



BISHOPS' PLAN INSURANCE COMPANY

Safety and Loss Control News

Prepared by Gallagher Bassett | Risk Control Services

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About BPIC

Bishops' Plan Insurance Company (BPIC) is a nonprofit group reinsurance captive and company established in 2003 to serve the risk management needs of Dioceses across the United States. We are 30 members. BPIC offers a customizable program that allows each diocese to work with its broker and BPIC's underwriting team in designing its own program structure as a portfolio of coverages. BPIC is led by its Board of Directors along with the spiritual guidance of its Episcopal Moderator. BPIC offers a member's only website comprised of risk management information. Contact information is provided below if you would like more information about BPIC or the website.

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Achieving and Maintaining Wellness

Healthy living requires a number of lifestyle changes. These changes include becoming aware of your options, making changes gradually over time, committing to the establishment of a new routine and knowing your limits. To achieve wellness, it is critical that you manage stress, establish good nutritional habits, exercise, and make time for relaxation.

Stress plays a critical part in your overall wellness. Recurring signs and symptoms of stress include: headaches, rapid breathing, explosive anger, panic, upset stomach, chronic fatigue, depression, diet and sleep disruption, irritability and anxiety.

Establishing good nutritional habits and exercising are two effective ways to manage stress and achieve overall wellness. To attain good nutrition, it is important that you avoid excess fat, sugar, salt and food additives. When choosing food, eat a variety of foods from the food guide pyramid as recommended by the RDA. Read the labels on the food you select and be aware of what is considered a "serving size." Eat foods high in protein and low in fat. Counting calories and increasing dietary fiber will also go a long way to providing your body with good nutrition.

Regular exercise will not only help your body cope with stress by reducing tension and lowering blood pressure, but will also keep your body in good physical condition. The effects exercise has on the body include: enhanced physical skills, increased muscle



tone, strength and endurance, improved cardiovascular condition, weight loss/maintenance and improved flexibility. Be sure to consult with your doctor before beginning an exercise program.

Relaxation provides the body with periods of rest, thus restoring strength and energy. It also controls the effects of stress on the body. Types of relaxation techniques to consider include muscular exercises, deep breathing exercises, yoga, massage or water therapy and mental relaxation.

When making the commitment to achieving and maintaining wellness, be your own cheerleader by giving yourself positive feedback every day. Stay the course and don't get complacent—it can take up to two years to develop and maintain your new habits.

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The Importance of Routine Maintenance

Property losses play a large role in the claims incurred by our ministries, parishes and schools. The good news is that many of these losses can be avoided by performing routine maintenance to buildings and grounds. The following article highlights items that should be included in your routine maintenance plan.

Sump Pumps

Install emergency battery back-up units on sump pumps throughout the church where present, in an effort to avoid water damage as the result of an electrical outage during a storm. When possible, a second sump pump should be installed as well in the event the first pump fails. Test sump pumps on a regular basis. This can be done by filling the reservoir with water. Use enough water to trip the sump pump so that it turns on and pumps the water from the sump area.

Flood Protection

Move valuable items out of storage areas in the lowest level of buildings. Floods in lower levels of buildings can not only occur from excessive rain water, but also from broken pipes, clogged drains, etc. Periodically check the basement/lower levels of all buildings to make sure that water is not present.

Roof Inspection

Inspect flat roofs, gabled roofs and roofs that are pitched on a regular basis. In the fall, check the gutters and downspouts of all buildings in close proximity to trees to make sure that they are not clogged with leaves and branches.

After a rainstorm, inspect buildings with flat roofs for water that may pool on the roof. It is also very important to keep drains located on flat roofs clean, especially in the winter months when ice and snow may block them. If roof drains are blocked due to ice and snow or other debris, the possibility of flooding greatly increases when the snow and ice begin to melt. Damage to the roof and the internal building structure could result if the drains are not able to properly remove excess water.

In addition, be sure to keep a log of all completed roof inspections and/or maintenance. Include the contractor's name and phone number in the log.

Contractors and Roofs

When contractors are installing a new roof or completing repairs to an existing roof, the contractor, on a regular basis, should police the area all around where the roof work is being done. This will ensure that various items such as metal, glass, or anything else that could cause a problem or hazard, is not left unattended. When work is completed on church buildings, contractors should be held accountable for cleaning up and policing the entire area where the work was done.

