

PARISH RISK MANAGEMENT MANUAL

CATHOLIC MUTUAL GROUP

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Table of Contents

Preface

I.	Premises Liability	4
A.	Slips, Trips and Falls Safety Survey	8
II.	Preventative Maintenance	12
A.	Preventative Maintenance Checklist	15
B.	Boiler Operations Overview	19
C.	Boiler Log	22
D.	Boiler Start-up Checklist	23
E.	Air Conditioning Pre-Season Checklist	25
III.	Mold Prevention	27
A.	Steps to Reduce Roof Leaks	30
IV.	Security	31
V.	Fire Prevention	33
A.	Warnings of Potential Electrical Hazards	36
VI.	Emergency Preparedness	37
VII.	Construction, Lease and Facility Use Guidelines	40
A.	Addendum to Construction Contract	41
B.	Deletions of Various Construction Contracts	43
C.	Addendum to Lease	47
D.	Facility Use/Indemnity Agreement	49
E.	Adult Hold Harmless Agreement	51
VIII.	Guidelines for Parish Hall Rental/Usage	53
IX.	Guidelines for Parish Festivals	58
A.	Vendor Hold Harmless/Indemnity Agreement	65
X.	Parish Account and Financial Control Guidelines	66
A.	Financial Review Verification Form	70
XI.	Vehicle Safety Program	71
A.	Employee Driver Form	75
B.	Volunteer Driver Form	76

XII.	Employee Safety	77
	A. Accident Investigation Report	80
	B. Workplace Safety Survey	81
	C. Leading Causes of On-the-Job Injuries	82
XIII.	Wrongful Termination	83
XIV.	Youth Programs/Field Trips	85
	A. Field Trip Statement of Policy	89
	B. Field Trip Adult Liability Waiver	90
	C. Field Trip Consent Form and Liability Waiver	91
	D. Field Trip Questionnaire	94
	E. Field Trip Transportation Policy	96
	F. Field Trip Driver Information Sheet	97
XV.	Claim Reporting Procedures	98
	A. Property Loss	99
	B. Automobile Loss	100
	I. Auto Accident Report	101
	C. Workers' Compensation Loss	103
	D. Liability Loss	104
	I. Incident Investigation Report	105

PREFACE

The Parish Risk Management Manual has been assembled to provide information and assistance to parishes regarding common activities and loss exposures.

The policies and procedures reviewed are not intended to replace or supercede diocesan policies already implemented. It is possible those in the manual can support and strengthen procedures currently being used.

In addition to the narrative information provided, applicable Catholic Mutual “CARES” materials and/or information from previous newsletters are included in various sections to provide further assistance and support. Please be advised that all of our “CARES” materials are available on our website at www.catholicmutual.org

Many of the accidents, injuries and property damage claims incurred by the Catholic Church are preventable. The importance of having safety training, risk management procedures and appropriate maintenance procedures in place cannot be emphasized enough. We would ask that you review and use this manual to better protect and safeguard your employees, parishioners, guests, and facilities. The parish administrator or parish council should gain a basic understanding of the subjects listed. Specifics could be reviewed in stages or as applicable situations arise. Areas addressing maintenance and youth group activities could be provided to appropriate maintenance and youth ministry individuals. What is important, is that those individuals who could benefit from the information available, are able to.

If a question or concern regarding safety or risk management needs to be discussed or reviewed, please contact or consult with Catholic Mutual’s Risk Management Department at 1-800-228-6108 or your Arch/Diocesan Risk Management Representative. Thank you.

PREMISES LIABILITY

PREMISES LIABILITY

The legal doctrine of negligence, i.e. the committing of an act which a person exercising ordinary care would not do under similar circumstances or the failure to do what a person exercising ordinary care would do under similar circumstances, is the basis for potential liability.¹ Generally, to establish civil liability, the burden of proof would rest on the injured party to demonstrate liability with a “preponderance of the evidence.”

There are four elements that must be established for negligence:

- A duty of care must be owed;
- There was a breach of duty owed;
- The breach of duty was the proximate cause of the accident;
- Injuries and/or damages resulted.

All four elements must be established. If a single element is not established, any claim based on negligence would be dismissed.

There are differing degrees of duty owed, depending on the classification of the individual on the premises. There are three classifications:

INVITEE

An Invitee includes visitors to the premises, parishioners and guests. A higher degree of care is owed Invitees. The property owner should provide safe passage and a safe environment to an Invitee. Therefore, having cracked sidewalks or slippery floors may be a failure to provide a safe passage.

BUSINESS INVITEE

There is a lesser degree of care owed to a Business Invitee. The rationale is the Business Invitee is on the premises for his/her own benefit and therefore, assumes some of the risk.

TRESPASSER

A property owner still owes a duty of care, albeit slight, to a Trespasser. The duty of care is to warn of concealed hazards. For example, a large opening or hole would need to be adequately barricaded with appropriate warning of the impending danger.

Notwithstanding the reasons for the presence of an individual who may be trespassing on your property, if an injury occurs as a result of hazardous conditions, you may be exposed to potential liability. Having buildings and grounds well maintained is the most important step to reducing your exposure.

¹ The laws regarding negligence may vary from state to state.

Approximately 75 percent of the liability claims Catholic Mutual incurs is due to slips, trips and falls. To protect your church/institution, regular inspections should be made with special emphasis on public areas where accidents are most likely to occur, including parking lots, sidewalks, stairways, and entrance/exit areas.

All public areas should be well lit. If you have evening activities, good exterior lighting is also very important. Exterior lighting should be on timers or attached to a photocell.

VOLUNTEERS

In many situations, volunteers are a valuable resource for the church. The supply of eager, well-intentioned volunteers is usually quite plentiful. However, experience shows that use of volunteers can create additional risks and liability exposures for the church.

Due to the inherent injury and liability exposure, we do not recommend using volunteers for projects that require heavy lifting or working from heights (i.e. ladders, scaffolds, roofing projects). Good judgment should be exercised when deciding whether or not to utilize volunteers. Parishes commonly use volunteers because of the prospective financial savings. In reality, the use of volunteers may cost more in the long run due to the cost incurred from the significant number of accidents and injuries which can take place. Additionally, significant expenses can be incurred from improperly completed construction or repair work.

Problems with volunteers include:

- Usually not as qualified or experienced as general contractors or service contractors
- Normally do not have liability coverage to pay for mistakes made or damage caused
- Usually have no warranty on their work

In situations involving extensive plant and equipment repair or renovation, it is extremely important to hire qualified contractors and obtain Certificates of Insurance from them as part of the agreement or scope of work. This certification ensures that individuals working on buildings are covered under the contractor's insurance and protects you from risk of loss if an accident occurs as a result of their negligence.

If volunteers are used, it is essential that they be thoroughly trained in the areas necessary to complete the tasks in a safe fashion. Training should include how to safely operate equipment (i.e. lawn mowers, power equipment); what personal protective equipment is appropriate to wear for the job being completed (i.e. steel-toed shoes, safety glasses); and how to check and maintain equipment in order to ensure proper operation.

Individuals under the age of 18 should not operate power saws or equipment such as a tractor or riding lawnmower. Those over 16 years of age with proper training could be allowed to operate walk-behind mowers, blowers or trimmers.

Catholic Mutual encourages all parishes and institutions to take an active role in evaluating whether or not to utilize volunteers. Please remember that volunteers can be a valuable resource when used wisely, but can also be very costly when they are improperly trained or utilized to perform tasks that may be beyond their capabilities or inherently dangerous. Significant damages can arise both financially and emotionally, including pain and suffering, when a severe injury has occurred.

LIABILITY CONTROL

SLIPS, TRIPS, AND FALLS – SAFETY SURVEY

	Yes	No
Slips		
1. Are all waxed floors thoroughly buffed to minimize slippery conditions?	___	___
2. Is non-skid, self-polishing wax used whenever possible?	___	___
3. Are hidden steps or uneven surfaces clearly marked?	___	___
4. Are non-skid treads or mats used in bathroom areas?	___	___
5. Are all spills wiped up promptly?	___	___
6. Are non-slip backings used on any rugs or rubber mats?	___	___
7. Are all loose tiles, bricks, pavement surfaces or floorboards repaired promptly?	___	___
8. Are grease and oil accumulations minimized?	___	___
9. Are snow and ice promptly removed from stairs, walkways, driveways, and parking lots?	___	___
10. Is salt, cinders, or other ice melting agent utilized?	___	___
Trips		
1. Is furniture arranged in such a manner as to avoid an obstacle course?	___	___
2. Are any materials stored in the hallways or aisles?	___	___
3. Are all items picked up off the floor as soon as possible?	___	___

		Yes	No
4.	Are all drawers kept closed?	___	___
5.	Are all electrical cords kept out of doorways, passageways, and walkways?	___	___
6.	Is everything put away after it has been used?	___	___
7.	Is any material stored on the stairs?	___	___
8.	Do you avoid climbing over any obstacle?	___	___

Falls

1.	Do all stairs have handrails?	___	___
2.	Do stairs have light switches at the top and bottom?	___	___
3.	Are cracked and worn stair treads replaced promptly?	___	___
4.	Do you always use the handrail on stairs?	___	___
5.	Is adequate lighting available (especially in narrow stairwells)?	___	___
6.	Are lamps or light switches located so no one has to move around in the dark?	___	___
7.	Are nightlights used in rooms, hallways, or in the bathroom?	___	___
8.	Are all floor openings properly covered?	___	___
9.	Are holes in the yard, parking lots, driveways, and sidewalks properly filled or clearly marked?	___	___
10.	Do you always sit properly in the chair (with all legs of the chair on the floor)?	___	___
11.	Do you avoid wearing long trousers/slacks so that you will not catch your heel while walking?	___	___
12.	Do you attempt to wear shoes with non-skid soles?	___	___
13.	Are non-skid mats used whenever possible?	___	___

		Yes	No
14.	Do you avoid jumping from one level to another?	___	___
15.	Do you always get help with a heavy load?	___	___
16.	Do you avoid carrying loads that block your vision?	___	___
17.	Do you use stacks of furniture, boxes, or chairs instead of ladders?	___	___
18.	Before using the ladder, do you check the condition of the rungs, rails, and other parts to make sure that they are in good repair and securely fastened?	___	___
19.	Do you make sure that the top and bottom of the ladder are firmly placed and if on a soft surface, do you use a board of some type to support the ladder?	___	___
20.	Do you follow the 4 to 1 rule (ladder should be one rung length out from the wall for every four rungs to where the ladder touches the wall)?	___	___
21.	Do you avoid stretching to increase your span of reach? (Move ladder instead.)	___	___
22.	Do you always work with someone else while using the ladder (have someone hold the bottom of the ladder and make sure nobody bumps into it)?	___	___
23.	Do you always face toward the front while on the ladder? (Avoid twisting or turning on the ladder. Don't step on the top rung.)	___	___
24.	If the rungs of the ladder are spattered with paint, oil, or other liquid, do you dry them carefully before you climb?	___	___
25.	Do you use your hands to help climb, not to help carry? (If you can't carry tools or supplies in your pockets, haul them up after you've reached the top.)	___	___
26.	Do you make sure that stepladders are fully open, with the side braces latched?	___	___
27.	While descending the ladder, do you always face the ladder and keep at least one hand on it? (Never descend a ladder with your back to the rungs.)	___	___

		Yes	No
28.	Do you prohibit the use of aluminum or steel ladders around or near electrical wires, switchboxes, or other electrical equipment?	___	___
29.	Do you check the scaffold every time you use it?	___	___
30.	Do you eliminate the clutter of tools, scrap, or tangled lines from the scaffold and working surface?	___	___
31.	Do you climb down from the rolling scaffold whenever it is moved?	___	___
32.	Before climbing back up the rolling scaffold, do you make sure that the wheels are locked or blocked?	___	___
33.	Are all scaffolds tagged according to their use (green tag – i.e. for use; yellow tag – being assembled or disassembled; red tag – do not use, needs repair or unsafe)?	___	___
34.	Do you always wear a safety belt while you are on any scaffold, raised platform, or power platform?	___	___
35.	Do you make sure that the pulley, blocks, hooks, fittings, and ropes are all in good condition?	___	___

PREVENTATIVE MAINTENANCE

Preventative Maintenance

Parish and school buildings should receive continuous care and maintenance throughout the year. A thorough inspection and assessment of your facilities should be done to allow preplanning for needed repairs and replacement. The following information is provided to assist you in keeping buildings well maintained and safe for your parishioners, employees, and visitors.

Building Interior

Safety Equipment

- Check all fire extinguishers to ensure they have current inspection tags.
- The building's fire alarm system should be inspected at least annually by a qualified inspector to ensure it is in proper operating condition.
- If the building has a fire protection sprinkler system, it should be inspected and tested annually by a qualified inspector to ensure proper operation.
- Check and resupply first aid kits.
- Check all rooms for proper posting of evacuation plans.
- Test emergency lights and battery back-up exit lights for a 1½-hour period to ensure the batteries have adequate stand-by power.

Storage rooms

- Keep storage rooms clean and well organized.
- If the room is equipped with shelves, store heavier objects on middle shelves. Overhead objects are more difficult to control when lifting. Lower objects require more bending, which may cause greater stress on your back. All storage shelves should be stable and secure.

Bathrooms

- Check all bathroom fixtures and plumbing. Have a qualified plumber make any needed repairs to pipes and fixtures.
- Remove and clean all "P" traps.
- Repair or replace damaged items such as toilet seats, soap dispensers, towel dispensers, electric hand dryers, etc.
- Repair or replace any damaged or missing floor covering such as tile or vinyl.

Miscellaneous

- Check all room and exit doors to ensure they close and latch properly.
- Ensure all electrical receptacles and cover plates are in good condition.
- Check for good clearance around electrical equipment. Electrical panels should not have any open areas. Circuits should be labeled and not taped in the "on" position. The panel door should close and latch.
- Clean all stoves, hood filters, and cooking areas to ensure they are free of grease and other flammable waste. If so equipped, the exhaust hood extinguishing system should be inspected every 6 months.

Building exterior and grounds

- Inspect areas around the buildings for overgrown trees, shrubs, and plantings that are extending over roofs, sidewalks, parking areas and entry doors.
- Trim trees, shrubs, and vines to prevent damage to roofs and mortar joints and to prevent clogging of gutters and downspouts.
- Inspect roofs for worn, loose, or missing shingles, loose or damaged flashing, and the condition of gutters and downspouts.
- Check exterior walls constructed of brick, stone or block for any cracks, spalling, or mortar joint problems.
- Check buildings for peeling paint and worn or lifting wood shingles. Also, check for wood siding and trim that is cracked or warped, which may allow moisture into your building.
- Check the building foundation for cracks and moisture seepage.
- Inspect all sidewalks. Any areas of the sidewalks that are cracked but not uneven should be filled with a high quality silicone caulk or other suitable material. Any areas that have become uneven should be replaced.
- Check all driveways and parking areas for potholes, depressions and unusual settling. If your parking lot/driveway is asphalt, you may need to reapply a waterproof seal to prevent damage and extend the life of the asphalt surface.
- Check for any raised areas such as ramps, curbs, and steps. These areas should be painted with a 2-3 inch strip to highlight change in elevation.

The following pages contain Preventative Maintenance Checklists, which include a daily, weekly, monthly and yearly task list.

Preventative Maintenance Checklist

Daily

Please initial and date upon completion of each item checked.

<i>Wet or snowy days:</i> Clean up water around entrances and on steps right after school starts, just before lunch, and just before dismissal.						
Check all stoves, hood filters, and cooking areas to insure they are properly cleaned to remove grease and inflammable waste.						
Check exit lights.						
Check all outside lights.						
Vacuum carpets (in heavy traffic areas, classrooms, offices, etc.).						
Pick up all trash around buildings.						
Clean up around dumpster.						
<i>Cold Weather Precautions:</i> If heat is left on, check to see that it is still on. Pipes under sinks are usually on the outside walls. Open the cabinet doors so heat can get to these pipes.						
Use salt and shovel to clean a path on each set of steps when there is ice on the ground. Path should be next to the handrail.						
<i>Check all portable heating units to insure they:</i> (1) are not a tripping hazard; (2) don't overload a circuit.						

Preventative Maintenance Checklist

Weekly

Please initial and date upon completion of each item checked.

