

the LEADER

SECOND QUARTER 2014

A PUBLICATION FOR GUIDEONE INSURANCE CHURCH POLICYHOLDERS

IF YOU HAVE QUESTIONS

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PREVENTING AN ELECTRICAL EMERGENCY: THE FACTS

WHEN YOU THINK ABOUT PREVENTIVE MAINTENANCE FOR YOUR BUILDING, MOST PEOPLE THINK OF MAINTENANCE ON THE FURNACE, AIR CONDITIONER OR ROOF. BUT, WHAT ABOUT YOUR ELECTRICAL SYSTEM?

Studies show the failure rate of electrical equipment is three times higher for components that are not part of a scheduled preventive maintenance program as compared with those that are. All electrical equipment ages over time increasing the chances of failure. More than two-thirds of electrical system failures can be prevented by a routine electrical preventive maintenance (EPM) program.

An EPM program consists of four elements. This includes making sure the system is:

- **Clean.** Dust and dirt accumulations should be removed from the equipment and surroundings. Any combustible material should be kept at least 36 inches from the electrical panels and equipment. Access to electrical rooms should be limited to authorized personnel who understand the importance of maintaining a clean, electrical area.
- **Dry.** Exposure of electrical components to moisture causes corrosion, and the buildup of corrosion by-products can lead to premature failure. Water entering electrical enclosures can cause failures due to ground faults and arcing. Electrical equipment areas should be kept dry and equipment protected from moisture. When evidence of moisture is noted, equipment should be examined for damage and necessary repairs made. The source of the moisture needs to be identified and eliminated.
- **Cool.** Placing storage items too close to electrical panels or near electrical equipment will restrict air circulation and impede proper cooling. Excessive heat buildup will result in premature failure and shortened service life. All ventilation vents and air circulation openings in equipment rooms also should be kept clear.
- **Tight Connections.** Loose connections will cause your electrical system to run hot, and a hot terminal connection can cause failure. The arc that is caused when the connections separate will melt most metals. A connection that would have cost \$200 in parts and labor to repair can and does destroy the entire building. Loose connections also cause a power loss and increase your electric bill.

Preventive maintenance conducted on your electrical equipment should be done by a licensed electrical contractor and recommended at least every three years. For more information, please read the Preventing Costly Electrical System Problems fact sheet available on SafeChurch.com. ■



PROTECTING YOUR CARGO: MULTI-PASSENGER VAN SAFETY

MULTI-PASSENGER VANS MAY APPEAR TO BE A CONVENIENT AND EASY OPTION FOR GROUPS TRAVELING TO EVENTS. HOWEVER, THERE ARE MANY RISKS ASSOCIATED WITH THESE VEHICLES, SPECIFICALLY ROLLOVER RISK.

According to the National Transportation Safety Board, a 15-passenger van is three times more likely to roll over when ten or more passengers are on board. Combining this risk with other factors can lead to a greater possibility of fatality and serious injury when involved in a van accident.

If an organization chooses to utilize a multi-passenger van, it is important to incorporate safety procedures into the travel plans. There are three crucial areas to pay attention to: the driver, passengers and vehicle tires.

Drivers: All drivers should either have a Commercial Driver's License (CDL) or pass a defensive driving course to operate a 15-passenger van. Multi-passenger vans handle differently compared to other vehicles so it is important for drivers to have additional training.

Passengers: Safety procedures should be communicated to any passengers traveling in the van to avoid misconduct. Seatbelts should be inspected, accessible and required to be worn by all passengers.

Tires: According to government research, fatal rollovers of 15-passenger vans are most likely to involve tire failures. Air pressures for multi-van tires differ significantly from passenger cars. Owners and drivers of these vans need to be especially diligent in maintaining correct tire pressure and should be aware that tires

deteriorate over time regardless of use. Being aware of tire conditions and pressure, and knowing how to prepare the vehicle for a trip, can assist in preventing a rollover accident. Taking the proper steps to ensure a safe trip can help prevent disastrous situations. One of the first steps your church can take is to utilize the 15-Passenger Van Driver Training available at SafeChurch.com. This training module, located under the Transportation Safeguards category of the Resources page, includes a video, checklist and other sample resources. More information regarding multi-passenger van safety can be found under the Transportation Safeguards category of the SafeChurch.com Resources page as well as the GuideOne.com Church Safety Resources page. ■

PROTECT YOUR CHURCH VEHICLES WITH BUSINESS AUTOMOBILE COVERAGE

TRANSPORTATION IS ONE OF THE GREATEST RISKS ORGANIZATIONS FACE.

If your institution is involved in a serious accident, the consequences can be emotionally devastating and financially catastrophic. Your organization could be held liable for injuries to passengers and have to pay court costs, legal fees and a potentially significant judgment. GuideOne's Business Automobile coverage is an addition to your existing insurance program and strengthens your transportation protection. Contact your GuideOne agent today to find out how you can add this valuable coverage to your policy. ■



**Check and
PROTECT**

BACKGROUND CHECKS: KEEPING YOUR MEMBERS & CHURCH SAFE

IN AN EFFORT TO PROTECT YOUR CONGREGATION AND YOUR CHURCH FROM CIVIL AND CRIMINAL LITIGATION, IT IS IMPORTANT TO COMPLETE RECOMMENDED BACKGROUND CHECKS WHEN HIRING EMPLOYEES OR VOLUNTEERS.

With the GuideOne Check & Protect program, policyholders can receive background check services at a low, discounted cost. The program is powered by SingleSource Services, and provides access to industry-leading background checks. Utilizing this program can ultimately help an organization find employees and volunteers with positive integrity and character. For more information, visit SafeChurch.com and click on the **Background Checks** tab. ■