure that fire escapes are accessible and in sound condition
- Mark exit facilities with illuminated exit signs where necessary
- Be sure that all exit doors open in an outward direction
- Equip all exterior exit doors with panic hardware and test regularly
- Provide emergency lighting equipment where necessary and test regularly

## **GENERAL**

- Inspect roof annually for wear and have inspected by a structural engineer on a regular basis
- Store flammable cleaning agents, floor polishes, paints, etc. in a detached building or in approved metal storage cabinets
- Dispose of old paints and other flammable liquids which are no longer used regularly
- Keep waste and trash in closed metal containers and remove from the premises daily
- Keep oily rags in approved self-closing metal containers
- Keep attics, basements and stairways free from accumulations or storage materials
- Use only fire retardant materials for seasonal decorations
- Handle trash collection and disposal in a manner to avoid hazardous accumulations at any point
- Lawnmowers and snow blowers should be stored outside the main church building

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## TRANSPORTATION SAFETY

Any church that owns or operates an automobile, bus, or other type of motor vehicle is exposed to automobile liability hazards. A church may be liable for accidents involving vehicles not directly owned by the church, such as automobiles owned by the clergy or members of the church while used for church activities. For example, a charter bus involved in an accident while being used for a Sunday School picnic could also cause the church to be held liable for injuries suffered by the passengers.

Transportation safety is an important part of a church's safety program. Every church should have written automobile safety procedures. It is the responsibility of the Safety / Loss Control Manager to see that church-owned vehicles are maintained in good operating condition. Frequent vehicle inspections should be conducted. Pre-trip inspections of both owned and non-owned vehicles should be required. Proper driver selection is also essential. Only qualified adults, preferably 25 years of age and older, should operate church vehicles. Motor vehicle records should be checked before hiring new drivers and they should also be checked periodically. Certificates of Insurance should be obtained from the owner of leased, borrowed or chartered vehicles

### CHURCH-OWNED VEHICLES

**The following items will assist the Safety / Loss Control Manager in establishing safe driving procedures:**

- Establish a written automobile safety policy outlining procedures for employees, church members and volunteers who use the church-owned vehicles or personal-owned vehicles
- The Safety / Loss Control Manager should be aware of all trips, routes, and special instructions, well in advance of the trip
- Provide and maintain a first aid kit
- Equip automobiles and distribute accident report forms to all drivers — Know what procedures to follow in the event of an accident
- Restrict use to official church, school, camp and/or other church activities
- Select qualified and capable drivers
- Set a minimum age for drivers—preferably adults 25 years of age or older
- Obtain motor vehicle records of all drivers annually
- Have drivers complete a training course such as the National Safety Council's Defensive Driving Course or AAA
- Systematically inspect all vehicles — Comply with recommendations promptly
- Keep written repair and maintenance records on each vehicle
- Follow or exceed manufacturer's maintenance schedules and tire pressure specifications
- Have driver's written report of vehicle condition and include any mechanical problems with the vehicle
- Vehicles should be properly equipped with spare tire, jack, and lug wrench — Snow tires should be used in winter
- Place emergency equipment such as flash lights, flares and/or reflectors in vehicles
- Conduct regular bus evacuation drills
- Follow all motor vehicle codes and other applicable laws and regulations
- Have drivers take physical examinations periodically
- Bus drivers must have a Commercial Drivers License as required by the Department of Transportation

## **DEFENSIVE DRIVING TIPS TO REDUCE ACCIDENTS**

- Allow sufficient time for all trips and have clear and concise directions before your departure
- Obey all traffic laws
- Do not tailgate the vehicle in front of you
- Always signal before changing lanes or passing other vehicles
- Drive with caution in fog, rain, snow or ice and increase your following distance
- Turn on your headlights when operating the vehicle
- Stay alert for animals on or crossing the road, especially in the evening and early morning hours
- Reduce speed and move towards the right when Police or Emergency vehicles are coming towards or passing you
- Reduce speed when approaching an accident scene or stopped traffic — Use 4-way caution lights to warn other drivers
- Reduce speed in construction zones
- Drive courteously at all times – Do not lose your temper or composure when encountering drivers exhibiting “road rage” – Ignore their actions and don’t make eye contact or stop your vehicle
- Focus attention on road conditions – Avoid using cell phones and other hand held devices while operating vehicles.
- Before you begin an automobile trip, whether long or short distance, it is a good idea to check your vehicle for any conditions which could make driving hazardous. This safety checklist, found on Page 41, takes only a few minutes to complete and it may help prevent an accident. Any vehicle not passing the inspection should not be on the road.

## **SPECIAL RISKS WITH THE USE OF 15 PASSENGER VANS**

Recent research has found an alarming number of serious and fatal accidents involving 15 passenger vans. The risk of a rollover crash is greatly increased when 10 or more people ride in a 15-passenger van. The passenger weight raises the vehicle's center of gravity and causes it to shift rearward. As a result, the van has less resistance to rollover and handles differently from other passenger vehicles making it more difficult to control in an emergency situation. Placing any load on the roof also increases the likelihood of a rollover.

### **When do rollovers occur?**

90% of all rollovers occur after a driver has lost control of the vehicle and run off the road. Three major situations:

- The van goes off a rural road and is likely to overturn when it strikes a ditch or embankment or runs onto soft soil.
- Driver fatigue or driving too fast for conditions-The driver *can* lose control when traveling at a high speed.
- The driver overcorrects the steering as a panic reaction to an emergency or when a wheel leaves the pavement. The driver may lose control resulting in the van sliding sideways and rolling over.

### **What can you do?**

- Most people injured or killed in rollover crashes were not wearing a seatbelt — Vans should have a written seat belt policy and the driver should be responsible for enforcing the policy
- Select one or two experienced drivers to drive the van on a regular basis — This experience will help make each trip a safe one
- When the van is not full — passengers should sit in seats that are in front of the rear axle
- More than 15 passengers should never be allowed

- Avoid conditions that lead to loss of control —The driver should be well rested, attentive and be aware of road conditions at all times
- Drive cautiously on rural roads, on curved rural roads and maintain a safe speed
- Know what to do if your wheel leaves the roadway — Gradually reduce speed and steer back onto the roadway when it is safe to do so
- Maintain tires — check tire pressure and tread wear once a month
- Allow additional braking time

**The Insurance Committee recommends the use of 8 passenger vans or mini buses for Church activities. The Committee does not recommend the use or acquisition of 15 passenger vans. This information is condensed from the US Department of Transportation.**

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## SECURITY PROTECTION

Churches have many items which could be considered "target" items for burglars. Valuable paintings, pictures, statuary, books, silver and gold objects and even some less valuable objects, such as movie projectors, laptop computers and tape recorders are considered target items. These items must be protected.