<i>Week ending:</i>						
Check gauge on fire extinguishers.						
Check smoke detectors.						
Water all shrubs and trees (if it hasn't rained that week).						
Drain water from air compressor.						
Blow down boiler.						
Check plumbing in all commodes.						
Check all sinks for leaks.						
Pour water in bathroom floor drains.						
Cut grass.						
Check lights – fluorescent/incandescent.						

Preventative Maintenance Checklist

Monthly

Please initial and date upon completion of each item checked.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Check all window frames and glass for cracks. Check window screens.												
Check caulking on windows.												
Check hardware on all doors.												
Check all storage areas to insure they are clean, shelves are not overloaded, and heavy objects are stored on lower shelves.												
Check all trees for dead branches.												
Check all playground equipment.												
Check and clean out outside drains.												
Check all painted surfaces to see if scraping and painting are in order.												
Check all fences.												
Trim shrubs.												

Preventative Maintenance Checklist

3 Months – 6 Months - Yearly

Please initial and date upon completion of each item checked.

	Every 3 months			Every 3 months			Every 3 months			Every 3 months		
Change oil in air compressor.												
Clean heating & air conditioning coils.												
Clean filters.												
Lubricate bearings and shaft.												
Leave heat on in vacant buildings, or turn off the water and drain the pipes.												
Check fuses/breakers.												
Check motors/connections.												
	Every 6 months						Every 6 months					
Clean carpets.												
Oil fan motor.												
Blow down water heaters.												
Remove and clean out P-traps.												
Inspect roof.												
Clean out gutters.												
Check weather stripping on doors and windows.												
	Yearly						Check roof drains for blockage after every heavy rain					
Termite inspection/treatment (outside contractor).												
Fire extinguishers checked (outside contractor).												
Clean entire heating/air condition unit.												
Check panel identification.												
Check receptacles.												



Boiler Operations Overview

The failure of a heating boiler can be costly. A primary cause of breakdown is an inadequate water treatment and preventative maintenance program. While not intended to be all inclusive, the following reviews are recommended minimum requirements for maintaining boilers.

PREVENTATIVE MAINTENANCE

Anyone responsible for maintenance of your facilities should have a good working knowledge of what is needed to maintain your equipment. The best reference you can use is the boiler manufacturer's operation and maintenance manual. This manual should be used as a guide to develop a proper maintenance and testing program.

Low pressure cast iron boiler systems should be checked at least once every 24 hours while in operation. You should blow down the boiler and check all safety devices at least monthly to ensure proper operation. Also, check for any signs of a water or fuel leak.

Low pressure steel boiler systems should be checked at least twice every 24 hours while in operation. You should check all safety devices at least monthly to ensure proper operation. An example would be to check the pressure relief valve every month by pulling the lever to the open position with the boiler at operating pressure. Let the lever snap shut to seal the valve closed. Also, check for any signs of a water or fuel leak.

Another important test is the low water fuel shutoff. Each month, the low water fuel shutoff switch should be tested for proper operation. This is usually done by carefully reducing the boiler water level while the boiler is in operation. The water level should be reduced to the point at which the fuel to the burners cuts off or should cut off. It is important to remember that you are reducing the water level in the boiler to the MINIMUM SAFE operating level so this test must be done using extreme caution. At no time should the water level be allowed to drop out of sight in the water gauge glass.

The low water fuel shutoff should be dismantled for inspection and overhaul. Please follow the manufacturer's recommendations for this work, which usually occurs annually during the off season. Only a qualified boiler maintenance company or technician should perform this maintenance.

The burner equipment, heating surfaces, firebox, ash pit, casings and ducts should be cleaned of all deposits and debris. Lack of this type of maintenance can lead to a waste of fuel and extensive damage to the boiler.

We emphasize the importance of following the instructions in the boiler manufacturer's operation and maintenance manual when completing tests and maintenance.

WATER TREATMENT

A large number of boiler failures can be attributed to an inadequate water treatment program. Before the heating season, a sample of water must be sent for testing to get a basis for start-up water treatment. This will tell you the materials and chemicals suspended in your make-up water and the alkalinity of the water. Once the water has been analyzed, a plan can be developed as to how to treat your boiler water.

Once your water is treated, continued monitoring is still necessary. Is additional make-up water needed during the heating season? How much water do you add to the system? Are there any leaks in the piping, pumps, or other parts of the boiler system? The more water you add to the system, the more contaminants are added and the more diluted the treatment chemicals become. For cast iron boilers, it is recommended that the water be retested at least every two months during the heating season. Steel boilers should have a sample of the water tested at least once per week. The water should be tested more often if you have to add make-up water to the system on a continuing basis to ensure that the water chemicals remain within the specifications needed to protect the boiler.

If you do not have trained staff to properly supervise the water treatment program, it is recommended to contract with a qualified company to supervise the program. An effective program will ensure efficient operation of the boiler, extend the service of the system, and reduce the chance for a sudden and untimely breakdown.

RECORD KEEPING

It is important to document all safety and maintenance checks. This will serve as a record of inspections, as well as indicate a potential problem for a change in readings or other information.

Maintenance logs and schedules are available free of charge from Hartford Steam Boiler Inspection and Insurance Company. Have these records available to your boiler maintenance contractor and to the boiler inspector for their review and assistance in maintaining your boilers.

A boiler inspection certificate must be posted in the boiler room in a visible location near the door. It can be placed in a frame or even a clear plastic zip-lock bag, as long as it is protected and visible for inspection to ensure that the certificate is current.

LOCKOUT/TAGOUT POLICY

The Occupational Safety and Health Administration (OSHA) requires that any equipment and machinery must be shut down and locked against being re-energized while any maintenance or repairs are being completed on equipment. This is called “Lock Out – Tag Out” (LOTO). The purpose is to prevent injuries to employees while they perform maintenance and repair work on equipment. All individuals should be aware of and implement these important safety procedures. Even if you have maintenance work completed by a contractor, you must have a written policy in place.

FAX-ON-DEMAND

Hartford Steam Boiler Inspection and Insurance Company can provide you with any of the forms you may need to keep good records of inspections and repairs to your boiler and boiler system. They also provide a wide variety of safety and loss prevention material for your use. This information is available through a program called FAX-ON-DEMAND. If you have a fax machine and need safety information, just call 1-800-716-7874, anytime, 24 hours a day. This is an automated call, just use your touch-tone telephone to answer the questions and you will be sent the information in less than a minute.



Heating Boiler Start-up Checklist

Every year, several thousand heating boilers begin a journey which will eventually take them to the 'heating boiler graveyard'. The Hartford Steam Boiler Inspection and Insurance Company (HSB) loss prevention inspectors can help you because they know that the leading cause of heating boiler failures is 'low water'. As a business equipment insurance specialist, HSB has investigated thousands of boiler failures resulting in claims as high as \$300,000. The trouble often starts with a leak which probably will not appear dramatic; it could be simply a damp spot or puddle on the floor.

If the boiler's safety devices are working properly, the small leak will cause problems over time which will require repair. If the safety devices are not working properly, serious problems are imminent because 'low water' in a boiler is like an engine without oil. A failure will undoubtedly occur; it is only a matter of time.

The results of a boiler failure are repairs, replacement and possible new construction costs if an old building must be adapted to accommodate new equipment.

The following tips from our loss prevention inspectors will help you avoid the most common heating boiler problems by means of strategic maintenance.

- ☑ Have a competent service firm disassemble the low water cut-off and make-up water feeding devices. All parts should be thoroughly cleaned and reconditioned as required, then tested before the boiler is put into regular service. While in service, the cut-off should be tested once a week.
- ☑ Burner equipment should be cleaned and adjusted to give maximum efficiency. This can save fuel dollars.
- ☑ The boiler heating surfaces, firebox, ash pit, casing and ducts should be cleaned of all deposits. Dirty internal surfaces not only waste fuel and dollars, but also can lead to the burning, bulging, cracking, corrosion and even explosion of the boiler.
- ☑ The safety/relief valve should be tested for freedom of operation. This is of primary importance. *The boiler must not be fired if the safety/relief valves are inoperative or otherwise defective. These valves should be tested once a month while in service.*
- ☑ If the boiler is of a type designed to permit cleaning of the water spaces, this should be done, and where necessary, a suitable chemical treatment should be used to minimize new buildup of scale and to prevent corrosion.



- All pressure and temperature controls and gauges should be checked for satisfactory operation and adjusted or replaced as necessary. The water level gauge glass must be cleaned to indicate the proper water level at all times.
- Any leaking pipes or fittings located on the boiler or anywhere throughout the heating system should be repaired or replaced to prevent a loss of water.
- Water lines exposed to freezing temperatures should be insulated to prevent freeze-up. Steam and condensate return lines should be insulated to prevent unnecessary heat loss. Such action will reduce fuel bills and eventually more than pay for itself.
- All mechanical equipment, such as fans and pumps, should be checked for smooth operation and proper lubrication.
- A suitable record of boiler operation should be established and maintained throughout the season. Call HSB; we can help!
- The boiler room should be kept dry and clean.



AIR CONDITIONING PRE-SEASON CHECKLIST

This convenient Air Conditioning Checklist has been designed to help maximize reliability, economy, and fuel conservation in the operation of this equipment. Information from our files indicates that a great many failures take place at start-up or early in the cooling season because of inoperative controls or safety devices. Most of these accidents could have been prevented if a little more attention had been paid to readying the equipment for service. Therefore, we recommend that the following measures be taken to ensure a trouble-free cooling season and reduce the likelihood of equipment malfunction.

The tips offered here are intended to complement and not replace the recommendations of the equipment manufacturer.

COMPRESSORS

- Energize the crankcase heaters for at least eight hours before start-up and before taking insulation resistance readings of hermetic motor windings. Crankcase heaters should be left energized for the rest of the season so that whenever the compressor is idle, the heater will prevent refrigerant "migration" to the crankcase.
- Test the lubricating oil for color and acidity, and check crankcase oil level.

MOTORS

- Check the air passages of open motors for cleanliness and obstructions.
- Check the condition of and lubricate bearings.
- Take insulation resistance readings. If the readings indicate less than one megohm resistance, do not start the motor. Check for the cause of the low resistance.

MOTOR CONTROLS

- Inspect starter contacts for deterioration from short cycling, arcing, or corrosion.
- Check terminal connections for tightness.
- Examine the overload protection for defects and for proper size.
- Check mechanical linkages for binding and excessive looseness.
- Check timing devices for correct operating sequence.



OPERATING AND SAFETY CONTROLS

- Determine that the controls are properly calibrated and in working order particularly thermostatic controls, oil pressure safety switches and flow switches.

REFRIGERANT CIRCUITS

- Be sure the circuit is equipped with a moisture indicator and if moisture is indicated, install new liquid line filter/drier cores. Determine and correct the source of the moisture.
- Check the expansion valve for proper operation and superheat settings over the full range of operation.

CONDENSERS AND EVAPORATORS

- Ensure that proper cleaning of heat transfer surfaces for the type of unit in use has been completed prior to operation.
- Cooling towers; Check the baffles for tightness and soundness. Clean the baffles, sump and the spray nozzles. Check the make-up water valve for proper operation.

PUMPS

- Check the bearings, packings, shaft couplings, and seals. Lubricate bearings.

FANS

- Check for broken, cracked, bent or loose blades. Check hubs, fan shaft and bearings.

FANS

- Check for broken, cracked, bent or loose blades. Check hubs, fan shaft and bearings.
- Check the belt condition and belt tension.
- Replace air filters.

PIPING

- Check all piping supports for signs of distress.
- Check for external damage and excessive vibration.

MOLD PREVENTION

RECOMMENDATIONS FOR PREVENTING AND REDUCING MOLD GROWTH

The key to preventing and reducing mold growth is eliminating or controlling sources of water and moisture. The following checklist can assist you in keeping facilities well maintained and at the same time, limiting the potential for mold and mold growth.

Exterior Checks

- Are roof coverings and flashings in good condition to prevent water penetration? Are roof drains, gutters and downspouts clear and in good condition to prevent backups and leaks?
- Are downspouts utilized to adequately divert water away from foundations?
- In addition, ground build up allowing a slope away from foundations may also be required to prevent water seepage into basement areas. If problems persist, drain tiles and sump pumps can be installed.
- Are exterior walls of building maintained to provide an adequate moisture barrier? Whether frame, masonry or metal, check for cracks, gaps or openings where moisture could enter. Caulking, tuck pointing or material replacement should be made if needed.
- Do windows provide a good seal? Is window trim caulked and well maintained?

Reduce Indoor Humidity

- Vent showers and other moisture-generating sources to the outside.
- Control humidity levels and dampness by using air conditioners and dehumidifiers.
- Provide adequate ventilation to maintain indoor humidity levels between 30%-60%.
- Use exhaust fans whenever cooking, dishwashing, and cleaning in food service areas.

Inspect Interior Facilities for Signs of Mold, Moisture, Leaks or Spills

- Check for moldy odors.
- If possible, check attic areas, pipe chases and crawl spaces for mold growth.
- Look for water stains or discoloration on the ceiling, walls, floors and window sills.
- Look around and under sinks for standing water, water stains, or mold.
- Inspect bathrooms for standing water, water stains, or mold.
- Do not let water stand in air conditioning or refrigerator drip pans.

Respond Promptly when you see Signs of Moisture and/or Mold, or when Leaks or Spills Occur

- Clean and dry any damp or wet building materials and furnishings within 24-48 hours of occurrence to prevent mold growth.
- Fix the source of the water problem or leak to prevent mold growth.
- Clean mold off hard surfaces with water and detergent, and dry completely.
- Absorbent materials such as ceiling tiles that are moldy should be replaced.
- Check mechanical and utility rooms for leaks or spills.

Prevent Moisture Condensation

- Reduce the potential for condensation on cold surfaces (i.e., windows, piping, exterior walls, roof or floors) by adding insulation.

Floor and Carpet Cleaning

- Remove spots and stains immediately, using the flooring manufacturer's recommended techniques.
- Use care to prevent excess moisture or cleaning residue accumulation and ensure that cleaned areas are dried quickly.
- In areas where there is a continual exposure for moisture and water, do not install carpeting. Examples could include by drinking fountains, by classroom sinks, or on concrete floors subjected to leaks or frequent condensation.

STEPS TO REDUCE ROOF LEAKS

Roof problems are too often discovered after leaking or serious damage has occurred. A preventative maintenance program which includes regular inspections and necessary repairs of roof coverings, drains, and guttering systems can have a direct impact on reducing these occurrences.

What should you look for during your inspections?

1. Cracked, torn, warped, or missing shingles should be identified and replaced. Excess granulars in guttering may also indicate needed repairs.
2. Deteriorated shingles which have curled or split. This can lead to ineffective waterproofing.
3. Flashings should be flat and tight against chimneys, vents, skylights, and roof junctions.
4. Guttering systems and roof drains should be cleaned at least semi-annually. Roofs exposed to nearby trees may need more frequent checks. One of the most common preventable roof leaks is caused by blocked gutters and drains. Leaves, sticks, and debris can cause water back-ups and lead to leaks under roof coverings.
5. Trees should be kept trimmed away from roofs to prevent drainage problems and damage from branches hitting or resting on roof. Shaded roofs can hold moisture. This can cause fungus and moss which encourages rot and deterioration.
6. Tar and gravel roofs - Check to see if there are any areas where gravel is missing or deteriorated and would need replacing. Without proper covering, drying, cracking, and leaking is more likely.
7. Membrane roofs - Check to see that seams are in good condition and that covering is not ballooning in any areas.
8. Tile roofs - Check for cracked, missing, or loose pieces.
9. Metal roofs - Check for worn areas in the coating, corrosion, or out-of-alignment panels which would need repair.
10. Check for proper insulation. Maintaining good insulation in attics or concealed spaces under roof decks is recommended. This not only reduces heating costs, but helps prevent rapid ice melt which can increase the likelihood of roof leaks.

Keeping your roof covering and drains system properly maintained not only extends the roof's service life but reduces your exposure to damaging water leaks.

SECURITY

SECURITY

Thefts, burglaries and vandalism can be reduced or eliminated with good security measures in place. Three important areas to review are:

- ◆ Lighting
- ◆ Door and window locks
- ◆ Security alarm system

Good lighting allows visitors to safely access your facilities and grounds, and helps deter potential vandalism and break-ins. Exterior lights should be on timers or attached to a photocell.

