

Protecting our Tools of Ministry - People, Property and Assets



Safety & Loss Control Manual 2024-2025

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

in conjunction with
Graham Company
A Marsh & McLennan Agency LLC Company

Property Insurance Provided by
GuideOne Insurance

Casualty/Liability Insurance Provided by the
Philadelphia Insurance Companies

&

Cowbell Insurance Company

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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 and help prevent incidents 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 2533.2 of the 2016 Book of Discipline. This requirement is met by promptly informing Graham Company 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.

For more information regarding the Susquehanna Conference Safety Committee SEE the Accident And Illness Prevention Program (AIPP).

Questions involving the Church Safety Program can be directed to Steve Vigland at Graham Company, the Conference insurance broker at 800-564-7040, Jason Mackey, Safety Committee Lead for the Conference, (717) 766-5275 ext. 2, jmackey@susumc.org or Stacey Markel, Risk Coordinator with RCM&D, smarkel@rcmd.com

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.

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?		
• Are the sides of ramps adequately protected with handrails?		
• Are there directional signs which clearly direct persons to ramps and accessible entrances?		
• Are there directional signs so people know where to go upon entering the church building?		
• Is there a church directory to assist visitors in locating the church office, Sanctuary, meeting rooms, etc.?		
• Are there handrails at the church entrance?		
• Are there handrails in the church halls?		
• Are Braille signs and textured doorknobs provided at appropriate places?		
• Are water fountains, coin telephones, bulletin boards, etc. at a height accessible to persons in a wheelchair?		
• Are fire extinguishers, drinking fountains, telephones, etc. recessed into the wall so as not to create obstacles?		
• Is snow and ice adequately removed from walkways during the winter months?		

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
<ul style="list-style-type: none">• Is there an elevator or chairlift in the building?		
<ul style="list-style-type: none">• Does the elevator have buttons low enough for persons in a wheelchair to reach?		
<ul style="list-style-type: none">• Are Braille signs utilized and placed between 4'6" and 5'6" from the floor?		

Comments _____

TRANSPORTATION:

	Yes	No
<ul style="list-style-type: none">• Does the church provide transportation for worship and church- related activities?		
<ul style="list-style-type: none">• Does the church have a van capable of transporting persons in wheelchairs?		
<ul style="list-style-type: none">• Does the church have arrangements with any agency to help transport persons with disabilities?		

Comments _____

CHURCH ADMINISTRATION, LEADERSHIP, WORSHIP AND CHURCH SCHOOL:

	Yes	No
<ul style="list-style-type: none"> • Do persons with disabilities participate in and provide leadership for Church Council or Committees and Boards? 		
<ul style="list-style-type: none"> • Does your church seriously consider the following? 		
<ul style="list-style-type: none"> - Time of day in planning programs? 		
<ul style="list-style-type: none"> - Effective communication techniques? 		
<ul style="list-style-type: none"> - Style of program presentation and content of material? 		
<ul style="list-style-type: none"> - Accessibility issues when holding a program or event? 		
<ul style="list-style-type: none"> • Are worship services and other special programs taped and provided for the use of homebound and other members? 		
<ul style="list-style-type: none"> • Do persons with disabilities participate in worship and church school as: 		
<ul style="list-style-type: none"> - Greeters and Ushers? 		
<ul style="list-style-type: none"> - Liturgists or lay readers? 		
<ul style="list-style-type: none"> - Choir members / soloists? 		
<ul style="list-style-type: none"> - Lay Speaking Ministries? 		
<ul style="list-style-type: none"> - Church School Teachers? 		
<ul style="list-style-type: none"> - Class officers / leaders? 		

Comments _____

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 18-23 respectively.**

SAFETY ACTION PLAN

Create an action plan. Below are some helpful suggestions for that plan:

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. See Page 5 of the Insurance Manual for guidance on scheduling inspections.

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.

WATER LEAK AND FREEZE DETECTION SENSORS

Susquehanna Conference's property insurance carrier, GuideOne, offers water leak and freeze detection sensors at no cost. The small battery-powered sensors connect to a cellular network to monitor for potential property loss conditions. The system is capable of sending 24/7 alerts when potential problems are identified.

If you would like to enroll in this program, please contact Sherri Sayre with GuideOne at 515-267-5626 or email SSayre@guideone.com.

If you have a technical issue with existing sensors, please contact the Sensor Support team:

HSB Sensor Support
844-468-1866
sensorsupport@hsb.com
Mon-Fri, 8am-8pm EST

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:

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

Alert - 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.

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

Evacuate - 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.

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

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. Fire extinguishers must be visually inspected monthly (and documented) and maintained annually by a qualified service provider.
- 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 wastepaper, 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

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

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

CANDLE SAFETY

- Blow out all candles when you leave the room or go to bed. Avoid the use of candles in the bedroom and other areas where people may fall asleep.
- Keep candles at least 1 foot (30 centimeters) away from anything that can burn.
- Use candle holders that are sturdy and won't tip over easily.
- Put candle holders on a sturdy, uncluttered surface.
- Light candles carefully. Keep your hair and any loose clothing away from the flame.
- Don't burn a candle all the way down — put it out before it gets too close to the holder or container.
- Never use a candle if oxygen is used in the home.
- Have flashlights and battery-powered lighting ready to use during a power outage. Never use candles.