Drains

Regular inspection and cleaning of exterior stairwell drains to basements should be conducted in an effort to lower the risk of flooding. In addition, where possible, downspout extensions should be long enough so that they drain water far away from the building. In addition, internal floor drains should be periodically rodded and **cameras used** as necessary. ***The system should be evaluated every 2-5 years.***

Windows

A listing of each building's windows should be developed, which shows the age of the windows and any future replacement plan or



maintenance needs. If windows are being replaced or scraped for caulking or painting, be sure to test existing paint and subsequent scrapings for lead. Also, be sure to keep a log for all window inspections and maintenance. Include the contractor's name and phone number.

Tuck-Pointing

A log should be maintained, which documents when buildings were tuck-pointed in the past and when consideration should be given to scheduling future work. The log should also show the name of the contractor, phone number and a copy of the contract and warranty.

Contracts and Warranties

All contract and warranty information on significant purchases or projects completed in the church should be maintained in the church office files for future reference. Changes in personnel such as pastors, business managers, principals and buildings and grounds maintenance directors are quite common. New staff may not be aware of warranties and may take on the cost of a repair or replacement that would normally be covered by a warranty.

Exterior Lighting

Exterior lighting should be inspected on a regular basis. Determine where additional light fixtures would be beneficial for security and theft deterrents. Many churches have had their gutters and downspouts stolen. Exterior lighting is the first and often most effective means of defense against theft and vandalism. If lights are not functioning due to broken or faulty bulbs, replace all light bulbs and inspect the sockets to ensure they are not cracked or in poor condition.

Extension Cords

Extension cords should not be used as part of a permanent wiring arrangement and represent a potential fire hazard. It is recommended that extension cords, if present, be removed from service and all electrical appliances be plugged directly into an approved electrical outlet or approved outlet strip equipped with built-in surge protection to eliminate the potential hazard. In the past, many churches have experienced fires both large and small from the use/overuse of extension cords. Many of the buildings have electrical systems that

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Back to School Safety—Arriving and Departing Campus

Campus arrivals and departures during the first weeks that school is in session can be chaotic as everyone acclimates to a new school year. Heavy traffic comprised of buses and motor vehicles is heading for designated drop off/pick-up lanes and parking lots. The presence of pedestrian traffic is also a risk to be aware of as students are crossing streets and using campus driveways, sidewalks and access ways to get to and from school. To ensure everyone's safety when arriving/departing campus grounds, consider the following tips.

Motorists

Never use your cell phone for calls, texts or emails when driving, especially in school zones or on campus property. If you must use your cell phone, pull safely over to the side of the road before dialing, answering or text messaging and never make or receive calls in school parking lots. The risk of harm to students is simply too great.

Be alert in the school zone by moving slowly and covering the brake pedal at all times. During drop-off and pick-up times, school zones can become extremely congested. This makes it difficult to identify hazards. Be especially cautious of students darting between parked cars and buses. Remember that younger students are shorter in height and smaller than adult pedestrians and though they may see your vehicle, *they don't realize that you may not see them.*

Use good judgement when stopping or parking in a school zone. Parking is strictly prohibited in "No Parking" and "No Stopping" zones near schools, in a crosswalk or within 20 feet of a crosswalk. Keeping these areas free of vehicles is the best way to maintain visibility for other motorists. If you are stopped in a designated drop-off zone, be sure to turn off your vehicle's engine. Idling, particularly during cold weather, produces visible exhaust fumes that can obstruct the vision of other drivers and put the safety of students at risk.

Erratic driving is another hazard that may occur when a parent is rushing to drop-off or pick-up their child or a student driver is racing to get to class. Bus drivers are aware of this inherent danger and its associated liability when in the school zone. As a result, they are extra vigilant when parent and student-driven vehicles are in the area. Even though parents and student drivers may know of these dangers, if they are rushed or on a tight schedule, they may not take extra precautions and care when driving in a school zone.

Students entering or leaving school grounds may be riding bicycles, skateboards, roller blades or other moving equipment. Riding on a moving object makes them faster and harder to see. In addition, keep in mind that students often have a false sense of speed and timing, which may lead them to think that they could beat an oncoming vehicle while crossing a street.