Strong locks, which appropriately latch, also provide break-in deterrence. A key-control policy and restricted access to keys is recommended. All door locks can also be appropriately keyed to restrict staff and volunteer access. Master keys should be stamped “Do not copy”.

A security alarm system with motion detectors or door and window contacts is highly recommended as they are very effective when installed and utilized. Buildings should be well marked that a system is in place.

A policy needs to be in place to have security access codes immediately changed whenever an employee/staff member leaves or no longer provides service to your operations.

If a church is left unlocked and unattended, it is recommended to secure access beyond the main worship area. Valuable items and equipment should also be secured. An additional security measure is to consult with your local police department for additional guidance and recommendations.

Prior to locking up your facilities, we recommend completing a walk-through inspection to ensure all safety/security related concerns are in order.

FIRE PREVENTION

FIRE PREVENTION

The most common causes of fire to church properties are from electrical systems, lightning, candles, arson and heating equipment. While fires are not the most frequent losses our properties suffer, they can be the most devastating. There are nationally recognized standards for the prevention of fire losses. The National Fire Protection Association Codes (NFPA) are the most widely used fire prevention codes in the United States. Most of the following guidelines for fire prevention come from these standards.

- Poor housekeeping is one of the most common problems found, but it is also one of the easiest to correct. All storage rooms, classrooms, and offices should be checked at least weekly to ensure they are not cluttered with materials and that all storage items are organized, and whenever possible, placed on shelves or in cabinets.
- Boiler/furnace rooms should not be used as storage rooms. Material should not be stored within 6 feet of a boiler or within 3 feet of a furnace. It is not acceptable to store paint, flammable liquid, gasoline, or gasoline-powered equipment in boiler/furnace rooms. Gas-fueled water heaters must also have at least 3 feet of clearance around them at all times. Regular maintenance and servicing should be completed on all heating equipment.
- Frequently, electrical panels are located in storage rooms. Ensure that storage materials are not allowed within 3 feet of the electrical panels, as these panels are potential ignition sources for fires. Also, in case of emergency, you must have quick and easy access to the electrical panels in the event a circuit would need to be turned off. For this reason, all circuits should be labeled and a clear pathway to each panel should be maintained.
- If a building is over 20 years old, a qualified electrician should conduct a thorough electrical inspection. Many fires caused by an electrical system failure could have been prevented with regular inspection and maintenance. Over time, wiring connections loosen and something as minor as a loose receptacle connection can cause arcing and a fire. Connections behind electrical panels and switches need to be periodically tightened to eliminate fire potential.
- If a facility has a lightning protection system in place, it needs to be inspected at least every 3 years to ensure connections are secure and grounding rods meet proper grounding requirements.
- Fire extinguishers should be placed throughout the facility so there is no more than 75 feet of travel distance from any one point to an extinguisher. These extinguishers are required to be a minimum of 5 pound, ABC-rated, dry chemical fire extinguishers. Kitchens should be equipped with a minimum 5 pound, BC-rated, dry chemical unit.
- All candles should be in a double-insulated container or secured by a noncombustible base. Only parish purchased candles are allowed to be lit in the church. Candles should not be lit on holiday greenery (i.e. Christmas trees, wreaths). Candles should not be burned in offices, schools or parish halls.

- Having good security measures in place is very important in reducing the potential of an arson fire. The facility should be provided with good security lighting and all hidden areas next to buildings should be eliminated. Security lights should be set to a timer or photocell.
- Window and door locks should be secure and latch properly. Security bars and screens may be appropriate in certain areas; however, they should only be used where they do not conflict with exit requirements and Life Safety Codes.
- When locking up your facility in the evening, take a few extra minutes to conduct a safety inspection. The inspection should determine that all applicable doors and storage cabinets are locked; all appliances are unplugged or turned off; candles are extinguished; and ashtrays are safely emptied.

WARNINGS OF POTENTIAL ELECTRICAL HAZARDS

- Power Outages*** - fuses need replacement or circuit breakers need resetting frequently.
- Overrated Panel*** - electrical panel contains fuses or circuit breakers rated at higher currents than the ampacity (current capacity) of their branch circuits, sometimes called “overamped” or “overfused”. Also, any electrical service panel identified as a Federal Pacific “Stab-Lok” model should be replaced.
- Dim/Flickering Lights*** - lights dimming
- Arcs/Sparks*** - bright light flashes or showers of sparks anywhere in your electrical system
- Sizzles/Buzzes*** - unusual sounds from the electrical system
- Overheating*** - parts of your electrical system, such as switch plates, receptacle outlet covers, cords and plugs may be warm, but should never be hot—painful to touch, or discolored from heat
- Odors*** - burned or overheated wires often give off an odor of hot insulation
- Permanently Installed Extension Cords*** - used to extend the wiring system for a long period, instead of being used temporarily to connect an appliance with a cord too short to reach the receptacle outlet
- Loose Plugs*** - attachment plugs that wobble or pull out of a receptacle easily
- Damaged Insulation*** - cut, broken, or cracked insulation
- Electrical Shocks*** - any shock, even a mild tingle, may be a warning of danger such as electrocution
- Aluminum Wire Systems*** - single-family homes and apartments built between 1965 and 1973 may contain aluminum wiring and should be inspected due to overheating and fire potential

EMERGENCY PREPAREDNESS

EMERGENCY PREPAREDNESS

If your facility does not have a disaster plan, now is the time to develop one. The basic steps of formulating an effective disaster plan include: *identifying disaster exposures; examining feasible alternatives to deal with disaster exposures; selecting and implementing the most suitable method for dealing with each exposure; and monitoring/modifying the disaster plan on a regular basis.*

Parishes, schools, Chancery offices, and other Arch/Diocesan institutions face a variety of disaster-related exposures.

Fires – Church fires are frequently caused by old electrical wiring, overloaded circuits, malfunctioning heating equipment, improper storage of combustible materials, lightning, or arson.

Tornadoes – Tornadoes are difficult to predict and can strike anywhere if atmospheric conditions are right. These destructive storms destroy hundreds of homes and kill or injure many people each year.

Other disaster exposures – Other disaster exposures include hurricanes, floods, power failures, loss of personnel, bomb threats, and workplace/school violence.

A safety committee should be formulated to identify each disaster exposure and to examine appropriate ways to deal with these exposures.

Basic essentials of any disaster/emergency preparedness plan should include: developing emergency notification procedures and evacuation plans; providing fire extinguisher training; establishing cell phone and emergency call lists; planning for computer system back-up/off-site storage; and selecting an alternate business site in case of emergency.

Once all disaster exposures have been identified, the safety committee should select the most suitable method for dealing with each exposure. There are common elements with all disaster planning procedures; however, there should be specific procedures for dealing with each exposure. It may be helpful to designate an emergency coordinator from the safety committee to coordinate disaster planning activities.

Upon completion of the disaster/emergency plan for your location, provide in-service training for all employees. Relevant sections of the disaster/emergency plan should be discussed during the training.

All disaster plans will require monitoring and modification on a regular basis to account for changing organizational needs and disaster exposures. The emergency coordinator should complete this task.

All successful risk management programs begin with support from upper management. Obtain support from your pastor, principal, or administrator prior to formulating your disaster/emergency plan.

Disaster planning resources can be obtained through a variety of sources; federal, state and local governments; state fire marshals and local fire departments; the Federal Emergency Management Agency (FEMA); and numerous related websites.

Disaster planning assistance can be obtained from Catholic Mutual Group's Risk Management Department. There is also crisis information for use in schools that can be downloaded from the following website: <http://iu20.npss.org/crisismanual>

**CATHOLIC MUTUAL'S
CONSTRUCTION, LEASE AND
FACILITY USAGE CONTRACT
GUIDELINES**

ADDENDUM TO CONSTRUCTION CONTRACT

Typically when organizations are adding an addition, undergoing a major renovation or remodeling their facilities, a written contract is signed with a contractor. The Addendum to Contract should be attached to contracts with contractors performing work at your parish. The Addendum to Contract should be utilized in the following situations:

1. When your organization enters into a construction, renovation, or remodeling contract in excess of \$10,000 with a contractor or architect. For small contractor jobs that are under \$10,000, it is not a requirement for your organization to utilize the Addendum to Contract. **However, the organization must still verify that these contractors have liability insurance covering their construction operations at the parish.**
2. When a contractor is performing an unusual or dangerous construction procedure at your parish. An example of this would be a contractor job involving the use of scaffolding or which calls for asbestos removal.

By attaching the Addendum to Contract to the contract or incorporating its wording into a contract, your parish will satisfy insurance requirements. If the Addendum to Contract is not attached to the contract with a contractor, the wording of the addendum must be incorporated into the contract developed by the parish and the contractor. The parish should always verify that the contractor has named the parish and the Arch/Diocese as an additional insured on their public liability insurance policy. It is not adequate for the parish to obtain a certificate of insurance which names the parish and Arch/Diocese as a “certificate holder.”

Your Arch/Diocese has a contract review policy. Accordingly, construction contracts over \$10,000 or contracts dealing with a construction process of an unusual nature should be submitted to Catholic Mutual for review before the parish signs it. Should a contractor have questions regarding the requirements outlined on the Addendum to Contract, please have them contact Catholic Mutual at 1-800-228-6108.

ADDENDUM TO CONSTRUCTION CONTRACT

PUBLIC LIABILITY INSURANCE: While CONTRACTOR is performing operations at PARISH, CONTRACTOR shall maintain public liability insurance in the amount of not less than one million dollars (\$1,000,000) per occurrence and name PARISH as an additional insured on such policy of insurance. It is further agreed that the CONTRACTOR agrees to protect, defend, indemnify, and hold harmless the PARISH against and from any claim or cause of action arising out of or from any negligence or other actionable fault of the CONTRACTOR, or its employees, agents, members, or officers.

AUTOMOBILE LIABILITY INSURANCE: CONTRACTOR shall maintain automobile liability insurance for any owned autos, hired autos or non-owned autos used in connection with the contractor's business. Automobile liability coverage should be maintained by the CONTRACTOR in the minimum amount of \$500,000 per person/\$1,000,000 per accident/\$500,000 property damage.

WORKER'S COMPENSATION INSURANCE: CONTRACTOR shall maintain worker's compensation insurance as required by law.

ADDITIONAL INSURED: CONTRACTOR agrees to provide a certificate of insurance to the PARISH which will name the PARISH as an additional insured on CONTRACTOR'S liability policy for claims arising out of CONTRACTORS' operations or made by CONTRACTOR'S employees, agents, guests, customers, invitees or subcontractors. CONTRACTOR must verify its liability insurance policy is primary in the event of a covered claim or cause of action against PARISH. If and only if CONTRACTOR fails to fulfill the insurance requirements contained in this addendum, then CONTRACTOR agrees to defend, hold harmless and indemnify the PARISH against and from any claim or cause of action arising out of CONTRACTORS' operations or any claim or cause of action which is brought against PARISH by CONTRACTOR, its employees, agents, guests, customers, invitees or subcontractors which is alleged against the PARISH, even if such claim or cause of action arose from the negligence of PARISH, its employees or volunteers or another party not named to this contract.

SUBCONTRACTORS: CONTRACTOR shall be required to verify that all subcontractors maintain public liability insurance, worker's compensation insurance and automobile liability insurance. Furthermore, CONTRACTOR agrees to indemnify and defend the PARISH for any claim or cause of action, whatsoever which was caused by the negligence, or other actionable fault of an uninsured subcontractor.

NO WAIVER OF SUBROGATION: PARISH does not waive any rights of recovery against the CONTRACTOR or subcontractor for any damages that are covered by the parish's property insurance coverage or builder's risk coverage. CONTRACTOR and PARISH agree that this addendum overrides any and all portions of previous agreements between CONTRACTOR and PARISH that contain language in contradiction with this contract.

SEVERABILITY PROVISION: If any paragraph or sentence of this Addendum to Contract is deemed or is determined to be in conflict with local or state or national statutes, both CONTRACTOR and PARISH agree that; the portion of the Addendum to Contract which is in conflict with the statute will be stricken from the Addendum to Contract with the remainder of the Addendum to Contract remaining binding for both parties.

CONTRACTOR:

PARISH:

	(PARISH is understood to include the Arch/Diocese of _____)
BY:	BY:
NAME	NAME
DATE	DATE

START DATE OF CONTRACT (Understood to be date signed if left blank): _____

Instruction to Parish (Parish Use Only): This Addendum to Contract stands on its own as a legal contract between PARISH and CONTRACTOR should this addendum not be incorporated or attached to a contract.

AIA DOCUMENTS
(Needed Deletions to Various Construction Contracts)

When parishes enter into a contract for a major renovation or remodeling project of parish facilities or for the construction of a new building, a contract is signed with the general contractor. In most instances, the contract required is a standard contract prepared by the American Institute of Architects. Two of the most common standard contracts are the AIA Document A201 and AIA Document A107. There are also many other AIA contracts.

From an insurance and indemnification standpoint, the standard documents are written in favor of the contractor and/or sub-contractor. Fortunately, the contracts can be altered to make them more equitable for parishes.

Attached is a contract which allows for changes to be made to various AIA contracts. Please note the changes are only intended to address insurance and indemnification concerns. Other areas of the contract should be reviewed on behalf of the parish by a qualified attorney, and the Arch/Diocesan Building Office.

Please check the box next to the AIA document which is being utilized. Checked boxes will denote the deletion and/or modification of the corresponding AIA contract as shown below.

ADDENDUM/CHANGES TO AIA CONTRACT

Owner and Contractor agree that changes outlined will be binding and alter the corresponding AIA contracts. Both Owner and Contractor agree the Addendum will supersede any other contractual language.

- AIA Document A201 – 1987 edition
General Conditions of the Contract for Construction
Delete:
 - 10.1.4 Second from last sentence (beginning with “regardless of whether or not...”)
 - 11.3.1 Second half of first sentence (beginning after semicolon with “This insurance shall...”)
 - 11.3.2 Entire paragraph
 - 11.3.3 Entire paragraph
 - 11.3.5 Entire paragraph
 - 11.3.7 Entire paragraph

- AIA Document A201 – 1997 edition
General Conditions of the Contract for Construction
Delete:
 - 10.3.3 The word “sole” from the last sentence
 - 11.3.3 Entire paragraph
 - 11.4.1 Last sentence only (beginning with “This insurance shall...”)
 - 11.4.2 Second half of first sentence (beginning after semicolon with “This insurance shall...”)
 - 11.4.3 Entire paragraph
 - 11.4.5 Entire paragraph
 - 11.4.7 Entire paragraph

- AIA DOCUMENT A107 – 1987 edition
Abbreviated Form of Agreement Between Owner and Contractor
for Construction Projects of Limited Scope
Delete:
 - 17.2 Last sentence only (beginning with “The Contractor shall...”)
 - 17.3 Last sentence only (beginning with “This insurance shall...”)
 - 17.6 Entire paragraph

- AIA Document A107 – 1997 edition
Abbreviated Standard Form of Agreement Between Owner and Contractor for Construction Projects of Limited Scope
Delete:
16.3.3 Entire paragraph
16.4.1 Last sentence only (beginning with “this insurance shall...”)
16.5.1 Entire paragraph

- AGC Document 410 – 1993 edition
Standard Form of Design – Build Agreement and General Conditions Between Owner and Contractor
Delete:
11.5.1 Second sentence only (beginning with “This insurance shall...”)
11.5.3 Entire paragraph
11.5.4 Entire paragraph
11.6.1 Entire paragraph
11.7.1 Entire paragraph
11.7.2 Entire paragraph

- AGC Document 415 – 1993 edition
Standard Form of Design – Build Agreement and General Conditions Between Owner and Contractor
Delete:
10.1.2 Entire paragraph
10.5.1 Contractor, Architect/Engineer, Subcontractors and Sub subcontractors from the second sentence in lines two and three
10.5.4 Contractor, Architect/Engineer, Subcontractors and Sub subcontractors from the first sentence in lines one and two and the entire last sentence (beginning with “Exposures of the...”)
10.5.5 Last sentence only (beginning with “If the Contractor...”)
10.7.1 Entire paragraph
10.7.2 Entire paragraph

- AIA Document A191 – Electronic Format – 1996 edition
Standard Form of Agreements Between Owner and Design/Builder
Delete:
7.2.1 Last sentence only (beginning with “The Design/Builder shall...”)
7.3.1 Last sentence only (beginning with “This insurance shall...”)
7.3.3 Entire paragraph
7.3.4 Last sentence only (beginning with “This insurance shall...”)
7.3.8 Entire paragraph
7.4.1 Entire paragraph

- AIA Document B141 – 1987 edition
Standard Form of Agreement Between Owner and Architect
Delete:
9.4 Entire paragraph

- AIA Document B141 — 1997 edition
Standard Form of Agreement Between Owner and Architect with
Standard Form of Architects Services
Delete:
1.3.6 Entire paragraph
1.3.7.4 Entire paragraph

- AIA Document B151-1997 edition
Abbreviated Standard Form of Agreement Between Owner and Architect
Delete:
9.4 Entire paragraph

CONTRACTOR:

PARISH:

_____ (PARISH is understood to include the Arch/Diocese of _____)

BY:

BY:

NAME

NAME

DATE

DATE

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ADDENDUM TO LEASE

The Addendum to Lease has been designed to fulfill the insurance requirements for both tenants and the parish when parish property is leased. Therefore, even if a written lease is not used, the Addendum to Lease must still be completed to ensure that insurance requirements have been met.