Besides protecting the valuables, it is also important to protect the building and facilities from intruders. Extensive damage is done to church properties by vandals.

**Review the following items pertaining to security on a regular basis:**

### **DOORS/LOCKS**

- Clearly mark all exits-install lighted signs
- Equip exterior doors, except fire exits with double cylinder deadbolt devices
- Equip exits with approved panic hardware locks
- Use "pick resistant" cylinder deadbolt devices in susceptible areas including interior doors
- Exterior doors with exposed hinges should be equipped with non-removal hinge pins
- Keep doors to adjoining buildings locked at night
- Keep all exterior doors including exits, locked at night
- Routinely check all doors each night to make sure they are locked
- Keep interior doors locked when not in use
- Keep a list of all persons with keys and monitor use — Do not permit unauthorized duplication of keys

### **WINDOWS**

- Keep grade level and basement windows free of shrubbery and other obstructions
- Protect basement and grade level windows with bars, wire mesh or window locks
- Protect stained glass windows with wire mesh, Plexiglas, or Lexan
- Provide burglary alarm system in extremely vulnerable areas
- Check each night to make sure each window is closed and securely locked

### **LIGHTS**

- Keep a few interior lights on at night
- Install exterior lights to illuminate areas around the building and stairways as necessary
- Keep entrance lights on at night to make intruders visible when forcibly attempting to enter the premises
- Use timing devices to turn lights on and off at pre-set times to give the impression the premises are occupied

### **INTRUSION DEVICES**

- Consider the use of Underwriters Laboratories approved signaling devices in areas with poor burglary experience.
- Have security alarm systems checked regularly
- Keep outside alarm devices free of bird and bee nests
- If there is a local alarm system, notify neighbors and ask them to call police if they hear the alarm ring

## **SECURITY MEASURES**

- Maintain a written and/or photographic inventory of all valuables and records on and off the premises
- Assign personnel to check exits, entrances, and windows to make sure that they are secure before leaving each night
- Keep sacred objects, vessels, and other valuables in a safe, vault or locked cabinet when not being used
- Consider changing locks and/or safe combinations when employees with access keys and safe combinations are discharged
- Investigate and check references of watchmen and custodians
- Put ladders and other equipment away after use so that they are not left to be used by anyone intent on criminal behavior
- Arrange for a regular police patrol or security force to check the premises at night
- Do not leave buildings unattended for a long period of time — Schedule inspection visits on a frequent basis
- Take adequate precautions to protect and restrict movement from any areas of the building left open twenty-four hours a day
- Provide adequate protection for any additional buildings such as storage sheds, garages, social halls, recreation buildings, etc.
- When leasing a building for related church use, consider the security measures provided
- Inspect the security measures of the parsonage
- Consider the use of protective plastic coverings for windows and stained glass which have been broken by vandals
- If burglary attempts have been frequent, consider the installation of an alarm system for that portion of the premises with the greatest exposure to loss
- If burglary/vandalism losses have been occurring, consider the installation of additional exterior lighting and/or the operation of lighting beyond regular hours of occupancy
- Stamp checks “for deposit only” the day they are received
- Deposit cash on a frequent basis and do not allow any large amounts of cash to be left on the premises for prolonged periods of time
- Bank statements should be verified independent of the person who has check writing authority
- Investigate and check references of anyone who handles money and securities
- When bank deposits are being made which involve large amounts of cash, request a police escort to the bank

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## **PREVENTING AND REDUCING LIABILITY CLAIMS**

It is a fact that we live in a society where personal accountability is reduced. We are faced today with what insurance companies call the concept of entitlement. That is, individuals feel entitled to financial reward or financial redress because of things that have occurred to them, accidents for example. For many years, charitable institutions were able to depend on their very nature to eliminate them from suit. Today, charitable immunity is very limited and does not protect the church from most lawsuits.

In reality, churches now have many of the same liability exposures as businesses. However, there are many unusual exposures which set churches apart. Churches have always been and still are people oriented institutions. As such, they have special liability exposures such as sports activities, picnics, wedding receptions, bus trips, nursery schools, aerobic dancing classes, senior citizen meetings and many other diverse activities. Any church activity, at or away from the church, has potential for accidents that may result in legal action.

Compounding this is the fact that many of these functions are sponsored by outside organizations which are permitted to use the church facilities. It is essential that the Safety / Loss Control Manager take precautions to protect the people involved in these activities, as well as to protect the church against possible liability suits arising out of alleged negligence on the part of the church. **By safeguarding your church, you will protect and shield the church from financial and alarming turmoil that result when a lawsuit occurs.**

**The following items will assist the Safety / Loss Control Manager in the recognition of potential liability hazards:**

### **USE OF CHURCH FACILITIES BY NON-CHURCH GROUPS:**

- Secure Certificates of Insurance and User Agreements from all non-church groups and individuals using church facilities or property (Refer to certificate guidelines page and user agreement, pages 37-38)

### **WORKING WITH CONTRACTORS:**

- Secure Certificate of Insurance from all contractors doing repair work or construction on church properties (Refer to certificate guidelines pages 37-38)
- If insect or rodent control is needed, the services of a qualified professional exterminator should be contracted, and the contractor should provide a certificate of insurance to the church.