If you are a delivery driver tasked with delivering products to a school, when possible, avoid driving through school zones during morning drop-off times, recess and lunch breaks and afternoon pick-up times. These are considered school day "rush hour" times. Ask the school district to let you know when these times occur for each of the schools, and when the best time of day would be to pick up or drop off your products. Another safe practice to consider is contacting the school district prior to the beginning of the school year to ask for traffic routes around the school and if alternative entrances for deliveries are present. Sometimes school districts will close streets or



change street directions to one-way streets during drop-off and pick-up hours. Another option is to reduce the number of times you visit a school during the week, delivering the same amount of product over fewer visits.

Passing motorists are the single, largest threat to children as they enter or leave a school bus. Minimize the odds of a collision by avoiding bus loading zones whenever possible. If this is not possible, slow down as you approach the bus and come to a complete stop when the bus's flashing red lights are activated. The lights, often accompanied by a stop sign, indicate that children are either boarding or getting off the bus. Do not pass the bus until the lights are deactivated and the stop sign is retracted. Be aware of school bus laws in your state and remember that school buses are required to stop at railroad crossings.

When approaching a school zone, pay particular attention to crosswalks and be aware of crossing guards. Adult and student crossing guards are present for one reason—to protect youngsters as they cross the street. Always obey crossing guards' signs and signals and watch for youngsters who may not know the rules of crossing the street. Younger students tend to think that vehicles can stop instantly and may begin crossing the street before it is safe to do so. In addition, for those schools that allow students to act as crossing guards, realize that their judgement may not be perfect, and be extra cautious before moving on their command.

Crossing Guards

As an adult crossing guard, in order to protect and safely cross students at intersections, you must train them in the correct way to cross the street.

On the first day of school, take time to indoctrinate parents and children regarding safe street crossing procedures. If there is a problem with a child not listening or following the rules, address it immediately with the individual child.

Crossing guards direct traffic and control children but never resume traffic. When helping children cross the street, use your sign and hand

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to signal to motorists and use verbal signals to control children. Cross children in a group and wait for natural gaps in the traffic flow. Try not to disrupt traffic.

Be sure that motorists can easily see you. Your clothing and equipment must be highly visible with reflective striping. Always provide motorists with a sufficient amount of time and distance for reacting to your directions. Report all unsafe or suspicious driver/pedestrian behavior to the authorities. If a situation occurs, record the vehicle's license plate number and driver information and report it to the police. Never leave your post or confront a driver.

Bus Drivers

As a driver tasked with transporting students, it is your responsibility to be physically prepared for this task as well as to practice safe driving techniques, comply with state regulations and follow policies and procedures required by the school or school district. The driving environment combined with the human element of having students onboard a vehicle is ever-changing and poses countless risks.

The danger zones present when loading and unloading students are a 10-foot area around the perimeter of the bus and the area in the front and rear ends of the bus.

Loading and unloading students requires all of your concentration. Don't take your eyes off what is happening outside the bus. If there is a behavior problem on the bus, wait until the students unloading are safely off the bus and have moved away. If necessary, pull the bus over to handle the problem.

Never rush and don't speed in getting students loaded or unloaded. Concentrate on what you're doing and if you are running late on a route, remember that *safe is better than sorry*. Never move the bus if students are within 10 feet of any side. General rules to follow when loading and unloading students include:

- Students should ALWAYS walk 10 feet in front of the bus, NEVER behind the bus.
- Students should ALWAYS be at least 5 giant steps (about 10 feet) away from the side of the bus while waiting for the bus or immediately after disembarking.
- If a student drops something, he or she should tell the bus driver and NEVER try to pick it up.
- Students should NEVER run to catch the bus.
- Count and recount students once they have boarded the bus.
- Know how many students should get ON at a stop.

Some schools have specific policies or procedures to follow for students that may need to cross the street. Always follow these policies or procedures. If your school's policies or procedures allow for students to cross the street, here are some guidelines to cross students safely.

- Watch for students who don't cross with the group or students running for a missed bus and any dropped items.
- If students drop something they should tell you and follow your instructions.

- Use consistent signals such as a hand signal or head nod to tell the students when it is safe to cross the street.
- Teach students what horn signal you will use to signal danger. Use it if a motorist runs your flashing lights. The signal will mean to return to the side of the road you have started from at once.
- You can also use the external P.A. system if you have one, to let students know when it is safe to cross.

Once students have boarded the bus, count and recount them. Know how many students should get on at a stop. As the students get off at a bus stop, count them. Then, before moving the bus, count them again as they move away. Don't move until you are sure that they are all away from the bus. If you can't account for a student outside the bus, secure the bus. Check around and underneath the bus. Count at every bus stop every day and check your pedestrian mirrors, the roadway ahead and behind, with your driving mirrors before moving away from the stop.