When your parish enters into an agreement with a tenant for long-term usage of parish facilities, a written lease should be drafted. The Addendum to Lease should be attached to the parish's written lease or the wording of the addendum incorporated into the lease. Please remember that your parish and the Arch/Diocese must be named as an additional insured on the Lessee's public liability insurance policy. It is not adequate for a Lessee to simply provide the parish proof of insurance where the parish and the Arch/Diocese are named as a "certificate holder."

Examples of situations where the parish should use the Addendum to Lease are as follows:

- 1) The convent is rented as a residence belonging to a religious order.
- 2) Space is rented in the school to be used as a non-parish operated daycare or learning center.
- 3) Office space is being rented in the parish rectory to a non-Arch/Diocesan organization.
- 4) The Addendum should not be used when the parish leases apartments or flats as private residences.

Your Arch/Diocese does have a lease review policy. Accordingly, leases should be reviewed by Catholic Mutual prior to the lease being signed by a parish representative. Should a prospective tenant have any questions regarding the requirements outlined in the Addendum to Lease, please refer them to Catholic Mutual at (800) 228-6108.

ADDENDUM TO LEASE

PUBLIC LIABILITY INSURANCE: LESSEE shall maintain public liability insurance in the amount of not less than one million dollars (\$1,000,000) per occurrence for the duration in which LESSEE rents or uses PARISH property and name PARISH as an additional insured on such policy of insurance. It is further agreed that LESSEE agrees to protect, indemnify, defend and hold harmless the PARISH against and from any claim or cause of action arising out of or from any negligence or other actionable fault caused by LESSEE or its employees, agents, members or officers.

FIRE DAMAGE INSURANCE: LESSEE shall maintain fire damage insurance (fire legal liability) for the term of this lease. LESSEE agrees to maintain fire damage coverage in the minimum amount of two hundred fifty thousand dollars (\$250,000).

WORKER'S COMPENSATION INSURANCE: LESSEE shall maintain worker's compensation insurance as required by law.

ADDITIONAL INSURED: LESSEE will name the PARISH as an additional insured on its public liability insurance policy for the duration of LESSEE'S renting or using PARISH property for claims arising out of LESSEE'S operations or made by LESSEE'S employees, agents, students, guests, customers or invitees. LESSEE must verify that its insurance policy is primary in the event of a covered claim or cause of action against PARISH. LESSEE will provide proof to PARISH that the insurance requirements have been met as outlined in this contract. If and only if LESSEE fails to fulfill the insurance requirements contained in this addendum, then LESSEE agrees to defend, hold harmless and indemnify the PARISH against and from any claim or cause of action arising out of LESSEE'S operations or any claim or cause of action which is brought against PARISH by LESSEE, its employees, agents, students, guests, customers, invitees which is alleged against the PARISH, even if such claim or cause of action arose from the negligence of PARISH, its employees or volunteers, or the negligence of any other individual or organization.

INSPECTION BY THE PARISH: PARISH may at any and all reasonable times enter premises leased to LESSEE for inspection purposes.

NO WAIVER OF SUBROGATION: PARISH does not waive any rights of recovery against the LESSEE for damages that are covered by the PARISH'S property insurance coverage. LESSEE and PARISH agree that this addendum overrides any and all portions of previous agreements between LESSEE and PARISH that contain language in contradiction with this contract.

SEVERABILITY PROVISION: If any paragraph of this Addendum to Lease is deemed or is determined to be in conflict with local or state or national statutes, both LESSEE and PARISH agree that the portion of the Addendum to Lease which is in conflict with the statute will be stricken from the Addendum to Lease with the remainder of the Addendum to Lease remaining binding for both parties.

LESSEE:

PARISH:

(PARISH is understood to include the Arch/Diocese of _____)

BY:

BY:

NAME

NAME

DATE

DATE

START DATE OF LEASE (Understood to be date signed if left blank):

Instruction to PARISH (PARISH Use Only): This Addendum to Lease stands on its own as a legal contract between PARISH and LESSEE should this addendum not be incorporated or attached to a lease.

FACILITY USAGE/INDEMNITY AGREEMENT

The Facility Usage/Indemnity Agreement must be used when non-parish sponsored or affiliated groups use parish facilities on a short-term basis such as one day or a week. The following groups are examples of non-parish sponsored or affiliated groups that should sign the Facility Usage/Indemnity Agreement:

1. Girl Scouts, Knights of Columbus, American Legion or other similar organizations that use parish facilities for meetings or fundraisers.
2. AAU sport teams or non-parish sponsored sport classes/clinics.
3. Parishioner and non-parishioner families that rent or use parish facilities for wedding receptions, family reunions, anniversary parties or other similar activities. (In lieu of signing the Facility Usage/Indemnity Agreement, a parishioner or non-parishioner family would be eligible to purchase “special event” liability coverage through your parish via Catholic Mutual.) Please note that funeral luncheons are parish sponsored events.
4. Any other organization, municipality or county organization that uses parish facilities for a meeting or function that is non-parish sponsored.

The Facility Usage/Indemnity Agreement requires the facility user to provide the parish with a certificate of insurance documenting general liability coverage in the amount of \$1,000,000 per occurrence. This certificate of insurance must name your parish and the Arch/Diocese as an additional insured. It is not adequate to obtain a certificate of insurance, which names the parish as a “certificate holder.”

It is often asked what criteria an organization must meet to be parish sponsored or affiliated. In the event of an insurance claim involving a potential non-parish sponsored activity, the following questions would be asked to further determine if a group was parish sponsored and eligible for insurance coverage:

1. Did the parish have full control over the group or function?
2. Did any costs or fees associated with the function flow through parish accounts?
3. Was the function or group open to all parish members?
4. Was the purpose of the function or group to facilitate learning, raise revenue for the parish or provide a social service on behalf of the parish?
5. Was the teacher or leader of the group a parish volunteer or employee?

In general, a group, which does not meet the definition of an affiliated organization or is unable to answer the above five questions in the affirmative would not be parish sponsored. Accordingly, that group must sign the Facility Usage/Indemnity Agreement and supply the parish with the necessary insurance documentation.

FACILITY USAGE/INDEMNITY AGREEMENT

PARISH : _____

PARISH is understood to include the Arch/Diocese of _____

FACILITY USER: _____

DATES OF FACILITY USAGE: _____

TYPE OF FACILITY USAGE: _____

The above named FACILITY USER agrees to defend, protect, indemnify and hold harmless the above named PARISH against and from all claims arising from the negligence or fault of the above named FACILITY USER or any of its agents, family members, officers, volunteers, helpers, partners, organizational members or associates which arise out of the above identified FACILITY USAGE at the above named PARISH.

FACILITY USER agrees to provide a certificate of insurance to the PARISH, which provides evidence of general liability coverage of not less than one million dollars (\$1,000,000) per occurrence. FACILITY USER also agrees to have the PARISH named as an "Additional Insured" on its general liability policy for the DATE(S) OF FACILITY USAGE in relationship to the TYPE OF FACILITY USAGE for claims which arise out of FACILITY USER'S operations or are brought against the PARISH by FACILITY USERS' employees, agents, partners, family members, students, customers, function attendees, guests, invitees, organizational members or associates. FACILITY USER also agrees to ensure that its liability insurance policy will be primary in the event of a covered claim or cause of action against PARISH.

If and only if FACILITY USER fails to comply with the above (second) paragraph, then the above named FACILITY USER agrees to protect, defend, hold harmless and fully indemnify the above named PARISH for any claim or cause of action whatsoever arising out of or related to the usage which takes place during the above identified DATE(S) OF FACILITY USAGE that is brought against the PARISH by the above named FACILITY USER or its employees, agents, partners, family members, students, customers, function attendees, guests, invitees, organizational members or associates, even if such claim arises from the alleged negligence of the PARISH, its employees or agents, or the negligence of any other individual or organization. If any sentence or paragraph of this agreement is held invalid, it is agreed that the balance thereof, shall continue in full legal force and effect.

SIGNED BY: _____
(Must be an official agent of FACILITY USER)

NAME (Please print): _____

DATE: _____

ADULT HOLD HARMLESS/INDEMNITY AGREEMENT

Ideally, individuals utilizing parish premises for activities that are neither parish sponsored nor affiliated, should be providing the parish with a certificate of insurance naming the parish and the Arch/Diocese as an additional insured. However, in certain instances when groups or individuals do not have insurance, the Adult Hold Harmless/Indemnity Agreement can be used. The Adult Hold Harmless/Indemnity Agreement has not been designed to be a replacement for insurance, but has been developed only for certain situations. Specifically, the Adult Hold Harmless/Indemnity Agreement must be utilized for the following situations that are often encountered by parishes:

1. **Adult Athletic Participation** - Adults who use or rent the parish gym for “non-parish sponsored” basketball or volleyball must sign the Adult Hold Harmless/Indemnity Agreement. It is not adequate to have one representative of a sports group sign an agreement. Each individual must sign an agreement for the contracts to be valid. Please note that a new agreement does not have to be obtained for each usage of the gym if the gym is being utilized on a seasonal basis. Instead, the parish may obtain one signed agreement per individual, per season.
2. **Craft Fairs** - Considering that a parish craft fair usually involves a large number of craft vendors, it is impossible to obtain a certificate of insurance from each vendor. Instead, an Adult Hold Harmless/Indemnity Agreement should be distributed with the craft vendors’ registration material for the vendor to sign. A craft vendor who does not sign an Adult Hold Harmless/Indemnity Agreement should not be allowed to participate in your parish’s craft fair.
3. **Other Small Groups** - In rare instances, the Adult Hold Harmless/Indemnity Agreement can be used for very small groups that do not have liability insurance. Similar to the adult athletic participation, in these cases an Adult Hold Harmless/Indemnity Agreement must be obtained from each individual of each group who utilizes parish facilities. When dealing with large groups, it is not feasible to have each group member sign an agreement. Considering this, large groups must sign the Facility Usage/Indemnity Agreement, which requires insurance.

The Adult Hold Harmless/Indemnity Agreement is a legal contract between your parish and the individual who signs the agreement. The agreement will effectively bar the signer of the agreement from making a claim against the parish. Please note that the Adult Hold Harmless/Indemnity Agreement is only valid when the signer is at least 18 years of age. The parish should not alter the agreement in any way as an alteration could result in nullifying the legality of the agreement. Original copies of signed Adult Hold Harmless/Indemnity Agreements should be kept in parish files for at least two years. Injuries and accidents are often not promptly reported, necessitating the need for original copies to be maintained.

ADULT HOLD HARMLESS/INDEMNITY AGREEMENT

PARISH: _____

ACTIVITY PARTICIPANT OR FACILITY USER: _____

DATES OF ACTIVITY OR USAGE: _____

TYPE OF ACTIVITY OR USAGE: _____

The above named ACTIVITY PARTICIPANT OR FACILITY USER agrees to defend, protect, indemnify and hold harmless the above named PARISH against and from all claims arising from the negligence or fault of the above named ACTIVITY PARTICIPANT OR FACILITY USER or any of their agents, family members, officers, volunteers, helpers, partners, organizational members or associates which arise out of the above named ACTIVITY OR USAGE at the above named PARISH.

Additionally, the above named ACTIVITY PARTICIPANT OR FACILITY USER agrees to protect, defend, hold harmless and fully indemnify the above named PARISH for any claim or cause of action whatsoever arising out of the above mentioned ACTIVITY OR USAGE which takes place during the above identified DATE(S) OF ACTIVITY OR USAGE that is brought against the PARISH by the above named ACTIVITY PARTICIPANT OR FACILITY USER or their family members whether such claim arises from the alleged negligence of the PARISH, its employees or agents or ACTIVITY PARTICIPANT or FACILITY USER'S negligence. If any portion of this agreement is held invalid, it is agreed that the balance thereof, shall continue in full legal force and effect.

SIGNED BY: _____

NAME (Please Print): _____

DATE: _____

GUIDELINES FOR PARISH HALL RENTAL/USAGE

SAFETY GUIDELINES FOR PARISH HALL RENTAL/USAGE

Introduction

The following safety and insurance guidelines are designed to assist parishes with the rental/usage of their parish hall. The guidelines focus on safety recommendations to reduce or prevent the most common claims associated with parish hall rentals. If the information outlined in these guidelines does not adequately address your questions, please contact Catholic Mutual's Risk Management Department at (800) 228-6108.

Parish Hall Coordinator

Each parish should appoint an individual to regulate the usage of the parish hall. The parish hall coordinator will be responsible for ensuring that the safety requirements outlined in these guidelines are met. The parish hall coordinator also allows for easy identification of the individual responsible for decisions associated with usage of the hall.

Parish Sponsored Versus Non-Parish Sponsored Hall Usage

The parish hall coordinator should determine whether or not an activity in the parish hall is parish or non-parish sponsored. The criteria on the Facility Usage/Indemnity Agreement will assist in identifying whether the activity or group is parish sponsored.

If an activity is parish sponsored, it will usually be covered under the Arch/Diocese's insurance program. The hall safety guidelines should still be followed for a parish-sponsored activity.

If it is determined that the hall usage is non-parish sponsored, there are two options:

1. The organization or individual using parish facilities can complete the Facility Usage/Indemnity Agreement. This agreement requires \$1,000,000 in liability coverage. The liability coverage must name your parish and the Arch/Diocese as an additional insured.
2. If available within your Arch/Diocese, Special Events Coverage can be utilized to cover the individual or organization holding the activity, as well as the parish and the Arch/Diocese.

Please contact Catholic Mutual if you desire any assistance differentiating between a parish and non-parish sponsored activity.

Parish Premises Safety

Most claims associated with parish premises result from slips, trips, and falls. The majority of these accidents can be prevented with a good parish inspection and maintenance program.

Exterior Hazards

- Weather Related Perils - Snow and ice frequently cause slip and fall accidents. Fortunately, proper snow removal procedures along with salting can effectively treat this hazard. Activities in parish halls usually involve numerous people. Therefore, it is critical that the parish hall coordinator ensure that staff is available for snow and ice removal before, during and after an activity. Additionally, snow removal equipment and salt should be made available to the hall user.
- Cracked and uneven pavement/sidewalks is a common exterior trip hazard. Uneven surfaces should be identified and repaired (if possible, prior to a parish hall activity). If a permanent repair is not possible, uneven areas should be highlighted with yellow, orange, or white paint.
- Inadequate lighting often leads to an accident. Accordingly, parking lots and sidewalks should be well lit.

Interior Hazards

- Indoors, people most commonly slip on debris or condensation. During large events in parish halls, it is common for debris to accumulate on floors or condensation to be tracked in from the outdoors. In either case, it is critical that parish maintenance be present to monitor tracking services and clean as necessary. For a non-parish sponsored use of the hall, another option is to furnish cleaning supplies to the individual or group using the hall.
- Adequate lighting is also critical to prevent outdoor accidents. It is particularly important to ensure that entryways and stairwells are well lit.

Emergency Lighting

Due to the potential size of activities held in parish halls, halls should be outfitted with emergency lighting. The number of emergency lights required varies dependent upon the size of the hall. Generally, when installing emergency lighting, it should be ensured that exits are clearly illuminated during a power outage.