### **PROVIDE ADEQUATE AND SAFE EXITS:**

- Make sure that there are adequate, and well-identified exit signs from all group meeting areas and social halls
- Maintain adequate lighting in stairways, walkways, and halls
- Make prompt repairs to both interior and exterior steps, stairways, and banisters
- Aisles should be kept unobstructed at all times
- Ushers should be instructed in guiding parishioners to exit facilities
- Protect against catastrophic exposures by guarding against overcrowding

### **PROTECT FROM FIRE HAZARDS:**

- Smoking should be prohibited or limited to areas outside the church building
- Provide proper receptacles for all candles and keep candles away from combustibles and seasonal decorations. Candle extinguishers should be available at all times
- Draperies and decorations used seasonally or otherwise should be flameproof materials
- Never use lighted candles on natural Christmas trees. Lighting sets and extension cords should be in good condition and carry the UL label

### **MINIMIZE OTHER HAZARDS:**

- Maintain good housekeeping. Falls account for the greatest number of liability claims and such claims are usually the direct result of poor housekeeping
- Keep pews, kneelers, folding chairs, tables, desks and other similar items secure and in good repair
- Ramps and other facilities for the handicapped should be inspected frequently
- Seating should be inspected periodically for rips, projecting metal, pinch points or splinters, and necessary repairs should be made promptly
- Ushers should patrol balconies to assure that no one, especially children, lean over or place objects on balcony railings

### **BE PREPARED TO PROVIDE EMERGENCY ASSISTANCE:**

- An adequate first aid kit should be available in the church and any other major building such as the social or recreational hall
- Telephone numbers of doctors, ambulance, and hospitals should be posted — Ushers should be made familiar with first aid in order to handle emergencies quickly

### **PREPARE FOOD SAFELY:**

- If food is kept for social or other events, proper refrigeration and other safe and sanitary storage facilities should be provided
- Kitchen facilities, equipment, and utensils should be kept clean and sanitary
- Provide for and encourage regular hand washing by all food handlers

### **PROTECTION OUTSIDE THE CHURCH BUILDING:**

- Parking areas on church property should be properly planned, supervised and patrolled where possible, and traffic should be controlled as a means of avoiding accidents.
- Parking areas should be properly illuminated during evening services or other activities
- Outside grounds should be checked regularly and thoroughly — Obstructions should be cleared and repairs to cracks and other unsafe conditions should be made immediately
- During winter months all outside areas including steps and sidewalks should be kept clear of snow and ice

### **SNOW AND STORM PROTECTION:**

- Precautions should be taken to prevent heavy snow or ice loads on roofs from sliding off onto passers-by
- Rain gutters and downspouts should be checked to assure that run-off does not deposit on steps or sidewalks where it might freeze and cause fall hazards

### **PERSONAL SAFETY:**

- Advise members of the congregation to keep their vehicles locked when unattended and left on church parking areas

## **WORKING WITH CHILDREN AND YOUTH:**

- Recruit trained and qualified volunteers and provide guidance
- Maintain adequate number of adults for supervision
- Review the permission/consent for medical authorization form for church activities and enforce the procedure (See Reference Document, page 42, for sample form)
- Obtain security clearances for all youth leaders and follow Safe Sanctuary guidelines.
- Make certain at least one church leader participating in the church activity or event knows what to do in the case of an accident or emergency AND communicate to all those participating how to locate that person
- Make certain a first aid kit is available during the activity and event and that someone attending is trained in first aid, CPR and Universal Precaution for blood borne pathogens communicable contaminants

## **ADDITIONAL STEPS FOR ATHLETIC EVENTS:**

- Always provide competent and trained adult supervision for all youth activities and sport events
- Provide activity/athletic instructions and safety guidelines before the activities begin
- Provide proper equipment for the activity or sport and inspect the equipment prior to using
- Wear protective gear when participating in sports, such as bicycle helmet, knee pads, wrist guards, etc.
- Discourage activities/athletic events that are inherently dangerous — if "fun" doesn't look safe — it isn't safe

## **SAFETY FOR DAY CARE, PRE-SCHOOL OR OTHER CHILDCARE PROGRAMS:**

- Obtain and follow local and state compliance requirements. Review local and state compliance when operating a day care, pre-school or other childcare program
- Provide adequate, competent adult supervision including adult/child ratios for each space or area in use
- Inspect child-care areas frequently, with special attention given to play equipment, cribs, and electrical appliances

# CERTIFICATE OF INSURANCE / USER AGREEMENT / CONSTRUCTION OR OTHER CONTRACTS

## CERTIFICATE OF INSURANCE

### Certificates of Insurance required from church by outside (3<sup>rd</sup>) parties

Engle-Hambright & Davies (EHD) will furnish Certificates of Insurance to a mortgagee, loss payee or other organization as required. YOU MUST REQUEST CERTIFICATES OF INSURANCE FROM ENGLE-HAMBRIGHT & DAVIES (EHD) ON AN ANNUAL BASIS.

To request a Certificate of Insurance please provide:

- 1) Exact name and address of Certificate Holder (requestor)
- 2) Reason for certificate and interest of Certificate Holder (requestor)
- 3) Date(s) and length of time of activity

Direct any questions concerning  
Certificates of Insurance or the  
User Agreement to Engle-  
Hambright & Davies (EHD)  
1-800-627-3732

### Certificates of Insurance required by church from outside (3<sup>rd</sup>) parties

A Certificate of Insurance should be obtained from outside (3<sup>rd</sup>) parties naming the church and Susquehanna Conference as Certificate Holder and Additional Insured under the following circumstances:

- 1) **Leased or Borrowed Vehicles** - The owner of the vehicles should provide a Certificate of Insurance evidencing proper Automobile Liability Insurance.
- 2) **Contractors** - Contractors building or performing work on church properties should provide a Certificate of Insurance evidencing General Liability, Automobile Liability and Workers' Compensation insurance.
- 3) **Persons or Organizations leasing or Using the Church** - The Church should request a Certificate of Insurance from any organization using the church premises or properties such as day nurseries, meetings, classes, etc. Certificate needs to include evidence of General Liability, Automobile Liability and Workers' Compensation insurance. (Refer to User Agreement Section on the next page.)

This practice will help shield the church and Conference from claims against these parties which should be funded through their own insurance. If persons or organizations do not have insurance coverage to protect them from claims arising out of their activities, the Church and/or Conference may be called upon to fund their liability exposures.

The Certificate of Insurance should indicate proper insurance coverage, limits, name of the insurance company, policy number and effective dates of coverage. It should also name the church and Susquehanna Conference as an Additional Insured. Upon receipt, examine the Certificate of Insurance to make certain it includes the requested information *and* is deemed satisfactory prior to entering into an agreement with any party. Any questionable Certificates of Insurance may be submitted to the insurance broker, Engle- Hambright & Davies, Inc. for their review.

## **USER AGREEMENT**

This document is recommended for use by churches of the Susquehanna Conference which give permission to non-church individuals or groups to use church property/ facility. Non-church groups/ individuals using the church facilities, even with permission, do so with the understanding that losses or liability incurred by non-church groups/individuals are not covered by the local church insurance. See the Reference Documents for a sample User Agreement on Page 41.

