# the LEADER

## A PUBLICATION FOR GUIDEONE INSURANCE CHURCH POLICYHOLDERS

**IF YOU HAVE QUESTIONS**
on safeguarding your ministry, or questions about any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our website at **GuideOne.com**

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## PROVIDING SHELTER IN TIMES OF DISASTER

**DURING TIMES OF CRISES, SUCH AS HURRICANES, FLOODS, TORNADOES AND POWER OUTAGES, MANY CHURCHES WILL OPEN THEIR FACILITIES AS AN EMERGENCY SHELTER TO HELP THOSE IN NEED. WHILE UTILIZING YOUR FACILITY AS A SHELTER IS A GENEROUS OFFER, IT CAN POSE SOME SERIOUS RISKS TO YOUR ORGANIZATION, SUCH AS AN INCREASED POTENTIAL FOR FIRE, PROPERTY DAMAGE AND LIABILITY FOR INJURIES TO PEOPLE.**

To help prevent these risks and protect your organization, it is highly recommended to create a detailed plan before proceeding with the idea of serving as a shelter.

Planning ahead will go a long way toward helping you manage an influx of people. Long before opening your doors as a shelter, church leaders should have a conversation about whether or not being a shelter is something the church is equipped to handle. If you decide it is, and you have enough staff to control the facility, take the following into account to ensure that the premises are prepared, safety procedures are implemented and rules are put in place.

### Premise Preparation

- Check with local officials to ensure your facility meets all requirements for establishing a shelter. Consider undertaking the process to become a designated Red Cross shelter. Additionally, determine the maximum occupancy and fire safety precautions for your shelter.
- Limit and secure access to other areas of the building, and monitor each entrance and exit at all times.
- Ensure you have adequate janitorial support, and follow all sanitation guidelines concerning bedding, restrooms, showers and garbage removal.
- Make sure all walking surfaces are in good condition.
- Eliminate or control any hazards that might attract children.

### Safety Procedures

- Establish an evacuation plan in the event of a fire or other emergency.
- Designate an employee or volunteer to provide oversight and supervision, and have a minimum of two volunteers awake at all times to monitor activity.
- Clarify with local officials the expectations for supplies to shelter guests.
- Ensure all meals are prepared only under supervision of those trained in food safety.
- Plan in advance how the church will respond to persons who become extremely ill.
- Consider any special needs for all guests.
- Send guests who would require medical monitoring to the proper facility.

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### Rules

- Do not permit the use or possession of illegal drugs, alcohol or weapons.
- Establish shelter hours and do not allow admittance after a specified time.
- Require a Guest Registration Form for all guests.
- Do not permit animals or pets in the shelter, unless they are bona fide service animals for the disabled.
- Do not tolerate violence or verbal abuse.
- Enforce a no smoking rule, and prohibit the use of candles, lanterns, oil lamps or other open flames.
- Establish quiet sleeping hours.
- Require children to remain with parent(s) or guardian(s) at all times.
- Do not allow guests to wander around the facility.
- Ask individuals who violate rules to leave the shelter.

During natural disasters, such as hurricanes, floods, tornadoes and power outages, your organization should be taking action to protect your members, staff and facility. If your organization chooses to serve as an emergency shelter, it is important to consider the risks associated with such a task. Make sure adequate safety policies and procedures are put in place, so your organization can create a safe environment for everyone involved. For more information, contact the **GuideOne Center for Risk Management** at 1-877-448-4331, ext. 5118, or visit **SafeChurch.com**. ■



## SAFECHURCH FIRE SAFETY TRAINING VIDEO

**SAFECHURCH.COM OFFERS NUMEROUS RISK MANAGEMENT RESOURCES FOR CHURCH LEADERS, INCLUDING ASSESSMENTS, FACT SHEETS AND TRAINING.** One such resource is a Fire Safety for Churches training module. The module includes a video highlighting common fire hazards, indoor and outdoor fire safety tips and multiple fire safety fact sheets. Developed by the risk management experts at SafeChurch, this module was created to show how to protect your church and keep the congregation safe from fire. Find this module, and other safety training, under the Training tab on **SafeChurch.com**. ■



## CURB WORKERS' COMPENSATION COSTS WITH A RETURN-TO-WORK PROGRAM

**WORK-RELATED INJURIES CAN BE COSTLY TO AN ORGANIZATION. NOT ONLY CAN THESE INJURIES POTENTIALLY INCREASE YOUR FUTURE INSURANCE PREMIUMS, BUT STUDIES HAVE SHOWN THAT THE LONGER AN EMPLOYEE IS AWAY FROM WORK, THE LESS LIKELY IT IS THAT THEY WILL EVER RETURN.** By implementing a Return-to-Work program, you can significantly reduce workers' compensation costs, while attaining the primary goal of this program, which is to return injured workers as soon as possible to their original job at either full duty or in a temporary assignment.

For every day that an injured worker does not return to work, the cost to the organization increases. With a Return-to-Work program, employers are better able to manage insurance costs. By utilizing this program, indemnity benefits may cease or be adjusted, medical and disability costs are reduced and loss ratios and experience modifiers are decreased. During the time that an injured employee is away, substitutes will need to be paid wages, and hiring and retraining costs are incurred. The quicker an employee returns to work, the more money your organization will save.

Consider implementing a Return-to-Work program for your employees. There are many benefits beyond the financial savings. For more information, including a guide for creating such a program, review the **Workers' Compensation Resources** on **GuideOne.com**. ■

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