Bloodborne Pathogen Cleanup and First Aid Kits

The clean-up of bodily fluids presents a unique liability exposure. Parish halls that are utilized on a regular basis should have a bloodborne pathogen cleanup kit present in the parish hall. Likewise, a first aid kit should be made available during hall activities. For non-parish sponsored hall activities, the location of the bloodborne pathogen cleanup kit and first aid kit should be made known to the hall user.

Fire Extinguishers

An adequate number of five-pound ABC dry chemical fire extinguishers should be located in the parish hall.

Security/Key Control

The parish hall coordinator should assess each hall activity to determine whether or not security is needed. If it is, the parish should arrange for appropriate security personnel to be present at the activity. For non-parish sponsored activities that require security, the parish hall coordinator should make it a requirement of the hall rental agreement that the hall user hire security.

Key control is a critical element of parish hall usage. Often times, keys are distributed to an inappropriate number of people. The spreading of keys, even to reliable parishioners, severely weaken a parish's security. It is recommended that keys not be given out to individuals using the hall. The preferred method is for the hall coordinator or appointed representative to open up the parish hall prior to an activity and lock up when the activity is complete.

Alcohol

Beer, wine, or liquor is sold or distributed at many parish hall events. Parishes should be aware that they are potentially liable for claims that arise out of the consumption of alcohol. Parishes need to be concerned with consumption by minors and with ensuring that people who are intoxicated are no longer allowed to drink alcoholic beverages. Recommendations that can assist in reducing a parish's liability in the event of an alcohol-related incident are as follows.

- Licensed bartenders should be present at all times (or an individual who has had adequate training in dispensing alcohol). All bartenders must be at least 21 years of age and should not be allowed to consume alcohol while behind the bar.
- Alcohol should never be served to an individual under the legal drinking age. Identification should be checked for anyone who appears to be under the age of 30.
- An individual should only be allowed to order or obtain one drink at a time. This will assist in deterring someone from becoming too rapidly intoxicated and will deter someone from providing a drink to a minor.
- A pre-existing plan should exist to handle individuals who have had too much to drink. The plan should include the necessary security to assist the bartender who is refusing service to an intoxicated individual, along with providing alternate methods of transportation to individuals who feel they are too intoxicated to drive their vehicles. Identification should be checked to insure that individuals under the age of 21 are not served alcohol. A good rule of thumb is to check the identification of any individual that appears to be under the age of 30.
- Alcohol should not be given away as a prize.
- A good procedure is to stop dispensing alcohol one hour before the event closes. Coffee and/or soft drinks should be served at this time.

For additional information and/or assistance on controlling the liquor liability exposure, please contact Catholic Mutual.

Food Preparation and Service

Many parishes sponsor events in their hall where food is prepared. Serious injury or illness can arise from the consumption of contaminated food. A few simple steps can help control this exposure.

- For food preparation by the parish, a list of all suppliers along with purchase invoices should be kept. Food must be stored under the proper temperature once it is delivered to the parish. Prior to the food being used, it should be inspected for any signs of contamination or spoilage.
- Once food is opened for use or preparation, proper handling and storage precautions must still be followed. Frozen foods should never be thawed on a counter top, but instead thawed in the refrigerator or in a bag under cold running water.
- Parish employees or volunteers often prepare food. Workers should be reminded to wash their hands with soap and warm water before handling food. Also, gloves and hair restraints should be worn. All kitchen surfaces and utensils should be kept clean and sanitary.
- Prior to distribution, it must always be verified that food has been cooked thoroughly in order to destroy bacteria. It is recommended that thermometers be utilized to determine if the internal temperature of the food has reached a safe temperature. Internal temperatures should reach 160 degrees. For poultry, temperatures need to reach 185 degrees. During the service of food, food that will not immediately be dispensed should be kept at above 140 degrees for warm food and below 40 degrees for foods served cold.

The above food preparation and service guidelines should also be adhered to for non-parish sponsored activities with the parish hall coordinator ensuring that this is done.

GUIDELINES FOR PARISH FESTIVALS

Guidelines for Parish Festivals

The following safety and insurance guidelines are designed to assist festival committees in the planning and management of parish festivals. These guidelines focus on safety recommendations to reduce or prevent the most common claims associated with parish festivals. Catholic Mutual has additional information available on specific parish festival safety issues. Please feel free to contact our Risk Management Department at (800) 228-6108 to request additional information.

FESTIVAL SUPERVISION

Good planning and supervision are the foundation for holding a successful parish festival. Parishes should have a festival chairperson that is responsible for communicating all policies and procedures to parish festival workers. In addition to a festival chairperson, each operational area of a parish festival should have a supervisor. As with the festival chairperson, the supervisor's responsibility will be to alert parish festival workers of policies and procedures. It is strongly recommended that parishes develop written guidelines for the operation of their festivals which are handed out to all volunteer supervisors and workers. It is our experience that many problems occur at festivals when policies and procedures are not formalized and communicated to the proper individuals. On the contrary, we have found that parishes that utilize and implement a well-organized plan have a successful and safe parish festival.

CERTIFICATES OF INSURANCE AND PARISH FESTIVAL VENDOR AGREEMENT

Vendors who provide services at parish festivals should sign the Parish Festival Vendor Hold Harmless/Indemnity Agreement. The Parish Festival Vendor Agreement must be signed by the following types of parish festival vendors:

1. Ride and game vendors
2. Tent companies
3. Security companies
4. Suppliers of large quantities of food
5. Vendors who provide medical services

The Parish Festival Vendor Agreement requires the festival vendor to provide the parish with a certificate of insurance documenting general liability coverage in the amount of one million (\$1,000,000) dollars per occurrence. The certificate of insurance must name your parish and your (Arch)Diocese as an additional insured. It is not adequate to obtain a certificate of insurance from a parish festival vendor which names the parish as a "certificate holder."

DO NOT SIGN CONTRACTS WITHOUT APPROVAL

It is very important to read a contract before signing it. It is equally important to understand what the contract says. Contracts that a parish festival chairperson signs containing a hold harmless, indemnity, or similar insurance wording should be reviewed by Catholic Mutual.

In the past, there have been many contracts that parishes have signed relating to parish festivals, which have contained very unfavorable wording. Most of the unfavorable contracts contained hold harmless and indemnity wording that required the parish to pay for any type of claim which happened during the parish festival. Since the insurance program does not cover any type of claim that ever happens, parishes that signed these types of contracts were actually risking parish assets.

Another type of unfavorable contract commonly signed by parishes is a contract requiring the parish to be responsible for any damage that occurs to equipment which is rented. In these instances, the parish has agreed to pay for damage to the equipment regardless of how it happens, even if the damage was due to natural causes, such as wind or lightning. The insurance program does not provide automatic insurance coverage for another organization's property. Considering this, the parish would be responsible for the damaged equipment.

The parish festival chairperson should never sign a contract which contains wording described above. It is only acceptable to accept responsibility for claims or property damage which the parish would be legally responsible for in the absence of the contract. Remember that no matter how small a contract may be, if it contains unfavorable hold harmless, indemnity or reimbursement wording, the parish is risking severe financial burden if a liability claim or property damage occurs. To ensure that Catholic Mutual has adequate time to review a contract, please allow at least 10 business days for review. When the signing of a contract before it has been approved is a necessity, write on the contract, "This contract is contingent upon the approval of our insurance company representative." This will allow you to void the contract, if necessary.

SAFETY ON FESTIVAL GROUNDS

Most claims associated with parish festivals result from trips, slips and falls on parish grounds. Many of these accidents can easily be prevented with proper planning and periodic inspections of the grounds during the festival. Below are some common physical safety hazards at festivals, along with suggestions to alleviate the safety hazard and greatly reduce the parish's liability in the event of an accident.

- **Electrical cords and hoses** - Electrical cords and hoses in walkways present a tremendous trip hazard at parish festivals. Vinyl cord and hose protectors should be used to combat these trip hazards and reduce the parish's liability. Other ways of dealing with these trip hazards are taping or tacking down the loose cords and hoses, or placing orange cones at either end of a cord or hose extending across a walkway to identify its presence.
- **Lighting** - As the majority of parish festivals extend into the evening hours, adequate lighting is essential to reduce the parish's liability in the event of an evening fall. The festival grounds themselves, as well as parking areas should be well lit. Temporary lighting should be rented and utilized to insure adequate lighting.
- **Tent stakes and ropes** - Tent stakes and ropes should be marked with orange flags to identify their presence. In the event that an individual trips over a tent stake or rope, the presence of an orange flag will greatly reduce the parish's liability.

- **Debris on grounds** - Many accidents occur when people slip on food or litter on festival grounds. Although it is difficult to completely eliminate this problem, the festival should provide plenty of trash receptacles that are periodically emptied to insure that patrons of the festivals have an area to place litter. In addition to providing trash receptacles, the grounds should be periodically inspected and cleaned where needed to make sure undesirable amounts of litter are not accumulating on the grounds.

SECURITY

Parish festivals need a security plan. Formal security is necessary, as parish festivals deal with large amounts of money and high volumes of people. It is highly recommended that parishes utilize security rental agencies. When hiring private security, be sure to check references and verify that you have hired a reputable security company. Once a security company is hired, allow the company to manage and supervise their own employees. Remember that the security company is a professional organization with experience in providing security at events such as parish festivals.

When confrontations between festivalgoers do occur, allow security personnel to handle these types of situations. Parish festival volunteer workers are not trained to deal with these types of situations, and in many cases make the situation worse. The parish can be held liable in cases where a festival worker attempting to break up a fight inadvertently causes an injury.

Security during non-festival hours is as important as security during festival hours. During time periods when the festival is not operating, vandalism and theft can occur on festival grounds. For this reason, it is highly recommended that security guards be used during non-festival operating evening hours. In addition to private security, lighting is very important. Lighting should be maintained as a security measure even when the festival is not operating. The presence of night security guards and lights will greatly deter potential vandals and thieves.

PARKING

Parking is a concern for parish festivals. Similar to the actual festival grounds, injuries can occur in parking areas. Additionally, vehicles can be damaged or stolen.

Adequate lighting is perhaps the most important component for a safe parking lot. Often times, temporary lighting is needed to provide adequate lighting in a field or paved area that is not normally used during evening hours, but will be used for parking during a festival. Another concern is whether or not the parking area is level. Although vehicles are not usually damaged from an uneven surface, an even surface is necessary to ensure that people do not trip and fall while walking to and from their vehicles.

Although we can attempt to provide a well-lit parking lot, we cannot guarantee that a vehicle will not be vandalized or stolen. For this reason, signs should be placed at the entrance to lots indicating, "The parish festival will not be responsible for damaged or stolen vehicles."

Parking space must be made available for emergency vehicles. Additionally, there must be access routes to and from the festival and through parking lots for emergency vehicles to travel. When planning your festival, keep in mind that the fire department, police, or an ambulance service may need access to your festival on an emergency basis.

MEDICAL SERVICES

As injuries do occur at parish festivals, it is very important that medical services be utilized to reduce the effects of the injury. This is very important from both a medical and legal standpoint. The type of medical service needed at a parish festival will vary by the size and type of activities at the festival. For small, family-oriented festivals, it would be adequate to simply have first aid supplies available in the event of injury. For festivals ranging from 500 to 1500 people, the festival should have a first aid station on festival grounds. For festivals that exceed 1500 people, parishes should seriously consider contracting with an outside vendor to provide on-site medical services.

First Aid stations should be visible and easily detected by an injured person and be equipped to deal with minor injuries such as cuts, abrasions, and sprains. When a major injury occurs, an ambulance should be called immediately. Whenever medical treatment is provided, it should be documented with a written record. If an individual that is injured denies medical treatment, a signed refusal of medical treatment should be obtained from that individual. Written documentation of patients should include a name, nature of injury, type of treatment, and the time.

Local police and hospitals should be alerted prior to a parish festival so these entities are aware of the possibility for the need of emergency medical services. Hospitals and emergency centers should be given relevant information such as the dates and hours of the festival, number of people anticipated at the festival, along with the types of activities at the festival that could cause injuries. A contact should be made at emergency centers and hospitals and lists of 24-hour telephone emergency numbers should be made available to festival personnel.

ALCOHOL

Beer and wine coolers are sold at virtually all parish festivals. Parishes should be aware that they are potentially liable for property damage or injury claims resulting from individuals which became intoxicated at a parish festival. Specifically, parishes should be concerned with minors and making sure that people who are obviously intoxicated are not sold alcoholic beverages. Below are some recommendations that can reduce the parish's liability in the event of an alcohol related accident.

- Licensed bartenders should be present in the beer tent at all times.
- All bartenders should be at least 21 years of age and should not be allowed to consume alcohol while they are working behind the bar.
- A pre-existing plan should exist to handle individuals who have had too much to drink. The plan should include the necessary security to assist the bartender who is refusing service to an intoxicated individual, along with providing alternate methods of transportation to individuals who feel they are too intoxicated to drive their vehicles. Identification should be checked to insure that individuals under the age of 21 are not served alcohol. A good rule of thumb is to check the identification of any individual that appears to be under the age of 30.
- Alcohol should not be given away as a prize.
- A good procedure is to stop dispensing alcohol one hour before the event closes. Coffee and/or soft drinks should be served at this time.

One of the following two set ups is highly recommended for the sale of beer:

1. “The Beer Garden” atmosphere - A fence should be placed around the perimeter of the tent providing a beer garden atmosphere. Security should be placed at both entrances and exits to the beer garden. At the entrance to the beer garden, security will be responsible for identifications to ensure that individuals are of legal age to consume alcohol. At the exit points, security will be responsible for not allowing alcohol outside the beer garden area. If alcohol is allowed outside the beer garden area, security should limit the amount of beer or wine coolers that one individual can remove from the beer garden area.
2. “Bracelet Booth” - In lieu of a beer garden, a bracelet booth can be set up where identifications are checked to ensure people are of legal age to consume alcohol. An individual that has shown proper identification will be furnished with a colored bracelet designating that they are of legal age to consume alcohol at the parish festival. Security and festival workers would have the responsibility of patrolling and monitoring the grounds to ensure that individuals consuming alcohol are wearing the necessary bracelet.

MONEY

If your parish festival is successful, large amounts of cash will accumulate throughout the day and evening. The parish should have a predetermined plan to deal with cash as it flows through the festival. A good plan should accomplish the following:

- Cash should be collected from festival stands at regular intervals.
- Groups of three or more individuals should be responsible for the transfer of cash from festival stands to a centralized location.
- Cash that accumulates at the festival’s centralized location should be stored in a locked safe that is guarded by security.
- Cash should always be counted by at least two people.
- Bank deposits should be made at regular intervals during the festival. Cash should not be allowed to accumulate in the safe until completion of the festival.

- When collecting cash from festival stands or taking deposits to the bank, both times and routes of the collections or deposits should be varied to eliminate a pattern from developing. Catholic Mutual recommends the use of a “ticket system” at parish festivals. A ticket system allows festival participants to purchase tickets at ticket booths that can be exchanged for rides, food, beverages, or other items for sale at the parish festival. The purpose of the ticket system is to reduce the amount of cash flowing through the parish festival at various booths. Instead of each individual booth handling cash, monies will be handled at centrally located ticket booths. The use of a ticket system will reduce the risk of loss associated with theft or mysterious disappearance of festival revenues. In addition to reducing the possibility of theft, the ticket system provides an excellent internal control to monitor cash flows at parish festivals.

SAFETY COORDINATOR

In addition to the festival chairperson, parish festivals should create a position called “safety coordinator.” The designated safety coordinator will be responsible for making periodic inspections of the festival grounds during the festival. Obviously, any physical safety hazards that are detected by the safety coordinator should be dealt with to remove the hazard. It is highly recommended that the safety coordinator utilize a logbook indicating the time the inspections took place during the parish festival and the condition of the festival grounds during the inspection.

(Arch)Dioceses that have utilized an on-site safety coordinator volunteer at parish festivals have been very successful in reducing the number of claims associated with parish festivals. An on-site safety coordinator will also greatly reduce the parish’s liability in the event of a loss, as it will illustrate the parish exercised due diligence in attempting to eliminate safety hazards.