## **CONSTRUCTION OR OTHER CONTRACTS**

Many “standard” contracts contain language that may not be in the best interests of the church and/or Conference. All contracts or agreements being entered into by the church should be reviewed by legal counsel prior to signing. Further review by EHD of *insurance-related conditions* contained in construction, architectural and engineering contracts prior to signing is highly recommended.

## OTHER RESOURCE INFORMATION

<ul style="list-style-type: none"> <li>• Safe Sanctuaries – Joy Thornburg Melton</li> </ul>	Book	Cokesbury – <a href="http://www.cokesbury.com">www.cokesbury.com</a>
<ul style="list-style-type: none"> <li>• Caring Shepherds</li> </ul>	Video	Contact Conference Office
<ul style="list-style-type: none"> <li>• Trustees – Guidelines for Leading Your Congregation</li> </ul>	Book	Cokesbury – <a href="http://www.cokesbury.com">www.cokesbury.com</a>
<ul style="list-style-type: none"> <li>• Food Safety</li> </ul>	General Resources	<a href="http://www.agriculture.pa.gov">www.agriculture.pa.gov</a>
		<a href="http://www.fsis.usda.gov">www.fsis.usda.gov</a>
		<a href="http://www.foodsafety.gov">www.foodsafety.gov</a>



## Part 3

## USER AGREEMENT

**PURPOSE:** This document is recommended to be used by churches of the Susquehanna Conference which gives permission to use church property/facilities to non-church groups/ individuals (User). The Conference insurance policy covers only certain activities under the control of the local church. Non-church groups/individuals using church facilities, even though permission has been given, do so with the understanding that losses or liabilities incurred by non-church groups/individuals are not covered by the local church.

This Agreement entered into this \_\_\_\_\_ day of \_\_\_\_\_ (month) of the year \_\_\_\_\_  
by and between \_\_\_\_\_ United Methodist Church of \_\_\_\_\_ ("UMC")  
and \_\_\_\_\_ ("User")  
(address) \_\_\_\_\_

**WHEREAS,** UMC is the owner of a building located at \_\_\_\_\_

**WHEREAS,** User desires to use such facilities on the terms and conditions set forth.

**NOW, THEREFORE,** in consideration of the mutual promises contained herein and other good valuable consideration the parties hereto agree as follows:

1. UMC shall make available to User (description of facilities):

\_\_\_\_\_   
from \_\_\_\_\_ to \_\_\_\_\_ (dates)

2. User agrees to indemnify and hold UMC harmless from any and all liability including attorney's fees arising out of User's use of the above premises or the building of which the facilities are a part or the parking facilities on or adjacent thereto (hereinafter "the facilities").

3. User understands that the responsibility to obtain liability and property insurance is upon the User. It is not the duty or responsibility of UMC to insure the User's use of the facilities. It is recommended that the User obtains its own liability and property coverage for its use of the facilities.

4. User agrees to abide by and obey all laws, ordinances, and regulations promulgated by any government unit having jurisdiction in UMC's locale; User will not engage in any activities in violation of such laws, ordinances, rules and regulations.

5. To the extent that USER is an individual or a group of individuals, and not a corporation or other business entity, each individual's homeowner's insurance and/or health insurance shall be the primary insurance to the extent that one of the individuals is injured while on the church premises or, is negligent in causing bodily injury to another person or damage to the property in the course of their use of the premises.

**IN WITNESS THEREOF,** the undersigned parties have executed the Agreement as of the day and year first above written.

Signed

\_\_\_\_\_  
(UMC Representative)

\_\_\_\_\_  
(Name of Church)

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(Telephone)

\_\_\_\_\_  
(User Representative)

\_\_\_\_\_  
(Name of User)

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(Telephone)

## PARENTAL CONSENT FORM

This Parental Consent Form gives permission for my child to participate in an activity sponsored by a local church, cluster, district or the Susquehanna Conference of The United Methodist Church. (All portions of this form shall be completed for registration.)

Name of child \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_

I give permission for my child \_\_\_\_\_ to attend and participate in  
(full name of child)

\_\_\_\_\_ (name, date and time of event)

at \_\_\_\_\_ (place of event)

My child has the following physical condition that may require special attention.

( ) Diabetes ( ) Hyperventilation ( ) Convulsions ( ) Seizures ( ) Allergies

( ) Other (please specify) \_\_\_\_\_

Does your child require any special accommodations or have special accessibility needs?

Explain \_\_\_\_\_

(A counselor or youth staff member will contact you to discuss these needs.)

### *Medical Treatment Release and Liability Release*

I hereby authorize event staff to obtain and give consent for medical treatment for my child for such injury or illness that may occur during the event, and hereby hold the event staff and their representatives harmless in the exercise of this authority.

I give permission for my child to be transported in vehicles operated by the adults in whose care the minor has been entrusted while attending and participating in this event.

It is my understanding that the above named participant will be covered by my personal medical insurance. The event provides limited/supplemental medical payment coverage for injuries arising out of the event activities which is payable **in excess** of any other collectible insurance. Payments of any medical injuries not covered by my insurance or the event limited/supplemental medical insurance will be paid by me.

Name of parent/guardian (Please print) \_\_\_\_\_

Signature of parent/guardian \_\_\_\_\_ Date \_\_\_\_\_

Telephone: Home \_\_\_\_\_ Office \_\_\_\_\_

Medical Insurance Carrier \_\_\_\_\_ Group No. \_\_\_\_\_

**This form is made available by the Property and Casualty Insurance Committee of the Susquehanna Conference of the United Methodist Church and may be copied. It has been approved by Conference Chancellor, Conference Trustees and Property and Casualty Insurance Committee.**

# AUTOMOBILE PRE - TRIP CHECKLIST

This safety checklist takes only a few minutes to complete and it may help prevent an accident. It should be completed by the driver.

**This is a:**    Church-Owned Vehicle.    Non-Owned Vehicle.

**Vehicle:** License Plate # \_\_\_\_\_ Year: \_\_\_\_\_ Make: \_\_\_\_\_ Model \_\_\_\_\_

**Driver:** \_\_\_\_\_ Age: \_\_\_\_\_

- INSTRUCTIONS:**
1. Check the "S" (Satisfactory) box if the following are in good working order and/or the condition does not warrant attention. If they are not, check the "U" (Unsatisfactory) box.
  2. Space is provided for driver comments concerning conditions that develop during the time he/she is operating the vehicle and which should be reported.

