# FIRST QUARTER 2015 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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# PROTECT YOUR FACILITY FROM FROZEN PIPES IN BITTER WINTER WEATHER

ACCORDING TO THE 2015 EDITION OF THE *FARMERS' ALMANAC*, WE CAN EXPECT TO ENDURE ANOTHER FRIGID WINTER. WHILE BITTER COLD TEMPERATURES CAN IMPACT YOUR ORGANIZATION IN A NUMBER OF WAYS, ONE IN PARTICULAR THAT YOU SHOULD TO BE PREPARED FOR IS FROZEN AND/OR BURST PIPES.

Because frozen pipes can cause extreme damage to your facility, it is important to take necessary precautions to prevent them from occurring. The following are a few measures that you should consider taking to prevent potential future issues:

- Identify the main water shut off valve in your building. If you come across a frozen or burst pipe, shut off the main water valve, which will minimize water damage.
- Wrap water pipes that are exposed to freezing temperatures and cold drafts, as well as those located in unheated or noninsulated areas, with pipe insulation.
- During cold temperatures, leave cabinet doors open where water pipes and drains are present, which will allow the warmer air to circulate around the pipes.
- Make sure windows are shut securely near water pipes and cover open-air vents. Freezing temperatures and wind drafts can cause pipes to freeze more frequently.
- During extremely cold temperatures, turn faucets on to a slow trickle to reduce the chances of water lines from freezing.

- Consider installing an automatic detection system that can
  monitor the temperature of a specific pipe. If the temperature
  of the pipe drops below a pre-set temperature, the unit will
  automatically shut off the main water valve. This will not
  prevent the pipe from freezing, but it will protect the pipes
  from bursting.
- Insulate outside walls and unheated areas of the building.
- Heat the basement, and consider weather-sealing windows.
- If the building will be unoccupied for an extended period during cold weather, the following is recommended:
  - Set the thermostat at 50 degrees or above; and  $\,$
  - If possible, have someone check the building daily to ensure the heating system is working.

A frozen pipe may be inevitable. In the event that you do find a frozen pipe, or a pipe bursts, contact a licensed plumbing contractor as soon as possible.

#### **Fighting Winter**

The winter weather can be hard on your facility. Taking preventative action now will be beneficial in helping your organization combat the cold, wind and snow. For more winter weather maintenance tips, visit **GuideOne.com**.



## PROTECT YOUR ORGANIZATION FURTHER WITH LIMITED FLOOD COVERAGE

BECAUSE YOU NEVER KNOW WHAT MIGHT HAPPEN, GUIDEONE OFFERS LIMITED FLOOD COVERAGE, WHICH PROVIDES BUILDING AND PERSONAL PROPERTY COVERAGE ON A LIMITED BASIS WHEN LOSS OR DAMAGE IS A DIRECT RESULT OF FLOOD. This coverage can be added to your current policy for a modest additional charge and will provide your organization with even greater protection.







# PREVENT SLIPS, TRIPS AND FALLS THIS WINTER

BETWEEN MEMBERS, STAFF AND VISITORS, YOUR FACILITY MAY HAVE A LOT OF PEOPLE ENTERING YOUR BUILDING ON A REGULAR BASIS, AND IT IS YOUR RESPONSIBILITY TO ENSURE THEIR SAFETY. One safety concern in particular that you are responsible for includes the prevention of slips, trips and falls that may result from snow, ice and other wet conditions. This winter, be sure that your organization is taking the proper steps to adequately manage these by considering the following:

#### Snow and Ice Removal

Consider adapting the following procedures when addressing snow and ice removal:

- Monitor weather reports daily and coordinate snow and ice removal operations.
- Have snow removal equipment available and ready to use, or a snow removal company on call.
- Apply de-icing product to walkways in front of entrances.
- Isolate problem areas by closing them to the general public or clearly display signs that warn people of a potential slip hazard.

#### **Interior Wet Conditions**

With so much foot traffic, snow and ice may make its way into your facility. Once it melts, water may accumulate in various parts of the building. Be sure that staff and volunteers are effectively trained to identify wet conditions and clean up as required. Additionally, see that your organization has the proper equipment and supplies available to deal with wet conditions, such as mops and buckets, warning cones or signs, and that floor mats are placed at entrances or other areas where wet conditions may exist.

Maintain a safe environment this winter, and take action to prevent slips, trips and falls. More information can be found in the Slip and Fall Prevention: Snow and Ice Removal fact sheet on GuideOne.com.

## GUIDEONE SCHOLARSHIP PROGRAM FOR RELIGIOUS STUDIES OR SEMINARY STUDENTS

AS ONE OF AMERICA'S LEADING INSURERS OF CHURCHES, GUIDEONE INSURANCE BELIEVES IT IS IMPORTANT TO SUPPORT THE FUTURE LEADERS OF OUR NATION'S RELIGIOUS ORGANIZATIONS AS THEY PREPARE TO ENTER MINISTRY. To do this, the GuideOne Foundation will once again be awarding four \$2,500 scholarships in 2015 to students who are actively pursuing a future career in ministry. To view more information, including eligibility requirements and application instructions, visit the GuideOne Foundation Scholarship page, under About Us, on GuideOne.com. The application deadline is April 15, 2015.