GENERAL LOSS CONTROL MEASURES

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
- 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

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 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 a Motor Vehicle Report (MVR) for all drivers upon assignment, and annually thereafter.
- Have drivers complete a training course such as the National Safety Council's Defensive Driving Course or AAA and document completion.
- 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 flashlights, 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. CDL drivers must obtain a Medical Examiners Certificate prior to operating a vehicle and upon expiration (usually every 24 months).
- Bus drivers must have a Commercial Driver's License as required by the Department of Transportation
- PHL Y's GPS devices that are available to be installed on church-owned vehicles at no cost.
 - If you would like to enroll in this program, please contact:
phlytrac@phly.com
1-800-873-4552 ext. 4

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 handheld devices while operating vehicles. Cell phone use, in any configuration, shall be prohibited while operating a church-owned vehicle. Exceptions may be made for GPS use if route is set and phone is mounted prior to operation.
- 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 11-15 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. A commercial driver's license is ideal.
- When the van is not full — passengers should sit in seats that are in front of the rear axle. Cargo should also be placed in front of the rear axle.
- Always obey the speed limit and adjust for conditions (slow down!) such as sun glare, low lighting, heavy traffic, construction, or inclement weather.
- Do not tailgate and maintain safe following distance (3 seconds or more depending on conditions).

- **Never overfill the van. Fill the van from front to back and carry as few passengers as possible. 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. Drivers should not driver more than 8 hours per day.
- 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 (check driver's side door pillar or owner's manual for recommended tire pressure)
- 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 11-15 passenger vans. This information is condensed from the US Department of Transportation.

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

RISK MANAGEMENT FOR UNOCCUPIED BUILDINGS

An unoccupied building, such as a parsonage, can lead to *potential losses caused by*:

- Vandalism
- Fires due to arson or electrical issues
- Water damage due to infiltration
- Freezing or other weather-related damage
- Theft of contents or building materials such as copper or other mechanical components like AC units
- Bodily injury to trespassers
- Lack of general maintenance which can compound other issues

Risk mitigation measures should be focused on **supervision, upkeep, utilities & building systems, communication, and security.**

Supervision

- Complete regular walk-throughs at least weekly
- Note any evidence of vandalism, trespassing, changes in conditions, or damages
- Ensure all services that should be active are active and all security measures are still implemented
- Vary the time of day/day of week the walk-through is completed
- All areas of the building should be inspected: inside, outside, roof, and basement (if applicable)
- Use a standardized checklist to document all walk-throughs

Upkeep

- Maintain good interior and exterior housekeeping, including landscaping
- Inspect the roof at least monthly and after strong weather events
- Remove any debris or hazardous materials
- If applicable, ensure the building has been weatherized
- Maintain all normal building inspections, (i.e., sprinkler, fire alarm, etc.)

Utilities & Building Systems

- If applicable, shut down any unnecessary services (domestic water, hot water gas lines, etc.)
- Keep heating and cooling systems running and set no lower than 45 degrees and no higher than 85 degrees
- Keep all fire alarm and fire suppression systems active

Communication

- Notify first responders, including local police and fire department, that the building is unoccupied
- Notify utility company and ask them to flag any high usage or emergencies
- Notify alarm companies, change codes, and update contact lists
- If applicable, suspend mail and deliveries

Security

- Hire guard service if possible, or ask local police to increase patrols
- Notify police of any vandalism or evidence of trespassing
- If equipped, continue use of cameras
- Secure all points of entry, including doors, windows, skylights, and roof access points
- Maintain fencing and gates if present

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
<u>OUTSIDE</u>							
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"/>
<u>TIRES AND WHEELS*</u>							
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"/>
<u>INSIDE</u>							
<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: _____

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 2-6			
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
Note: Slips, trips and falls are the leading causes of injuries in Church buildings. Please study the following and help prevent accidents.			
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?			

Interior Surfaces	Yes	No	Comments
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?			
Exit ways	Yes	No	Comments
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?			
Housekeeping	Yes	No	Comments
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?			
Storage	Yes	No	Comments
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?			

Kitchen / Cooking	Yes	No	Comments
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?			
Fire Protection	Yes	No	Comments
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?			
Electrical Systems	Yes	No	Comments
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?			

Heating / Plumbing Systems	Yes	No	Comments
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?			
Theft / Crime	Yes	No	Comments
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?			

Certificates of Insurance / Parental Consent Forms / User Agreements / Contracts	Yes	No	Comments
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, Graham Company, for insurance purposes prior to contract execution? Contact Graham Company to confirm the insurance protection is adequate /available for the contract requirements.			
Transportation	Yes	No	Comments
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