**IMPORTANT NOTE:** Items marked with an \* are critical to the safe operation of the vehicle. If they are not functioning correctly, or you think something is wrong, do not drive the vehicle. Turn off the engine, apply parking brake, set the shift in the lowest gear ratio in the unit, and report the defect immediately.

	S	U		S	U
<b><u>OUTSIDE</u></b>					
1. Windshield wipers are secured in the arms and in good condition	<input type="checkbox"/>	<input type="checkbox"/>	15. Defroster/Heater	<input type="checkbox"/>	<input type="checkbox"/>
2. Windows (front, rear, and sides) are clear of dirt, ice and snow.	<input type="checkbox"/>	<input type="checkbox"/>	16. Coolant	<input type="checkbox"/>	<input type="checkbox"/>
3. All lights (front, rear, signal, flashers, marker lights, reflectors) are clean and working	<input type="checkbox"/>	<input type="checkbox"/>	17. Windshield Washer/Wiper	<input type="checkbox"/>	<input type="checkbox"/>
4. Outside mirrors are clean, unbroken and properly adjusted	<input type="checkbox"/>	<input type="checkbox"/>	18. Clutch/Brake Pedal	<input type="checkbox"/>	<input type="checkbox"/>
<b><u>TIRES AND WHEELS*</u></b>					
5. No lugs nuts are missing or loose	<input type="checkbox"/>	<input type="checkbox"/>	19. Emergency Brake/Door	<input type="checkbox"/>	<input type="checkbox"/>
6. Tires are not low or bald	<input type="checkbox"/>	<input type="checkbox"/>	20. Four-Way Flashers	<input type="checkbox"/>	<input type="checkbox"/>
7. Tires have no cuts, bruises or bubbles on sidewalls	<input type="checkbox"/>	<input type="checkbox"/>	21. Headlights (high/low)/Brake lights	<input type="checkbox"/>	<input type="checkbox"/>
8. Tires are clear of debris that could cause a puncture	<input type="checkbox"/>	<input type="checkbox"/>	22. Steering Wheel (condition/play)	<input type="checkbox"/>	<input type="checkbox"/>
9. If vehicle has dual tires, they are not touching	<input type="checkbox"/>	<input type="checkbox"/>	23. First Aid and Emergency Equipment in Vehicle	<input type="checkbox"/>	<input type="checkbox"/>
<b><u>INSIDE</u></b>					
<i>Start your engine first. CHECK-</i>					
10. Horn	<input type="checkbox"/>	<input type="checkbox"/>	24. Brakes* Know how to properly operate a vehicle with air brakes	<input type="checkbox"/>	<input type="checkbox"/>
11. Oil Pressure Gauge	<input type="checkbox"/>	<input type="checkbox"/>	25. Automatic Braking System Follow manufacturer's recommended braking procedures	<input type="checkbox"/>	<input type="checkbox"/>
12. Battery	<input type="checkbox"/>	<input type="checkbox"/>	26. Exterior and interior mirrors are adjusted for easy visibility from the driver's seat	<input type="checkbox"/>	<input type="checkbox"/>
13. Generator/Alternator	<input type="checkbox"/>	<input type="checkbox"/>	27. Driver's seat is adjusted for comfort, easy operation of all pedals and switches	<input type="checkbox"/>	<input type="checkbox"/>
14. Fuel Gauge	<input type="checkbox"/>	<input type="checkbox"/>	28. Safety belt is adjusted	<input type="checkbox"/>	<input type="checkbox"/>
			29. Service doors can be easily opened and closed, have stable handrail and clean treads on steps leading to the door	<input type="checkbox"/>	<input type="checkbox"/>
			30. Automobile Insurance Identification Card and Accident Kit in glove box	<input type="checkbox"/>	<input type="checkbox"/>

Driver Comments: \_\_\_\_\_

Date of Inspection: \_\_\_\_\_

# ACCIDENT INVESTIGATION REPORT

Name of Church \_\_\_\_\_ Church ID # \_\_\_\_\_ Phone \_\_\_\_\_  
Date of Incident \_\_\_\_\_ Time \_\_\_\_\_ AM/PM \_\_\_\_\_  
Location of Incident \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Describe Incident:

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Describe Damages: \_\_\_\_\_

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Call to law enforcement needed? \_\_\_\_\_ Responding Department \_\_\_\_\_

Name of Witness \_\_\_\_\_ Address \_\_\_\_\_ Phone \_\_\_\_\_

Name of Person Injured \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

Parent or Guardian (if applicable) \_\_\_\_\_

Relationship with Church – Employee \_\_\_\_\_ Member \_\_\_\_\_ Volunteer \_\_\_\_\_ Visitor \_\_\_\_\_

Medical Treatment Needed? Describe \_\_\_\_\_

How could this accident have been prevented? \_\_\_\_\_

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What action will be taken to prevent future incidents? \_\_\_\_\_

Investigation completed by: \_\_\_\_\_ Date \_\_\_\_\_

Incident Report forwarded to: \_\_\_\_\_ Date \_\_\_\_\_

**THIS FORM IS FOR INTERNAL CHURCH, CONFERENCE AND INSURANCE PROVIDER USE ONLY AND IS NOT TO BE DISTRIBUTED TO ANY OTHER PARTY**

# NOTICE OF INSURANCE LOSS

Send to: Engle-Hambright & Davies, Inc. 1857 William Penn Way Lancaster, PA 17601	SUSQUEHANNA CONFERENCE OF THE UNITED METHODIST CHURCH	
<b>SECTION I</b>		
Name of Church:	Church ID:	
Address:	Phone Number:	
Pastor's Name:	Phone Number:	
<b>SECTION II</b>		
Date of Loss:	Time of Loss:	
Description of Loss:		
<b>SECTION III – PROPERTY</b>		
Describe Damage:		
Estimate Amount:		
<b>SECTION IV – GENERAL LIABILITY</b>		
Claimant Name:	Age:	Phone Number:
Address:		
Injury/Damage:		
Member of Church?		
<b>NOTE: ALL ALLEGED SEXUAL MISCONDUCT INCIDENTS MUST BE IMMEDIATELY REPORTED TO YOUR DISTRICT SUPERINTENDENT'S OFFICE</b>		