As you near the point where students will exit the bus, advise them to remain seated until the bus stops. When leaving the bus, students should not push or play. Students should use handrails to avoid falls and watch that straps, drawstrings, and clothing don't get caught in the handrail or door. Before stepping away from the bus, students should glance back toward the rear of the bus. This helps them to make sure that no one is passing on the right. Students should then move 10 feet away from the bus at once.

If students have to cross the road to get home they should stay on the side of the road, away from traffic and at least 10 feet ahead of the bus where they can see the driver's face. When the driver signals that it is safe to cross, students should cross to the outside edge of the bus and check both ways for traffic. If it is clear, they should cross quickly. If it is not clear, they should return to the curb. Once off the bus, students should go directly home.

When loading and unloading students, you will encounter motorists. Assume the worst from approaching motorists. Even though they are not supposed to, motorists will often pass a stopped school bus. Constantly search for traffic, in front and in back of the bus and on both sides of the bus. Make sure that you give plenty of warning by turning on your yellow flashers early. Don't let students off the bus until you are sure it is safe.

Conclusion

When entering a school zone, whether you are a motorist, bus driver or pedestrian, always be prepared to expect the unexpected. Watch for unusual hazards, report hazardous situations, trust your own judgement and be sure to follow all local and school policies or procedures.

Article Sources:

The National Highway Traffic Safety Administration (NHTSA), www.nhtsa.gov.
The United States Department of Transportation, www.dot.gov.

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Basic Safety Guidelines for Adult School Crossing Guards and Student Safety Patrols

Adult crossing guards and student safety patrols are essential to assisting children with safely crossing streets on their way to and from school each day. The essential functions provided by crossing guards include:

- Providing children with safe crossing of the roadway.
- Serving as role models and educating young children on how to cross roadways safely.

Crossing guards are necessary to assisting children with street crossing because very young children do not have the skills, physical development, or experience to cross a street safely. Young children are also easily prone to distractions, which subjects them to additional risk.

There are two types of school crossing supervision:

1. Adult control of pedestrians and vehicles by adult crossing guards or uniformed law enforcement officers.
2. Student control of pedestrians through student safety patrols.

Adult School Crossing Guards

Adult school crossing guards may be used to provide gaps in traffic at school crossings where an engineering study has shown that adequate gaps need to be created, and where authorized by law. The responsibilities of an adult school crossing guard are to:

- Assist students in safely crossing the street as they travel to and from school.
- Encourage students to learn safe behavior at street crossings and avoid unsafe behaviors, such as darting into the street without looking and crossing against a traffic signal
- Alert motorists of students' presence at school crossings
- Use existing gaps in traffic to assist students safely across the street—the guard is always the first person in the street and the last person out of the street.
- Observe and report any unsafe incidents or conditions that present a potential safety hazard to the students, staff, or motoring public.
- Control traffic and direct students—an adult school crossing guard should never direct traffic.

When selecting adult school crossing guards, consider the following qualifications:

- Good communication skills
- Appropriate physical condition, including sight, hearing, and mobility
- Mental alertness
- Neat appearance
- Good character and dependability
- Sense of responsibility for the safety of students
- Able to stand long periods of time and adjust to outdoor temperature and weather extremes

Hiring criteria should be based on the results of a basic physical examination and the applicant's background check.

Once an adult school crossing guard is hired, formal training is essential to ensuring proper performance and practice, of safety guidelines. Training methods should include both classroom awareness and field exercises, and cover the following elements:

- Basic traffic laws, school/zone signage and pavement markings
- Proper use and purpose of traffic signs and signals
- Crossing procedures and methods for teaching these procedures to children
- Site-specific traffic factors and potential traffic hazards
- Safety issues and limitations of children as pedestrians
- Emergency procedures, including procedures for crashes involving adult school crossing guards and children on their way to or from school
- Personal safety and health, including wearing proper attire to increase visibility, the need for hydration, sun protection, bee sting treatment, and responding to threats from loose dogs
- Professional work responsibilities, including knowledge of agency rules and regulations, supervisor's name, the proper chain of command, and legal aspects of the job

Setting expectations and guidelines for safe behavior and projecting a positive public image is also very important. While on-the-job, a guard should not wear clothing that is in poor taste or that promotes alcohol, tobacco, or similar products. A guard should not carry or use tobacco products or use foul language. Crossing guards should project a positive public image and serve as a role model for children.