CLAIM PROCEDURES

When a claim takes place, an accident report should be filled out and forwarded to Catholic Mutual on the next workday. The written accident report should include an in-depth description of how the accident happened. The report should also include the name, address, phone number, and date of birth of any injured person along with the names and phone numbers of potential witnesses.

Often when an accident occurs, it is difficult to reconstruct how it happened or what the premises looked like at the time of the accident. For this reason, the festival safety coordinator should photograph accident scenes to preserve the appearance of the accident site. It is recommended that the safety coordinator videotape the parish festival grounds once the festival set-up is complete. This will assist in any recreations of the festival premises that must be done for litigation. If an individual that is injured on festival grounds feels they need immediate contact with the festival’s insurance carrier, contact Catholic Mutual prior to sending the written accident report. Often a potential claimant will contact an attorney because the insurance company has not contacted him or her in a timely fashion. For your convenience, an example of an accident report that can be used at parish festivals can be found on Page 104. Accident reports should be made available to all operational supervisors and security staff.

**PARISH FESTIVAL VENDOR
HOLD HARMLESS/INDEMNITY AGREEMENT**

PARISH: _____

PARISH is understood to include the Diocese/Archdiocese of _____

PARISH FESTIVAL VENDOR: _____

TYPE OF VENDOR: _____

DATES OF PARISH FESTIVAL: _____

The above named PARISH FESTIVAL VENDOR agrees to defend, protect, indemnify, and hold harmless the above named PARISH against and from all claims arising from the negligence or fault of the above named PARISH FESTIVAL VENDOR or any of its agents, family members, officers, volunteers, helpers, partners, organizational members, or associates in connection with the operations of the above named PARISH FESTIVAL VENDOR at the above named PARISH.

PARISH FESTIVAL VENDOR agrees to provide a certificate of insurance to the PARISH, which provides evidence of general liability coverage of not less than one million dollars (\$1,000,000) per occurrence. PARISH FESTIVAL VENDOR also agrees to have the PARISH named as an **“Additional Insured”** on its general liability policy for the DATES OF PARISH FESTIVAL in relationship to the PARISH FESTIVAL VENDOR’S activities. It is agreed that PARISH FESTIVAL VENDOR also agrees to ensure that its liability insurance policy will be primary in the event of a covered claim or cause of action against PARISH.

If and only if PARISH FESTIVAL VENDOR fails to comply with the above (second) paragraph, then PARISH FESTIVAL VENDOR agrees to protect, defend, hold harmless, and fully indemnify the above named PARISH for any claim or cause of action whatsoever which takes place during the above identified DATE(S) OF PARISH FESTIVAL that is brought against the PARISH by the above named PARISH FESTIVAL VENDOR or its employees, agents, guests, invitees, customers, partners, family members, organizational members, and associates, even if such claim arises from the alleged negligence of the PARISH, its employees or agents or the negligence of any other individual or organization not a party to this agreement. If any paragraph or sentence of this agreement is held invalid, it is agreed that the balance thereof, shall continue in full legal force and effect.

SIGNED BY: _____

(Must be an official agent of PARISH FESTIVAL VENDOR)

NAME AND TITLE: _____

DATE: _____

**PARISH ACCOUNT AND
FINANCIAL CONTROL
GUIDELINES**

REVIEW OF PARISH ACCOUNTS AND FINANCIAL CONTROL GUIDELINES

The financial control guidelines outlined below are recommended to all parishes. These guidelines are not intended as an all-inclusive money-handling guide, but have been developed as a guideline, which will prevent the majority of embezzlements from occurring.

Internal control

- All accounts using the parish and/or school's federal ID number must be approved and overseen by the parish council. All account statements must go to the parish and be accessible to the parish finance council.
- The individual who prepares checks should not be authorized to sign checks.
- The person who signs checks should not be allowed to balance monthly bank statements. Monthly bank reconciliations should be submitted with the monthly statements for review by the Finance Council, or review by a knowledgeable individual other than an authorized signer.
- Budgets should be developed and approved. Disbursements not specified in the approved budget should not be allowed without the direct approval of management or the Finance Council.
- Each month, a report comparing actual to budget should be made available for the Finance Council. Significant variances should be investigated, explained, and resolved.
- Clearly define the type of expenses that can be paid with specific funds. Define expenses that are inappropriate. Define the employee's job function as it relates to the account and disbursement function.
- Each check issued by a parish should be signed by at least two individuals. Again, the person preparing the check should not be an authorized signer.
- Signature stamps should not be used to sign checks.
- Checks should not be signed in advance or be signed without documentation.

- Sequentially numbered checks should be used.
- The individual responsible for preparing checks should be required to take an annual vacation.
- Key responsibilities should be separated. One individual should not handle billing, collections, and bank deposits. One of these tasks should be completed by a second individual.
- Comprehensive pre-employment screening should be conducted, including a criminal background check, the verification of educational data, verification of employment history, and checking of references.

Physical control

- Each parish should own a safe. Collections and all cash should be stored in the safe. The safe must be kept locked at all times (even during parish business hours).
- Deposits should be made on a regular basis. Accumulations of cash and checks totaling \$1,000 or more should not remain in the parish safe for a time period longer than 48 hours.
- If possible, parishes should make arrangements for evening and Sunday deposits. Also, most banks will provide facilities for money counting.
- CHURCH MONEY MUST NEVER BE TAKEN HOME BY ANYONE.

Cash Receipts/Money counting

- Ideally, each parish should have five teams of money counters (consisting of three members per team). If five teams cannot be formed, there must be at least two. There should be at least three members per team. Members of teams must also be shuffled on a periodic basis. Also, husbands and wives should not be allowed on the same team.
- All checks received should be immediately endorsed to the appropriate account. A self-inking endorsement stamp is recommended for this purpose.
- A tape of the cash and checks to be deposited, along with the deposit, should be prepared by one of the individuals. A tape of the receipts of envelopes, along with a summary of totals by account classification should be prepared by the second individual. The totals should then be compared to verify that the amounts are the same. All members of the money counting team should sign the collection summary tape to verify the amount of the collections.
- The recap of the receipts or envelopes along with the tape should then be given to the bookkeeper for entry into the books of record. The deposit slip and second tape should accompany the cash and checks and be deposited intact the day of collection by the team of money counters.

- A comparison of the total of the receipts to the deposit slip must be done by the bookkeeper.
- CASH WITHDRAWAL FROM THE DEPOSITS MUST NOT BE ALLOWED.
- A yearly “giving” statement should be distributed to all parishioners.

Annual financial review

It is strongly recommended that each parish conduct a review of parish accounts on an annual basis. Accordingly, each parish should form a review committee composed of at least two individuals. Signers and preparers of checks should not, under any circumstances, participate nor have the opportunity to be a member of the parish financial review team. Also, trustees or business managers should not be on the review team. It is highly recommended that the parish’s finance committee (unless members are the individuals noted above) be allowed to handle the review.

The attached Catholic Mutual Parish Financial Review Verification form can be used by the financial review team. Any questions on how to complete the “self” review should be directed to the Risk Management Department at (800) 228-6108.

Catholic Mutual Parish Financial Review Verification Form

Parish name: _____

Parish address: _____

Date(s) of review: _____

Arch/Diocese: _____

1. All parish checking accounts must be inspected by the financial review team for accuracy and irregularities. Examples of parish accounts are home and school accounts, bingo accounts, cemetery accounts, athletic booster accounts.
2. The review team must inspect canceled checks from each account for several months to ensure that checks are written for legitimate purposes and to businesses with which the parish does business. Please ensure that checks have been cashed and that each cashed check was endorsed by the proper party. Also, verify that checks were not altered prior to cashing.
3. The review team should verify that payroll tax returns are being filed on a timely basis. Additionally, it should be verified that payroll taxes are being paid on time.
4. If irregularities are found in parish accounts, on canceled parish checks, on the payment of payroll taxes or tax returns, or if the parish is not complying with the financial control guidelines, contact your Arch/Diocesan financial manager.

Members of Parish Review Team:

Print name

Signature

Date

Print name

Signature

Date

Print name

Signature

Date

Print name

Signature

Date

VEHICLE SAFETY PROGRAM

Vehicle Safety Program

The Church has a significant exposure to loss due to vehicular accidents. It is important to have a written motor vehicle policy implemented throughout the Church. An effective program begins with the identification of the exposures, analyzing the methods available to minimize these exposures, implementation of the techniques chosen and last, but not least, continuous monitoring of the program in order to make necessary adjustments and changes.

There are three basic elements that are essential to a successful vehicle safety program:

- Driver Selection and Training
- Preventative Maintenance
- Accident Reporting, Recording and Analysis

Driver Selection and Training

A great deal of care should be exercised in selecting individuals that will be required to operate Church vehicles on a full time or occasional basis. An application form should be obtained that provides information on the applicant's drivers license, driving experience (accident record, traffic violation convictions and forfeiture for the past three years), past employment, education and physical history.

A copy of the Motor Vehicle Record (MVR) should be obtained from each state where a driver holds a license to ascertain that the applicant has a valid license and to review the driver's past record. An up-to-date listing of all authorized drivers should be maintained with all pertinent background information on the driver (e.g. social security number, date of birth, etc.).

A road test is one of the ways to indicate if a driver can safely operate the vehicle. Also, consideration should be given to having each driver take a written test.

Another major item of consideration should be training that is provided to individuals operating motor vehicles within the Arch/Diocese. Each Arch/Diocesan driver should be trained in safe driving habits. One of the best methods of accomplishing this particular measure is through the use of the National Safety Council's "Defensive Driver Course". This course, at a minimum, should be given to each driver at least once every three years, in order to maintain a high degree of skill and proficiency in the driving habits of each Arch/Diocesan driver. The defensive driving course teaches various skills which include:

- Defensive driving measures
- Split-second decision making
- Rules of backing up
- Safe traveling distances
- Passing and being passed
- Weather related driving conditions
- Hazards at intersections
- Hazards of driving under the influence of alcohol

The previous section mainly dealt with regular or occasional drivers who operate a church owned vehicle. However, there are many times that a school or parish may rely on volunteers or employees using their own vehicles. Generally, automobile insurance follows the automobile. Therefore, if any employee uses his/her car for church business, his/her auto insurance would be primary. This is also true with a volunteer.

If you find yourself utilizing employees' or volunteers' cars, then the following information should be obtained:

- Name of driver:
- Address:
- Driver's license number: State issued:
- Year, make, and model of vehicle:
- Insurance company name:
- Policy number:
- Agent's name:

Also, the Volunteer Driver's Form must be completed by any volunteer driving on behalf of the church.

Whether the vehicle belongs to the parish, a volunteer, or is rented, make sure there is adequate insurance coverage for the vehicle. Do not overload the vehicles. Make sure that there are enough seat belts for every passenger in the vehicle. Do not allow students to drive. All drivers must be 21 years of age or over to transport students to and from activities. Situations do arise where the availability of parish approved drivers for offsite activities is inadequate. Often, the best, and only solution is to have parents/guardians responsible to take and pick up the youth member from the activity site.

Preventative Maintenance

To ensure that all Diocesan vehicles are being adequately maintained, a preventative maintenance program should be instituted. The groundwork for a good preventative maintenance system usually starts with the manufacturer's recommendations concerning necessary maintenance and the time or mileage at which it should be performed. This should provide some assurances that the vehicle is in good operating condition, as well as to receive the most economical service from the vehicle. Thorough records should be kept on each vehicle for all repairs and routine maintenance work. Also, a formal periodic inspection should be made of the vehicle and a record kept of such inspections.

Additionally, each vehicle should be inspected on a daily basis by the operator before and after operation of the vehicle.

EMPLOYEE DRIVER FORM

Driver

Name _____ Date of Birth _____
Address _____ Phone # _____

Driver's License # _____ Date of Expiration _____

Vehicle That Will Be Used

Name of Owner _____ Model of Vehicle _____
Address of Owner _____ Make of Vehicle _____

Year of Vehicle _____
License Plate # _____ Date of Expiration _____
Registration Expiration Date _____

If more than one vehicle is to be used, the aforementioned information must be provided for each vehicle.

Insurance Information

When using a privately-owned vehicle, the insurance coverage is the limit of the insurance policy covering that specific vehicle.

Insurance Company _____ Policy # _____
Date of Policy Expiration _____ Liability Limits of Policy* _____

(*Please note: The minimal, acceptable liability limit for privately-owned vehicles is \$100,000/\$300,000)

Please list all accidents and moving violations you have had in the last three years:

Certification

I certify that the information given on this form is true and correct to the best of my knowledge.

Signature

Date

VOLUNTEER DRIVER FORM

Name of Driver: _____

Address: _____

Drivers License #: _____ State Issued: _____

Year, Make & Model of Vehicle: _____

Insurance Company's Name: _____

Liability Limits: _____

(Minimum Limits of \$100,000/\$300,000 Required)

Agent's Name: _____

In order to provide for the safety of our students or other members of the parish and those we serve, we must ask each volunteer driver to list all accidents or moving violations they have had in the last three years:

Please be aware that as a volunteer driver, your insurance is primary.

Thank you for helping us with our transportation needs.

Volunteer Driver

Church/School Representative

EMPLOYEE SAFETY

EMPLOYEE SAFETY

Maintaining the safety and well-being of employees should be a goal of our churches. To achieve this goal, employees must also be committed to practicing safe work habits and maintaining safety awareness. All too often, accidents occur as a result of unsafe working conditions, unsafe equipment, and unsafe actions of employees. Good housekeeping and organization are essential in all work areas. Maintain equipment in safe operating condition. Provide and require personal protective equipment to be worn when appropriate. Assure that employees have received training when recommended.

Employees under the age of 18 should not be allowed to perform dangerous work activity. Additional information and various links concerning youth labor are available at www.dol.gov/dol/topic/youthlabor/hazardousjobs.htm.

Employees should know to report any unsafe actions, conditions, or equipment immediately to administration. A supportive administration is essential for an effective safety program.

Any time an accident or near accident occurs, regardless of whether or not an injury occurred, complete an Accident Investigation report and place it with your files. This report should be completed to determine what caused the event and what can be changed or implemented to reduce or eliminate the likelihood of recurrence. This also can be completed in conjunction with your first report sent to your workers' compensation insurer.

Falls, being struck by or against an object, and lifting are the three most common causes of injury to parish employees.

REDUCE YOUR RISK OF FALLS

Wear appropriate shoes for the work you do and for the walking surfaces you may encounter. This is essential for maintenance personnel, who should wear shoes with slip-resistant soles. If a slippery walking surface cannot be avoided, practice safe walking. Do not hurry, take short, controlled steps, always use handrails when available, and never carry loads which could obstruct your vision. Know how to safely use ladders and scaffolds.

STEPS TO REDUCE IMPACT ACCIDENTS

Being more alert to potential hazards is vital. For staff and administrators, impact injuries occur around storage rooms with overhead supplies. Maintenance employees should know how to operate equipment safely, and the equipment should be in good condition. Appropriate equipment guards should be in place. When working around or with hazardous equipment, employees should wear safety goggles, gloves, or other appropriate protective equipment.

LIFTING TECHNIQUES

All employees are exposed to potential back injuries regardless of their work duties. Recent studies show back strain injury is by far the most costly of all Workers' Compensation claims. This study indicated approximately 30 percent of all Workers' Compensation claims are from back injuries, but back injuries account for over half of all Workers' Compensation costs in lost work time and medical payments.

Being safety-minded and knowing proper lifting techniques will reduce your risk of injury. Never lift more than what can be done easily. Otherwise, get mechanical help or a co-worker to assist you. Keep your back straight and never twist when lifting or carrying. Back belts with shoulder straps are being used more by workers exposed to back injuries. The belts can help restrict you from lifting improperly and also provide a continued reminder to be safety-minded when lifting.

Be safe, not sorry. Accidents can happen at any time. However, practicing safety awareness and using safety sense can eliminate the majority of injuries. Be alert to hazards and take precautions to protect yourself from being injured.

Catholic Mutual Group can provide safety videos and safety materials to assist you in implementing recommended policies and procedures to improve the safety of all employees.

WORKERS' COMPENSATION

Every state has distinct and specific statutes regarding injuries sustained by employees during their scope of employment. As with liability and automobile claims, the individual's well-being should be the first order of business. After necessary medical treatment has been rendered, obtain all relevant facts pertaining to the accident. Do not assess whether an employee's alleged injury is work-related or not. A First Report of Injury needs to be fully completed to allow claim handling. Unnecessary delays in reporting of Workers' Compensation claims can have serious ramifications.