Submitted by: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_  
 Title: \_\_\_\_\_ Date: \_\_\_\_\_

**Please report all claims, EXCEPT Workers' Compensation, to:  
 Engle-Hambright & Davies, attn: Julia P. Sechrist, 1-800-544-7292, ext. 225**

**Please report Workers' Compensation claims to:  
 Treasurer/Comptroller (TBD), 1-800-874-8474  
 Duplicate this page as needed.**

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## INSTRUCTIONS FOR COMPLETING THE NOTICE OF INSURANCE LOSS FORM

Complete the Notice of Loss Form—page 45—immediately after a loss occurs and submit to:

Engle-Hambright & Davies  
Julia P. Sechrist  
PO Box 11600  
Lancaster, PA 17605

Phone – 800-544-7292, ext. 225

Fax – 717-390-4339

Email: [jpsechrist@ehd-ins.com](mailto:jpsechrist@ehd-ins.com)

- |                |   |
|----------------|---|
| Section I & II | Complete Section I and Section II for all claims reported and provide a complete description of the loss.   |
| Section III    | Complete this section for losses involving damage to church property. Describe the exact nature of the damaged property and an estimate of the cost of repairs. Report claim immediately if an estimate is not available. |
| Section IV     | Complete this section for losses involving bodily injury or property damage to Others. Describe the property damaged and/or injury sustained.   |

- If an emergency occurs after hours or on the weekend, please report claims directly to Philadelphia Insurance at: Phone - 800-765-9749, Fax – 800-685-9328 or online – [claimsreport@phlyins.com](mailto:claimsreport@phlyins.com).
- If uncertain as to what type of loss or who to contact to report the claim, call Julia P. Sechrist at 1-800-544-7292, ext. 225.

## SELF-INSPECTION CHECKLIST

### ROUTINE INSPECTIONS PREVENT ACCIDENTS

**Purpose:** This checklist is designed to provide a self-evaluation of potential property and liability hazards. Provide a copy of the completed checklist to the Board of Trustees and report any recommendations for eliminating or minimizing hazards. This form is for internal use only.

Church/Location \_\_\_\_\_ Date: \_\_\_\_\_ Inspection  
 completed by \_\_\_\_\_

General / Life Safety	Yes	No	Comments
a) Is there a written emergency evacuation / response plan in force and known to the congregation and visitors?			
b) Are emergency phone numbers posted in the event of an emergency?			
c) Is the church (exterior and interior) accessible to all persons? See local Church Accessibility Survey- page 47-50.			
d) Is smoking prohibited or limited to specific areas outside the Church?			
e) Do you have staff or volunteers trained in first aid, CPR, usage of Automated External Defibrillator and poison control?			
f) Does the Church have first aid kits and Automated External Defibrillators for all Church activities? And who is responsible for them? Does everyone know where they are located?			
g) Have all buildings been tested for Mold, Radon, Asbestos, Lead and other environmental hazards?			
h) Has your underground storage tank been tested for leaks or corrosion?			
i) Does the Church have a Hazard Communication and Chemical Safety Program?			
Security	Yes	No	Comments
a) Are Church doors locked when not in use?			
b) Is someone assigned to secure the Church at the end of each day?			
c) Do you have a list and monitor all persons with keys?			
Exterior Surface	Yes	No	Comments
<b>Note: Slips, trips and falls are the leading causes of injuries in Church buildings. Please study the following and help prevent accidents.</b>			
a) Are sidewalks, parking lot surfaces and ramps in good condition, level and free of cracks, holes, etc?			
b) Are there handrails on stairs?			
c) Is exterior lighting adequate?			
d) Are procedures for snow and ice removal established and followed?			
e) Is the roof in good condition and is it inspected annually by a qualified contractor?			
f) Is playground equipment in good condition and inspected often for safety?			

<b>Interior Surfaces</b>	<b>Yes</b>	<b>No</b>	<b>Comments</b>
a) Are halls, ramps, aisles and floors in good condition, level, free of stored items and well lighted?			
b) Are stairways and ramps in good condition, level, and well lighted?			
c) Are rugs and carpeting secured at their edges and free of holes or fray?			
d) Are there handrails on all stairs?			
e) Are halls, ramps and aisles kept free of obstructions when temporary tables and chairs are in assembly areas?			
f) Are entry way mats used to prevent slips and falls?			
<b>Exit ways</b>	<b>Yes</b>	<b>No</b>	<b>Comments</b>
a) Are there at least two exits, remote from each other?			
b) Are exit doors equipped with panic hardware?			
c) Are exits marked with illuminated signs and clearly visible?			
d) Is emergency lighting supplied in all congregational use areas?			
e) Is the Church in compliance with the Department of Labor and Industry occupancy and use codes?			
<b>Housekeeping</b>	<b>Yes</b>	<b>No</b>	<b>Comments</b>
a) Are all areas clean and free of miscellaneous debris and storage?			
b) Are areas around the Church free of weeds / bushes / leaves which could fuel a fire?			
c) Is there a trash disposal system in force?			
d) Is there any large amount of storage of combustible items in the building?			
e) Are ladders and other equipment used by trained and qualified staff and volunteers?			
f) Is all maintenance equipment in good repair and used safely?			
g) Do you provide / use gloves, goggles, and other safety equipment when needed?			
<b>Storage</b>	<b>Yes</b>	<b>No</b>	<b>Comments</b>
a) Is the boiler room / furnace area free of stored combustible items?			
b) Are mowers and gasoline powered tools properly stored in a building other than the Church?			
c) Are gasoline and other flammables stored in proper safety containers and stored in a building other than the church or, stored in locked metal cabinets?			