Clothing and Safety Equipment

Adult school crossing guards should wear a uniform and use safety equipment that is highly visible and easily recognized by students and motorists so they can correctly respond. The uniform should be distinctively different from that worn by regular law enforcement officers. Equipment should be highly visible and easily identifiable for motorists and students.

Adult school crossing guards shall wear high-visibility retroreflective safety apparel labeled as ANSI 107-1999 standard performance for Class 2 as described in Section 6E.02.

Student safety patrols shall wear high-visibility retroreflective safety apparel labeled as ANSI 107-1999 standard performance for Class 1 as described in Section 6E.02.

Other potential pieces of clothing and equipment include:

- Uniform comprised of bright colors
- Non-slip footwear
- Reflector vest
- Hat and/or sunglasses: Wearing a hat increases official appearance and visibility, as well as to provide protection from sun, cold, or rain.
- Gloves: Wearing gloves can assist with exposure to temperature extremes, and should be a highly visible color.
- Rain gear: Based on weather conditions.

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Basic Safety Guidelines for Adult School Crossing Guards and Student Safety Patrols

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- Whistle: A whistle provided to the adult school crossing guard can assist with gaining the attention of students at noisy crossing locations but never used to direct motorists to proceed. Train the crossing guard to use the whistle appropriately. For example, sample signals may include:
 - ⇒ Two short whistles— OK to walk
 - ⇒ One long whistle— to gain attention
- Stop paddle
- Two-way radios or cell phones: If either are provided, use should be limited to emergency only. The guard should be cautioned against routine use that could distract them from their responsibilities.

The STOP paddle shall be an octagonal shape. The background of the STOP face shall be red with at least 150 mm (6 in.) series capital white letters and border. The paddle shall be at least 450 mm (18 in.) in size and have the word message STOP on both sides. The paddle shall be retro reflective or illuminated when used during hours of darkness.

Crossing Students

When crossing students, remember that they are shorter and less visible, have a lower attention span, can be playful and distracted easily, and have no fear for potential problems. To control students, crossing guard behavior should be fair, firm, friendly, not showing favorites or being overly affectionate, and serve as an example for traffic safety. If there is a problem with a child not listening or following the rules, address it immediately with the individual child.

Cross students in groups when possible and ensure that they walk. Do not allow running or horseplay. If a student is on a bike or skateboard, etc., ask them to dismount and walk with their equipment.

Approaching Motorists

The potential issues that may result from encountering motorists include physical and mental limitations, vehicle limitation, and excessive speed. To address these issues, the crossing guard must obtain eye contact with the motorist, watch for turn signals, and document potential problems. Keep a notebook and pen with you at all times in case you need to note a description of a vehicle or document a potential problem. Never attempt to pursue or approach a motorist and remember that the safety of the children comes first, NEVER leave them unprotected.

If a motorist violates the crosswalk, note the following items and report to the police:

- License plate number
- Type of vehicle
- Make of vehicle
- Color of vehicle
- Vehicle year (approximate)
- Physical characteristics of the driver, passenger(s), and vehicle

Hazard Awareness – Environment

Plan ahead for the best method to control traffic and direction.



Crossing guards should always inspect their crossing location and report any of the following potential hazards:

- Unsafe street or sidewalk conditions
- Damaged or missing signs
- Various obstructions for motorists such as large trees, unlawfully parked vehicles, or heavily shaded areas
- Construction or utility crews working in the area
- Unsafe or suspicious behavior of motorists or other pedestrians
- Awareness of weather hazards and their effects on motorists, such as less traction and visibility, decreased stopping distance, and the state of the motorists—are they frustrated and rushing?
- Hazards that may affect pedestrians, such as slip, trip, and fall hazards, temperature extremes, and limited hearing or vision due to clothing

Operating Procedures

In every situation, a guard must use the proper search pattern for crossing a street and encourage student pedestrians to follow these safety steps:

- Stop at the curb or edge of the street.
- Look left, right, and left again for traffic.
- Look over the shoulder for possible turning vehicles if the pedestrian is standing at an intersection.
- Walk directly across the street at a consistent pace and continue scanning the street while crossing. Walk slowly, use your sign and hand to signal to motorists, and use verbal signals to control children.
- Cross children in a group and wait for natural gaps in the traffic flow. Do not talk to anyone while crossing the children.
- Once the crosswalk is clear, return to the original position, and lower the stop sign. Due to liability concerns, never signal or direct traffic to proceed. Traffic should move on its own when the stop sign is lowered and the intersection is clear.