If an employee is injured, first determine if the person needs medical assistance. If so, contact the ambulance or emergency rescue team. Second, complete your state's First Report of Injury Form in as detailed a manner as possible, photocopy, and submit it to Catholic Mutual or other appropriate company.

ACCIDENT INVESTIGATION REPORT

I. Identification of the Accident:

Name of Injured: _____ Date of Accident: _____

Time of Accident: _____ Location of Accident: _____

II. Nature of Injury:

Exact part of body affected and type of injury:

Description of HOW and WHY accident occurred:

Names of witnesses:

III. Accident Prevention Information:

Equipment, tool, or thing causing injury: _____

Was accident caused by failure to use or observe safety practices, policies, or regulations?

IV. Corrective Action:

What corrective action can be done to prevent a recurrence of this accident/injury?

Comments/Recommendations (by Safety Committee, Safety Director, or Supervisor):

Person(s) responsible for corrective action:

Safety Director/Manager Review:

Signed

Date

WORKPLACE SAFETY SURVEY

This survey identifies hazards, equipment, and procedures which affect your employees' on-the-job injuries and exposures. Use the survey guide to establish safer working conditions at your facility.

ITEMS REVIEWED

- Trip and fall exposures.
- Condition of power equipment, tools, and motorized vehicles.
- Maintenance procedures for power equipment, tools, and motorized vehicles.
- Training procedures on power equipment and tools.
- Training procedures on motorized vehicles.
- Condition of area(s), storage of equipment, walking surfaces and work areas.
- Employees trained in proper lifting techniques.
- Carts and dollies provided for movement of large items.
- Equipment and tools inspected for defects before use.
- Personal protective equipment provided; gloves, safety glasses, goggles, slip resistant shoes, safety belts, etc.
- Ladders in good condition.
- Scaffolding in good condition.
- Power equipment and machines provided with guards; saws, drills, mowers, etc.
- Low hanging objects provided with pads; pipes, fixtures, etc.
- Hot and/or cold pipes, furnaces, etc. properly insulated.
- Extension cords in good condition.
- Proper use and storage of toxic substances; lawn chemicals, fertilizers, pest control poisons, etc.

Comments _____

Completed by _____ Date _____

LEADING CAUSES OF ON-THE-JOB INJURIES

Every day, thousands of workers suffer on-the-job injuries. An alarming fact is that most of these injuries are preventable. An important first step in reducing your chance of an injury is to know the leading causes and then learn how to protect yourself against them.

1. **PHYSICAL OVERLOAD-** The number one cause of an on-the-job injury is physical overload --- lifting too much, lifting improperly, straining, over reaching, bending, twisting, and otherwise making our bodies go in ways they are not designed to go. In order to avoid physical overload, learn and *use* proper lifting techniques. Never bend or twist while lifting or carrying, and whenever possible, use mechanical help and/or another co-worker to assist you. Thirty percent of on-the-job injuries fall under this area, but account for over 60% of Workers' Compensation costs.
2. **IMPACT ACCIDENTS-** The second leading cause of on-the-job injuries is being hit by or hitting an object. The best way to avoid an impact injury is to be alert to potential hazards. Never walk under scaffolding. Avoid or take extra precautions around worksite and storage areas involving overhead hazards. Maintain safe shelves and stack storage. Wear personal protective equipment necessary for hazards you may encounter. Examples include hard hats, safety glasses, etc.
3. **FALLS-** The next leading cause of on-the-job injuries is falls. This category is especially important. Falls not only are a leading cause of employee injuries, but they are the number one cause of injuries for liability claims against the Catholic Church. To avoid falls, employees should wear slip resistant shoes, maintain firm footing, and avoid hurrying. Learn to safely use ladders and scaffolding. Always use handrails on stairs. Stairways should be equipped with slip resistant coverings. Sidewalks and parking areas need to be well lit and maintained.
4. **EQUIPMENT ACCIDENTS-** The fourth leading cause is equipment/machine related – getting caught, cut, or pinched by moving parts. To avoid this type of injury, the following measures should be taken. Never work on or with any equipment or machinery you have not been trained to operate or repair. When working around moving parts, remove jewelry and do not wear loose fitting clothing. Always utilize applicable safety guards, shields and covers.

BE SAFE, NOT SORRY!

Accidents can happen anywhere at any time. However, practicing safety awareness and using safety sense can eliminate the majority of injuries. Be alert to hazards and learn how to protect yourself from being injured and/or disabled.

WRONGFUL TERMINATION

WRONGFUL TERMINATIONS

For many years, employers enjoyed protection from Wrongful Termination claims based on the Employment-at-Will doctrine. Employees who did not have a separate, individual written contract or collective bargaining agreement were considered to be employed at the will of the company, and therefore, subject to termination at any time with or without cause. There has been significant deterioration of the doctrine of Employment-at-Will. Due to the litigious nature of our society and the growing sophistication of the workforce, claims and litigation have increased regarding human resource issues involving alleged employee wrongful termination and/or discrimination.

Specific procedures should be in place and followed prior to terminating any employee whether or not an employment contract is used. Pastors, principals, managers and supervisors can take the following steps to avoid Wrongful Termination losses.

- Standard job applications, performance evaluations, and probation/disciplinary procedures should be used with all employees.
- Before hiring, conduct thorough interviews, check references, and as appropriate for the position, the following background checks should be conducted: criminal, vehicle operation, and credit.
- After hiring, put all employment matters (positive, negative and neutral), in writing.
- Give a copy of personnel policies to each employee and obtain a signed acknowledgement of receipt.
- Write a job description for each position and make sure each employee has a copy of his or her own job description.
- Conduct routine performance evaluations. Throughout the year, discuss any problems with the employee and give him or her the opportunity to improve in the deficient area. *All problems should be documented and placed in the employee's personnel file.*
- Develop and use written termination procedures.
- Catholic Mutual's insurance coverage requires a designated contact (i.e. qualified attorney, Arch/Diocesan Human Resource Employee) to be contacted *prior* to any employee termination.

Law changes across the country illustrate the need for developing and using personnel policies. For example, Title I under the employment section of the "Americans with Disabilities Act" (ADA) deals with discrimination against a qualified individual having a disability. This would apply to all aspects of the employment process, such as hiring, advancement, and training. Another example would be California's requirement of employers to instruct each employee in the physical hazards of his or her job and in how these hazards might be avoided. In order to comply with this law, employers must first know whom they employ and have the specific job description for each position. This change in California's state law could be easily adopted by other states. Therefore, the sooner proper risk management procedures are implemented, the better.

YOUTH PROGRAMS/FIELD TRIPS

YOUTH PROGRAMS/FIELD TRIPS

Youth group activities can present a wide range of loss exposures. First, and foremost is the need to have pre-screened adult supervision for all youth group activities and outings. One-on-one contact with a youth and adult and with the youth themselves should be avoided. This is especially important in “at risk” situations (i.e. overnight field trips, non-public areas, etc.).

Field trip permission and release forms and, if applicable, driver screening forms, should be utilized for all off-site functions. All volunteers and chaperone drivers must be at least 21 years of age. In some situations, it may be recommended *not* to have your church responsible for providing transportation to an off-site location. In these cases, it should be the parents responsibility for taking and picking up their child from the activity site/function.

Steps to Safe Youth Activities

Supervision

It is important that there is proper supervision of the young adults. Make sure that the ratio between staff and youth is adequate and that chaperones actually chaperone. Never leave a youth alone whether it is after an event or after the youth meeting. Make sure that all youths are picked up before chaperones or teachers leave the premises. Never place yourself in an indefensible position due to a lack of common sense.

Communication

Make sure that parents are aware of the when, where and how of an activity through written communication. Listen to the concerns of parents. It is also wise to develop policies on how to respond in given situations.

Transportation

Whether the vehicle belongs to the parish, a volunteer, or is rented, make sure there is adequate insurance on the vehicle(s). Do not overload the vehicles. Make sure that there are enough seat belts for every passenger in the vehicle. Do not allow students to drive. All drivers must be 21 years of age or over to transport students to and from activities. Situations do arise where the availability of parish approved drivers for offsite activities is inadequate. Often, the best, and only solution is to have parents/guardians responsible to take and pick up the youth member from the activity site.

Planning

Make sure that all events are planned in detail and that everyone knows their part in the event. Transportation requirements are a very important part of your planning.

Training

Make sure that applications are used to screen both paid and volunteer persons and check references and backgrounds of individuals. Someone, either paid or volunteer, should have some Emergency First Aid training during any activity.

Documentation

Written records should be kept of all activities, including the where, what and when of the activity. Permission slips for all field trips and insurance forms on all vehicles should be kept for future reference. Accident reports should be filed immediately after any incident.

Avoidance

Youth activities should avoid inherently dangerous activities (i.e. hot air ballooning, skiing, inner tubing, white water rafting, boating, skydiving, ropes courses, etc.) to limit the liability exposure. When your common sense creates doubt, contact Catholic Mutual. Never allow drugs or alcohol during youth activities.

In summary, the 10 steps to a safe Youth Activity are as follows:

- 1) Maintain good documentation.
- 2) Screen and train your staff.
- 3) Provide adequate staffing for the activity.
- 4) Be prepared and know how to respond to an emergency.
- 5) Avoid inherently dangerous activities.
- 6) Continuously provide close supervision.
- 7) Do not overcrowd a vehicle.
- 8) Do not allow a student to drive. All drivers must be at least 21 years of age.
- 9) All vehicle occupants must have and use seat belts
- 10) Always use permission slips.

The following pages contain applicable risk management information and field trip forms.

FIELD TRIP RISK MANAGEMENT INFORMATION

OVERVIEW

The purpose of the enclosed information is to provide sample forms and procedures to minimize the exposures created by participation in field trips.

INDEX OF FORMS

- I. Field Trip (Statement of Policy)
- II. Liability Waiver (Adult)
- III. Parental/Guardian Consent Form and Liability Waiver
- IV. Questionnaire for Employees and Volunteers
- V. Transportation Policy/Driver Information Sheet

Remember that these forms are only samples or drafts that can be adapted for use in your particular Diocese. Review by legal counsel is recommended to ensure that wording is appropriate and valid in your jurisdiction.

Thank you for your interest and concern regarding these important issues. If you have any questions or need additional information, please feel free to call any time at (800) 228-6108.

FIELD TRIP (STATEMENT OF POLICY)

The (Arch)Diocese of _____ and/or _____ Parish/School recognizes the importance and value of trips for educational field study and approves of these visits to places of cultural or educational significance to further enrich the lessons of the classroom. This policy permits principals, vice principals, youth ministers, etc. to approve of field trips during normal school/meeting hours on a single day. However, if out-of-state field trips, or any field trips to foreign countries are planned, these must have the ultimate approval of the (Arch)Diocese and parish/school board. The following regulations should be taken into consideration when any field trips are being planned:

1. Adequate supervision by qualified adults, including one or more employees of the (Arch)Diocese and parish/school.
2. Waivers by all adults and all parents/guardians of students taking any field trip of all claims against the (Arch)Diocese and the parish/school for injury, accident, illness or death occurring during, or by reason of the field trip.
3. Proper insurance for students, personnel, and equipment. Any children and chaperons registering for a field trip should be able to show evidence of medical/health insurance for any accidents/bodily injury sustained on a field trip. If necessary, group accident insurance can be tailored and written on an event-specific basis. Please consult the claims office of Catholic Mutual Group, if you have any questions. In addition, anyone bringing special equipment or gear from home for the benefit of the field trip should be advised that they are responsible for providing insurance in the event of damage, theft or other unforeseen circumstances.
4. If a fee is charged for the field trip, a contingency should be made for any student member who cannot afford the trip. Ideally, a student should not be excluded because of lack of funds.
5. Inclusion of a proper first aid kit and fire extinguisher.
6. Permission in a written form from each student's parent or legal guardian to provide medical treatment, if necessary.

Finally, to insure the desired outcome of such field trips, teachers should prepare the students for the place that is to be visited and the things that are to be seen. Additionally, the teacher should make an advance visit to the site of the field trip so that any and all unforeseen circumstances, situations, and/or events could be properly planned for, so that any difficulties would be minimized.

**FIELD TRIP
LIABILITY WAIVER (ADULT)**

In addition to the Field Trip Health Information/Release form, each participant, including group leaders and chaperons, must sign this form.

RELEASE OF LIABILITY

I, _____, agree on behalf of myself, my heirs, assigns, executors,
Full name

and personal representatives, to hold harmless and defend _____,
Parish/School

_____, its officers, directors, agents, employees, or
(Arch)Diocese

representatives associated with the field trip from any and all liability claims, loss or

damage arising from or in connection with my participation in the field trip.

Signature

Date

Print name

PARENTAL/GUARDIAN CONSENT FORM AND LIABILITY WAIVER

FIELD TRIP

Participant’s name: _____

Birth date: _____ Sex: _____

Parent/Guardian’s name: _____

Home address: _____

Home phone: _____ Business phone: _____

I, _____ grant permission for my child, _____

Parent or guardian’s name

Child’s name

to participate in this parish event that requires transportation to a location away from the parish site. This activity will take place under the guidance and direction of parish employees and/or volunteers from _____.

Name of parish

A brief description of the activity follows:

Type of event: _____

Destination of event _____

Individual in charge: _____

Estimated time of departure and return: _____

Mode of transportation to and from event: _____

As parent and/or legal guardian, I remain legally responsible for any personal actions taken by the above named minor (“participant”).

I agree on behalf of myself, my child named herein, or our heirs, successors, and assigns, to hold harmless and defend _____, its officers, directors,

Name of parish

employees and agents, and the Arch/Diocese of _____, its employees and agents, chaperons, or representatives associated with the event, from any claim arising from or in connection with my child attending the event or in connection with any illness or injury (including death) or cost of medical treatment in connection therewith, and I agree to compensate the parish, its officers, directors and agents, and the Arch/Diocese of _____, its employees and agents and chaperons, or representative associated with the event for reasonable attorney’s fees and expenses which may incur in any action brought against them as a result of such injury or damage, unless such claim arises from the negligence of the parish/diocese.

Signature: _____ Date: _____

MEDICAL MATTERS: I hereby warrant that to the best of my knowledge, my child is in good health, and I assume all responsibility for the health of my child. (Of the following statements pertaining to medical matters, sign only those that are applicable.)

Emergency Medical Treatment: In the event of an emergency, I hereby give permission to transport my child to a hospital for emergency medical or surgical treatment. I wish to be advised prior to any further treatment by the hospital or doctor. In the event of an emergency, if you are unable to reach me at the above numbers, contact:

Name & relationship: _____
Phone: _____ Family doctor: _____ Phone: _____
Family Health Plan Carrier: _____ Policy #: _____
Signature: _____ Date: _____

Other Medical Treatment: In the event it comes to the attention of the parish, its officers, directors and agents, and the Arch/Diocese of _____, chaperons, or representatives associated with the activity that my child becomes ill with symptoms such as headache, vomiting, sore throat, fever, diarrhea, I want to be called collect (with phone charges reversed to myself).

Signature: _____ Date: _____

Medications: My child is taking medication at present. My child will bring all such medications necessary, and such medications will be well labeled. Names of medications and concise directions for seeing that the child takes such medications, including dosage and frequency of dosage, are as follows:

Signature: _____ Date: _____

No medication of any type, whether prescription or non-prescription, may be administered to my child unless the situation is life threatening and emergency treatment is required.

Signature: _____ Date: _____

I hereby grant permission for non-prescription medication (such as non-aspirin products, i.e. acetaminophen or ibuprofen, throat lozenges, cough syrup) to be given to my child, if deemed appropriate.

Signature: _____ Date: _____

Specific Medical Information: The parish will take reasonable care to see that the following information will be held in confidence.

Allergic reactions (medications, foods, plants, insects, etc.): _____

Immunizations: Date of last tetanus/diphtheria immunization: _____

Does child have a medically prescribed diet? _____

Any physical limitations? _____

Is child subject to chronic homesickness, emotional reactions to new situations, sleepwalking, bedwetting, fainting? _____

Has child recently been exposed to contagious disease or conditions, such as mumps, measles, chicken pox, etc.? If so, list date and disease or condition: _____

You should be aware of these special medical conditions of my child: _____

QUESTIONNAIRE

All employees, volunteers, group leaders, chaperons, and drivers must complete this form.