<b>Kitchen / Cooking</b>	<b>Yes</b>	<b>No</b>	<b>Comments</b>
a) Is the cooking area and equipment clean and well maintained?			
b) Are table and chairs checked for physical condition before each use?			
c) Is there an automatic extinguishing system to protect cooking equipment? Is it serviced per the manufacturer's instructions?			
d) Is the refrigeration equipment maintained and in good working order?			
e) Are kitchen filters and vents cleaned and inspected often?			
f) Are sharp kitchen utensils handled carefully and stored safely?			
<b>Fire Protection</b>	<b>Yes</b>	<b>No</b>	<b>Comments</b>
a) Do you have a written fire protection / emergency evacuation plan?			
b) Have you requested the local fire department to inspect the Church property and to assist with the Church fire prevention program?			
c) Are emergency phone numbers posted in the event of an emergency?			
d) Does the Church have a lightning protection system?			
e) Are fire extinguishers visible, properly mounted and serviced annually?			
f) Is there an alarm detection system for heat/ smoke, fire? Are batteries in all alarm detection devices replaced biannually?			
g) Is there an automatic fire extinguishing system? Is it serviced per the manufacturer's instructions and by a qualified contractor?			
h) Is the use of open flames / candles minimized or controlled?			
i) Do you prohibit the accumulation of combustible materials in all Church Facilities?			
<b>Electrical Systems</b>	<b>Yes</b>	<b>No</b>	<b>Comments</b>
a) Has the electrical system been checked by a qualified electrician within the past year?			
b) Are electrical outlets adequate?			
c) Is the use of extension cords discouraged or used for temporary purposes only?			
d) Are electrical panels and boxes equipped with proper door / cover?			
e) Is electrical equipment unplugged when not in use? Who checks?			

<b>Heating / Plumbing Systems</b>	<b>Yes</b>	<b>No</b>	<b>Comments</b>
a) Is the heating system / boiler serviced annually by a qualified contractor?			
b) Is the furnace / boiler room isolated in a separate approved room and free of any combustible materials?			
c) Are heating and plumbing pipes inspected for leaks or cracks?			
<b>Theft / Crime</b>	<b>Yes</b>	<b>No</b>	<b>Comments</b>
a) Is all property prone to theft (computers, laptops, VCR, TV, valuables) secured indoors and locked when not in use?			
b) Are money handling and deposit procedures established and followed?			
c) Are all properties locked during times of unoccupancy?			
d) Are all exterior doors equipped with dead bolt locks?			
e) Is there any alarm detection system – burglary?			
f) Have you requested the local police department to inspect the Church property and to assist with the Church crime prevention program?			

<b>Certificates of Insurance / Parental Consent Forms / User Agreements / Contracts</b>	<b>Yes</b>	<b>No</b>	<b>Comments</b>
a) Does the Church obtain certificates of Insurance from anyone providing services to the Church; i.e., plumber, roofer, electrician, painter, driver? Is their insurance adequate?			
b) Does the Church obtain a signed permission / consent / medical authorization for Church activities?			
c) Are certificates of Insurance and User Agreements obtained from organizations or individuals using Church facilities?			
d) Are all contracts reviewed by legal counsel, when necessary and approved by authorized Church representatives?			
e) Are all contracts reviewed by the conference insurance broker, EHD, for insurance purposes prior to contract execution? Contact EHD to confirm the insurance protection is adequate / available for the contract requirements.			
<b>Transportation</b>	<b>Yes</b>	<b>No</b>	<b>Comments</b>
a) Is the use of Church vehicles restricted to official Church activities?			
b) Is a written transportation safety policy in force for church members, volunteers, and employees? Does this include mandatory use of seat belts?			
c) Is a minimum age established for the operation of a vehicle for Church activities, preferably adults 25 years and older?			
d) Is a first aid kit in the vehicle?			
e) Does the vehicle have an Accident report kit in the glove compartment? Do drivers know what to do in the event of an accident or an emergency?			
f) Are all vehicles used for Church activities in good repair, inspected frequently and pass the Self-Inspection Pre-Trip Safety Checklist?			
g) Do you select qualified and capable drivers for all church activities?			

**Also review safety guidelines in the Fire Protection, Transportation Safety, Security Protection and Liability sections of this Safety Manual**

*Duplicate this page as needed*

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## SAFETY ACTION PLAN

**Church:** \_\_\_\_\_

**Location:** \_\_\_\_\_

Recommendation/Condition	Action Plan	Start Date	Review Date	Completion Date

*Duplicate this page as needed*

## CONTENTS INVENTORY

	Description of Item	Quantity	Cost	Replacement Value	Location
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					

Recommendation: Take pictures/video of items and store at another location  
Duplicate this page as needed

## LOCAL CHURCH ACCESSIBILITY SURVEY

**This Survey form is made available by the Property, Casualty, Directors and Officers Insurance Committee for use by your trustees.**

Is your church accessible and open to all persons? Are you concerned that you might inadvertently be keeping some people from fully participating in the spiritual and social life of your congregation?

This survey form will help you identify your strengths and weaknesses. Take a few minutes and walk through your church building. What do you see?

*(Check all questions that apply to your local church facilities.)*

### CHURCH ENTRANCE AND HALLS:

	Yes	No
• Is there a ramp or level entrance to the church door?	<input type="checkbox"/>	<input type="checkbox"/>
• Are the sides of ramps adequately protected with handrails?	<input type="checkbox"/>	<input type="checkbox"/>
• Are there directional signs which clearly direct persons to ramps and accessible entrances?	<input type="checkbox"/>	<input type="checkbox"/>
• Are there directional signs so people know where to go upon entering the church building?	<input type="checkbox"/>	<input type="checkbox"/>
• Is there a church directory to assist visitors in locating the church office, Sanctuary, meeting rooms, etc.?	<input type="checkbox"/>	<input type="checkbox"/>
• Are there handrails at the church entrance?	<input type="checkbox"/>	<input type="checkbox"/>
• Are there handrails in the church halls?	<input type="checkbox"/>	<input type="checkbox"/>
• Are Braille signs and textured doorknobs provided at appropriate places?	<input type="checkbox"/>	<input type="checkbox"/>
• Are water fountains, coin telephones, bulletin boards, etc. at a height accessible to persons in a wheelchair?	<input type="checkbox"/>	<input type="checkbox"/>
• Are fire extinguishers, drinking fountains, telephones, etc. recessed into the wall so as not to create obstacles?	<input type="checkbox"/>	<input type="checkbox"/>
• Is snow and ice adequately removed from walkways during the winter months?	<input type="checkbox"/>	<input type="checkbox"/>

Comments \_\_\_\_\_

\_\_\_\_\_

**PARKING:**

	Yes	No
• Are there parking spaces marked, "Handicapped Parking?"		
• Do you provide valet parking service?		
• Are handicapped parking spaces 1 1/2 times the usual space?		
• Is there a level approach to the church building from the parking area or the street?		
• Is the parking lot well lighted at night?		
• Is snow and ice adequately removed from parking areas during the winter months?		
• Do you provide security patrol in the parking lot at night? Comments		

Comments \_\_\_\_\_  
 \_\_\_\_\_

**RESTROOMS:**

	Yes	No
• Do restrooms (especially toilet areas) have handrails?		
• Are restrooms wheelchair accessible?		
• Are toilet stalls large enough for a wheelchair?		
• Is the sink wheelchair accessible?		
• Are mirrors, soap, and towels accessible to persons in wheelchairs?		
• Are restrooms accessible to church sanctuary?		
• Are restrooms accessible to classrooms and meeting rooms?		