Emergency Preparedness

In the event of an emergency situation such as a sudden illness or an injury due to a crash, guards must stay at their post and keep control of the situation. Use the following procedure to ensure safety of the children:

- Stop crossing the children.

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- Group the children away from the street to maintain control.
- Remain at the assigned post with the children.
- Ask several people to call 911.
- Do not move the victim, unless the victim is in serious and imminent danger of being struck by another vehicle.
- Notify the supervisor as soon as possible of any emergency that has occurred.
- Keep children out of the street and a safe distance away from emergency response vehicles.

Ideally, guards should take a first aid short course and CPR class offered by the Red Cross or the local Fire Department to learn the best way to respond to emergencies.

Student Safety Patrols

Student safety patrols may be used in combination with an adult school crossing guard to direct and control pedestrians:

- Student safety patrols may be present at crossings near schools where adequate gaps in traffic occur frequently enough so that gaps do not need to be created.
- Student safety patrols direct and control pedestrians at signalized intersections where turning movements are not a significant problem, and may be used to assist adult school crossing guards in the control of pedestrians at crossing locations used by large numbers of pedestrians.
- Student safety patrols should not be responsible for directing vehicular traffic. They should not function as uniformed law enforcement officers or adult school crossing guards.

When selecting students for safety patrols, seek individuals from the fifth grade or higher. Leadership and reliability should be determining qualities for patrol membership. Obtain parental approval in writing before assigning a student to a patrol.

The operating procedures of student safety patrols include the following:

- Student safety patrols should use a flagging device to stop pedestrians behind the curb or edge of the roadway, and allow them to cross only when there is an adequate gap in traffic.
- The student safety patrol holds back students, the crossing guard stops traffic.
- The crossing guard signals and gives the verbal cue "WALK" to the safety patrol to release students.
- The crossing guard returns to the corner and lowers the sign.
- The student safety patrol flagging devices used during periods of twilight or darkness should be retroreflective or illuminated. Because they are not authorized to direct vehicular traffic, student patrols shall not use a STOP paddle.

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are not able to handle the increased call for electricity that extension cords allow.

If extension cords are needed to adequately meet the building's electrical requirements, then the electrical systems should be inspected and updated by a certified electrical contractor so as to provide ample electrical service and electrical outlets for a building's electrical needs. **Electrical cords are also a trip and fall hazard and should be routed out of all foot traffic routes.**

Church Organ

To avoid the risk of electrical fire, the church organ should be inspected periodically to determine if there are any defects in the motor, cords or electrical outlets. If an organ is no longer used, it should be disconnected from the electrical system or the breaker should be permanently turned off.

Carbon Monoxide Detectors

Install carbon monoxide detectors in the rectory and convent sleeping area hallways, where not already present, to alert of a carbon monoxide leak. In addition, detectors should also be installed in all boiler rooms. In the school and/or office areas, the detectors should be present on each floor where the building has any source of carbon monoxide such as a fireplace, boiler or water heater. **The detector should be mounted high on the wall. It is recommended to use the Kiddy KN-COEG-3 detector.**

Flammable Materials

Flammables should be correctly stored in NFPA metal cabinets. Unused and/or obsolete old paints and other flammables should be disposed of properly. Discourage the practice of storing paints and flammable chemicals for use at a later date. Purchase these products on an as-needed basis.

Slips/Trips/Falls Outside

All sidewalks, handrails, steps and parking lots should be inspected on a regular basis. Keep a log of all completed sidewalk and parking lot inspections. Include the contractor's name and phone number in the log.

All noted hazards should be addressed to help ensure slips/trips/falls can be prevented. It is especially important to review the snow and ice removal plan for the winter. Off-hour activity times should also be addressed. **Pot holes in the parking lots are especially important to identify and correct based on past claims experience.**

Slips/Trips/Falls Inside

All interior hallways, aisles, classrooms, steps and offices should be monitored on a regular basis to help ensure there are no slip/trip/fall hazards and that proper housekeeping is maintained. All noted hazards should be addressed to help ensure that slips/trips/falls are prevented. Walk-off mats should be especially noted to ensure they are in good repair and they have enough coverage for the entrance areas. Wet floor signs should be used anytime there is the possibility of this hazard.

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