Name:	_____	_____	_____
	Last	First	Middle
Address:	_____		
	Street		

	City	State	Zip
Telephone:	_____		_____
	Home	Business	

Sexual misconduct by personnel (including officers, employees, lay volunteers, clerks, and religious personnel) of the (Arch) Diocese of _____ while performing the work of the (Arch)Diocese of _____ is contrary to Christian principles and is outside the scope of the duties and employment of all personnel.

Has a civil or criminal complaint ever been filed against you alleging drug, alcohol, physical or sexual abuse or misconduct? Yes_____ No_____

If yes, give a short explanation of the complaint. (Please indicate the date, nature, and place of the incident leading to the complaint, where the complaint was filed, and the disposition of the complaint). _____

Have you ever terminated your employment or had your employment terminated for reasons relating to allegations of drug, alcohol, physical or sexual abuse or misconduct? Yes_____ No_____

If yes, give a short explanation of the allegations. (Please indicate the date, nature, and place of the allegations, the dispositions of the allegations, and your employer at the time (including your employer's name, address, and telephone number.) _____

Have you ever received any medical treatment, physical or psychological, for reasons involving drug, alcohol, physical or sexual abuse or misconduct? Yes_____ No_____

If yes, give a short description of the treatment, including date(s), nature, and location(s), identifying the treating physician with name, address and telephone number. _____

List three persons who can provide character references relating to your fitness for working with young people. These should not be family members or past or present employers.

Name: _____ Home phone: _____

Street Address: _____

City/State/Zip: _____

Name: _____ Home phone: _____

Street Address: _____

City/State/Zip: _____

Name: _____ Home phone: _____

Street Address: _____

City/State/Zip: _____

The information provided in this form is correct to the best of my knowledge. I understand that in signing this document, I authorize verification of this information through communication with any person or organization named herein. I release from liability any person or organization which provides such information, as well as the (Arch)Diocese of _____ and the Parish of _____.

Print name

Signature

Date

FIELD TRIP

TRANSPORTATION POLICY

Commercial carrier or contracted transportation is the most desirable method to be used for field trips and, whenever possible, this mode of transportation should be provided. The use of private passenger vehicles is discouraged and should be avoided if at all possible. If commercial carriers are used (e.g., commercial airlines, trains, or buses) no further information is required. However, if transportation is contracted, signed contracts should be executed with an appropriate hold harmless agreement protecting the parish and the (Arch)Diocese. Also, contracted carriers should provide proof of insurance with minimum limits of liability of \$1,000,000 CSL (Combined Single Limit).

Leased Vehicles

If a vehicle is leased, rented, or borrowed to transport participants to and from the event, appropriate insurance should be obtained. Coverage can be purchased through the rental company or your local agent. If auto coverage is provided through Catholic Mutual, contact should be made with your Member Services Representative. **COVERAGE CANNOT BE AUTOMATICALLY ASSUMED FOR LEASED, RENTED, OR BORROWED VEHICLES.**

Private Passenger Vehicles

If a private passenger vehicle must be used, then the following information must be supplied and this information must be certified by the driver in question.

1. The driver must be 21 years of age or older.
2. The driver must have a valid, non-probationary driver's license and no physical disability that could in any way impair his/her ability to drive the vehicle safely.
3. The vehicle must have a valid and current registration and valid and current license plates.
4. The vehicle must be insured for the following minimum limits: \$100,000 per person/\$300,000 per occurrence.

A signed **Driver Information Sheet** on each vehicle used must be obtained prior to the field trip.

Each driver and/or chaperon should be given a copy of the approved itinerary including the route to be followed and a summary of his/her responsibilities.

Distance Limitations (For non-contracted transportation)

1. Daily maximum miles driven should not exceed 500 miles per vehicle.
2. Maximum number of consecutive miles driven should not exceed 250 miles per driver without at least a 30-minute break.

Driver Information

Name _____ Date of Birth _____
Address _____
Phone # _____
Driver's License # _____ Date of Expiration _____

Vehicle That Will Be Used

Name of Owner _____ Model of Vehicle _____
Address of Owner _____ Make of Vehicle _____
Year of Vehicle _____
License Plate # _____ Date of Expiration _____
Registration Expiration Date _____

If more than one vehicle is to be used, the aforementioned information must be provided for each vehicle.

Insurance Information

When using a privately-owned vehicle, the insurance coverage is the limit of the insurance policy covering that specific vehicle.

Insurance Company _____ Policy # _____
Date of Policy Expiration _____ Liability Limits of Policy* _____

(*Please note: The minimal, acceptable liability limit for privately-owned vehicles is \$100,000/\$300,000)

In order to provide for the safety of our students or other members of the parish and those we serve, we must ask each volunteer driver to list all accidents or moving violations they have had in the past three (3) years:

Please be aware that as a volunteer driver, your insurance is primary.

Certification

I certify that the information given on this form is true and correct to the best of my knowledge. I understand that as a volunteer driver, I must be 21 years of age or older, possess a valid driver's license, have the proper and current license and vehicle registration, and have the required insurance coverage in effect on any vehicle used to transport students.

Signature

Date

CLAIM REPORTING PROCEDURES

CATHOLIC MUTUAL GROUP CLAIM REPORTING PROCEDURES

Many times a day, incidents take place across the country. A fire erupts, an auto accident occurs, a guest on your property trips and falls, an employee is injured, or a natural disaster strikes. Would you know what steps to take in order to minimize injury or damage?

In all these instances, a telephone call to Catholic Mutual Group should be made as soon as possible. All incidents, no matter how small, should be reported. If in doubt, report the loss. Prompt reporting allows for better claim handling, which will help keep all parties satisfied. Delayed or late reporting tends to cause people to feel ignored, hampers investigations, and makes for very difficult claim handling.

Catholic Mutual has a toll-free number (1-800-228-6108) for reporting claims. This number operates 24 hours a day. In the event of an emergency, after working hours, or on weekends, an emergency number is provided when the toll-free number is called.

PROPERTY LOSS

In case of a loss to your building or contents, please give immediate notice to Catholic Mutual. Appropriate steps should be taken to protect your property from further damage. If it is necessary to make emergency repairs, document these repairs by obtaining photographs and itemized bills.

After notification to Catholic Mutual, a determination will be made as to whether an adjuster will be sent to the loss location. If an adjuster will not be sent, the Catholic Mutual representative that the claim was reported to will give you further instructions on the processing of your claim and what information and documentation will be needed to conclude your claim on a timely basis.

If an adjuster is to be sent, the adjuster will assist you in the further handling of your claim. The adjuster will give you step-by-step instructions on the necessary information and documentation needed for your claim. It would be very beneficial to have available for review by the adjuster all the items damaged, along with any repair estimates you may have secured. Generally, providing as much information as possible will allow your claim to be processed as expeditiously as possible.

AUTOMOBILE LOSS

If you are involved in an automobile accident, contact the police. If anyone is injured, give details to the police and give the victims whatever help you can. Avoid moving them as to not injure them further. Make sure an ambulance or emergency rescue team has been summoned. If you smell or see leaking gas, clear the area and call the fire department.

The police will complete an On-the-Scene Report, something that Catholic Mutual will require in order to settle your claim. Cooperate with police in giving them necessary information, but try not to make self-incriminating statements, such as taking the blame for the accident. Your comments may be used against you later.

If another driver is involved, exchange information. Be sure to obtain the other driver's license number, license plate number, registration, insurance agent's name, insurer, and policy number. Also, write down the name, address and work/home phone numbers of the driver and any passengers in the other vehicle. Make notes about their injuries, if any, and if they say they are not hurt.

Record the names, addresses, and phone numbers of any witnesses, as well as the names and badge numbers of police officers and emergency personnel.

If you have a camera with you, take photographs showing the damage, positions of the cars, any skid marks, or any other evidence which might help document what happened.

Make a sketch showing the position of the cars before, during, and after the collision. Keep your car in place unless you are creating a hazard. If the police can record the exact position of the cars when they crashed, it may substantiate your claim. If it is unwise to leave your vehicle in position, take reasonable steps to protect it from further damage. Set up flares, get the car off the road, and call a tow truck if necessary.

While your memory is fresh, make notes on the time of the accident, what the weather was like, road conditions, visibility, traffic conditions, the speed of the cars involved, and how the accident happened. Also, ask the investigating officer where and how you can obtain a copy of the police report.

AUTO ACCIDENT REPORT

COMPLETE THIS REPORT FOR ALL AUTO ACCIDENTS. ANSWER ALL QUESTIONS. PLEASE INSERT AN "N/A" IN A SPACE WHERE THE QUESTION DOES NOT APPLY.

DIOCESAN LOCATION

DATE AND TIME OF ACCIDENT _____ LOCATION _____

(List streets, city and state)

POLICE/SHERIFF DEPT. CASE NO. _____ TICKET ISSUED? _____ TO WHOM? _____

YOUR VEHICLE

EMPLOYEE/VOLUNTEER VEHICLE? ___ Yes ___ No DIOCESAN VEHICLE? ___ Yes ___ No

MAKE & YEAR OF VEHICLE _____ LICENSE PLATE # _____

OWNER _____ ADDRESS _____

DRIVER'S NAME _____ AGE _____ LICENSE NUMBER _____

DRIVER'S ADDRESS _____ TELEPHONE NO. _____

WAS DRIVER INJURED? _____ LIST INJURY _____

STATE VEHICLE DAMAGE _____

WHERE CAN VEHICLE BE SEEN? _____ WHEN? _____

INSURANCE CO. AND POLICY NO. (IF NOT A DIOCESAN VEHICLE) _____

PASSENGERS IN YOUR VEHICLE:

NAME _____ AGE _____ INJURY _____

ADDRESS _____ PHONE NO. _____

NAME _____ AGE _____ INJURY _____

ADDRESS _____ PHONE NO. _____

NAME _____ AGE _____ INJURY _____

ADDRESS _____ AGE _____ PHONE NO. _____

OTHER VEHICLE

MAKE & YEAR OF VEHICLE _____ LICENSE PLATE # _____

OWNER _____ ADDRESS _____

DRIVER'S NAME _____ AGE _____ LICENSE NUMBER _____

DRIVER'S ADDRESS _____ TELEPHONE NO. _____

WAS DRIVER INJURED? _____ LIST INJURY _____

INSURANCE CO. AND POLICY NO. _____

PASSENGERS IN OTHER VEHICLE:

NAME _____ AGE _____ INJURY _____

ADDRESS _____ PHONE NO. _____

NAME _____ AGE _____ INJURY _____

ADDRESS _____ AGE _____ PHONE NO. _____

NAME _____ AGE _____ INJURY _____

ADDRESS _____ PHONE NO. _____

WITNESSES

NAME _____ ADDRESS _____ PHONE NO. _____

NAME _____ ADDRESS _____ PHONE NO. _____

INDICATE NORTH IN ABOVE CIRCLE

Identify each car and direction by numbered arrow, thus: ← 1.
 Show each car's position at the moment when crash happened. Show direction and distance each car traveled before the crash by solid line, thus: _____ ⇒ 2.
 Show direction and distance traveled after crash by dotted line, thus: ⇒ 1
 Show pedestrian by small circle, thus: ○
 O railroads by #=#.

CONSTRUCTION AND CONDITION OF ROAD: WEATHER TIME

CONCRETE	<input type="checkbox"/>	DRY	<input type="checkbox"/>	SMOOTH	<input type="checkbox"/>	CLEAR	<input type="checkbox"/>
GRAVEL	<input type="checkbox"/>	WET	<input type="checkbox"/>	ROUGH	<input type="checkbox"/>	RAINING	<input type="checkbox"/>
OILED	<input type="checkbox"/>	ICY	<input type="checkbox"/>	UPHILL	<input type="checkbox"/>	MISTY	<input type="checkbox"/>
DIRT	<input type="checkbox"/>			DOWNHILL	<input type="checkbox"/>	FOG	<input type="checkbox"/>
ASPHALT	<input type="checkbox"/>			LEVEL	<input type="checkbox"/>	SNOW	<input type="checkbox"/>
		TIME		O'CLOCK		M	

WORKERS' COMPENSATION

Complete an Employers First Report of Injury report as soon as you are aware of the accident. Details are always more accurate when the information is fresh in one's mind.

All original Employers First Report of Injury reports must be sent to Catholic Mutual as soon as possible with a copy to the (Arch)Diocese.

Catholic Mutual will file all Employers First Report of Injury reports with the state in compliance with the state reporting requirements. **All injuries must be reported immediately or as soon as possible to ensure compliance with your state's reporting requirements.**

All Employers First Report of Injury reports must be completed in their entirety. Any unanswered questions will cause a delay in state reporting.

If a medical only claim that has previously been reported turns into a lost time claim, Catholic Mutual must be advised by phone or fax immediately.

Any serious claims that result in hospitalization should be reported by phone to Catholic Mutual immediately.

Catholic Mutual will investigate all lost time injuries by making contact with the employer, the injured worker, and the treating doctor.

Any injured worker that has had lost time from work is required to provide a written release from the treating doctor before they can return to work.

Employers are encouraged to contact the injured worker while recovering at home to show interest in their recovery and to assure them that they are looking forward to their return to work. An injured worker often needs encouragement to get them back into the work force. Too often we hear, "My employer does not care because I have never heard from them".

Catholic Mutual provides 24 hours claim service. Should an accident occur before or after business hours, please call 1-800-228-6108 for assistance.

All injury claims must be reported, even if they are questionable. Reporting a claim does not mean Catholic Mutual is accepting the claim. By reporting a claim immediately, it will allow Catholic Mutual to do the proper investigation to determine compensability.

Getting the employee back to work as soon as possible means reductions in lost wages and medical costs. It is the responsibility of Catholic Mutual's claims professionals to work closely with the employer's, injured workers and doctors in an effort to return the employee to gainful employment as soon as possible.

LIABILITY CLAIMS

Most liability claims involve accidents of visitors to your premises. If it is reported that someone is injured on your property, first determine if the person requires medical attention. If so, immediately contact the ambulance or emergency rescue team. Second, obtain all necessary identification information from the involved party and a brief account of the accident. If this injury involves a student, immediately contact his or her parent or guardian as noted on the Health Form and Medical Release. Third, identify witnesses and obtain their names, addresses and telephone numbers. Fourth, observe the area in question. Take photographs and preserve any evidence that may have been involved with the accident. Finally, photocopy and complete, in as much detail as possible, the Incident Report Form located on the next page and submit it to Catholic Mutual.

Always be courteous and interested in the person making the claim. Do not make any judgments regarding liability (i.e. admission or denial of liability) or commitment to the payment of bills. Inform the individual that you will notify Catholic Mutual and that a Catholic Mutual representative will be in contact with him or her as soon as possible. **IT IS IMPORTANT THAT YOU DO NOT DISCLOSE TO ANYONE THE LIMITS OF LIABILITY YOU ARE CARRYING.**

If you should be approached by anyone other than your adjuster, do not give that person a statement or deposition; simply refer that person to your adjuster.

If you are served a summons, refer this promptly to your adjuster because each Summons contains a deadline.

INCIDENT INVESTIGATION REPORT FOR INJURIES

Complete this report for all incidents/injuries. (Also, complete this report for near-miss incidents/injuries). This report is for information only. All claims should be reported immediately to Catholic Mutual Group at (800) 228-6108. Please read each question carefully and answer **all** questions as completely as you can. **Please do not leave any blanks**, unless the question does not apply.

Name of Injured Person: _____ Phone: _____

Complete address: _____

Names of Witnesses and their complete addresses and phone numbers:

Describe the Incident: (State what the individual was doing and all circumstances leading up to the incident. Try to reconstruct the chain of events leading up to the incident/injury. Be specific.)

Who was involved? _____

What took place? _____

When did it occur? Date _____ Hour of incident _____ AM PM

Where did it happen? _____

Why did it happen? _____

How did it happen? _____

Corrective Action:

1. In your opinion, was this incident preventable? Yes _____ No _____

2. If yes, state why. _____

3. What action have you taken or do you propose taking to prevent a similar incident from taking place?

Training:

Have you provided any training to prevent this incident? If not, describe training to be conducted.

Incident Investigation conducted by: _____

Signature of individual in charge

Date report prepared