Comments \_\_\_\_\_  
 \_\_\_\_\_

**DOORS:**

	Yes	No
• Are exterior and interior doors easy to open?		
• Do church doors swing without conflict to wheelchairs?		
• Are there vertical door handles or horizontal door bars rather than slippery round knobs?		

Comments \_\_\_\_\_

**SANCTUARY:**

	Yes	No
• Can the sanctuary accommodate wheelchairs?		
• Are several places for wheelchairs provided so that wheelchair users have a choice of seating?		
• Is there adequate lighting on speaker's face to facilitate speech / lip reading?		
• Is there adequate lighting for reading in all pews?		
• Are large print Bibles available?		
• Are large print Hymnals or Song Books available?		
• Are large print worship materials (bulletins, etc.) available?		
• Is the sound system of good quality and without dead spots?		
• Is there a sound amplification system for the hard of hearing?		
• Are individual hearing devices for the hearing impaired available?		
• Is sign language provided during worship services?		
• Are pews cushioned for added comfort?		
• Are guide dogs permitted in the church sanctuary?		
• Is there a temperature controlled heating and cooling system?		
• Is the altar and chancel area open and without steps for persons receiving the sacrament of Holy Communion?		
• Is the altar and chancel area open and without steps for persons receiving the sacrament of holy baptism?		
• Is the altar and chancel area accessible for all leadership during the worship service?		

Comments \_\_\_\_\_

**ELEVATORS:**

	Yes	No
• Is there an elevator or chairlift in the building?		
• Does the elevator have buttons low enough for persons in a wheelchair to reach?		
• Are Braille signs utilized and placed between 4'6" and 5'6" from the floor?		

Comments \_\_\_\_\_  
 \_\_\_\_\_

**TRANSPORTATION:**

	Yes	No
• Does the church provide transportation for worship and church- related activities?		
• Does the church have a van capable of transporting persons in wheelchairs?		
• Does the church have arrangements with any agency to help transport persons with disabilities?		

Comments \_\_\_\_\_  
 \_\_\_\_\_

**CHURCH ADMINISTRATION, LEADERSHIP, WORSHIP AND CHURCH SCHOOL:**

	Yes	No
• Do persons with disabilities participate in and provide leadership for Church Council or Committees and Boards?		
• Does your church seriously consider the following?		
- Time of day in planning programs?		
- Effective communication techniques?		
- Style of program presentation and content of material?		
- Accessibility issues when holding a program or event?		
• Are worship services and other special programs taped and provided for the use of homebound and other members?		
• Do persons with disabilities participate in worship and church school as:		
- Greeters and Ushers?		
- Liturgists or lay readers?		
- Choir members / soloists?		
- Lay Speaking Ministries?		
- Church School Teachers?		
- Class officers / leaders?		

Comments \_\_\_\_\_  
 \_\_\_\_\_

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## INSURANCE COMMITTEE

The Conference Insurance program marked its 37th anniversary on September 1, 2018. The committee believes that the stability and success of the program is the result of the cooperation of the member churches, the vigilance of the Insurance Committee Members, support of the Conference staff, and the excellent counsel of the insurance broker and carriers.

**Chair (Member at Large 2019)**

Rev. Dr. Lew Parks, Harrisburg District

**C F & A Representative**

Michael Ogden

**Vice Chair (Member at Large 2021)**

Linda Willis

**Cabinet Representative**

Rev. Troy T. Howell

**Secretary (Member at Large 2021)**

Rev. Jenn Parks-Snyder, Lewisburg District

**Trustee Representative**

Rev. Mr. Richard G. Felty

**Member at Large 2019**

Rev. Donald B. Perry, Scranton-Wilkes Barre District

**Member at Large 2021**

J. Ralph Hoyt, Jr., Williamsport District

**Member at Large 2020**

Rev. John Jay Saldana, State College District

**Member at Large 2019**

Sara E. Swenson, Altoona District

**Member at Large 2020**

Rev. Bryan L. Mann, York District

**Member at Large 2020**

Kate Miller, Scranton- Wilkes-Barre District

### NON-VOTING MEMBERS

**Treasurer-Comptroller**

TBD

**Council on Finance & Administration**

Rev. Dr. Timothy Baer

**Trustee President**

Rev. Mark R. Shover

**Treasurer's Office**

Ann Watts

### INSURANCE BROKER

#### ENGLE-HAMBRIGHT & DAVIES, INC. (EHD)

**Account Executive**

Edward J. Eshleman, CPCU

800-627-3732 x 223

[ejeshleman@ehd-ins.com](mailto:ejeshleman@ehd-ins.com)

**Account Manager**

Boranny R. Bora, CISR

800-627-372 x 240

[brbora@ehd-ins.com](mailto:brbora@ehd-ins.com)

**Technical Representative**

Jeffrey L. Phillippi, M.S., ARM-P, ASP

800-544-7292 x 304

[jlphillippi@ehd-ins.com](mailto:jlphillippi@ehd-ins.com)

**Claims Administrator**

Julia P. Sechrist

800-544-7292 x 225

[jpsechrist@ehd-ins.com](mailto:jpsechrist@ehd-ins.com)

# DIRECTORY

	<b>Name</b>	<b>Address</b>	<b>Telephone Number</b>
Pastor			
Assistant			
Secretary			
Church Safety & Loss Control Manager			
Organist			
Choir Director			
District Superintendent			
Trustees			
Custodian(s)			
Lay Leader			
PPR Chairperson			
Insurance Broker			
Insurance Inspector			
Appraiser			
Fire Dept.			
Police Dept.			
Doctor			
Ambulance			
Hospital			