

the LEADER

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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

TO REPORT A CLAIM,

call the Guideline® toll-free at 1-888-748-4326 anytime – 24 hours a day, 7 days a week.

IMPORTANT INFORMATION,

Please read this newsletter, initial below and route to others within your organization:

- Pastor
- Trustee chair
- Treasurer
- Children's coordinator
- Administrator
- Youth coordinator
- Board chair
- Secretary/Office



GUIDELINES FOR OUTSIDE USERS OF YOUR CHURCH FACILITIES

CHURCHES ARE FREQUENTLY FACED WITH REQUESTS FROM OUTSIDE GROUPS TO USE THEIR FACILITIES.

Finding a balance between the desire to be a good neighbor in the community and time and space demands can be a challenge.

How should your church respond to facility usage requests from outside groups? Below are some practical considerations as recommended by SafeChurch:

Set Expectations

Develop a "Facility Usage Policy" that addresses questions about who will be permitted to use the facility, cost, set-up and clean-up responsibilities, behavioral expectations and child care arrangements. For example, some churches choose to only rent their facilities to organizations that share the mission and vision of the church. For tax purposes, churches should avoid renting their facilities for political purposes and carefully consider to what extent they will allow the facility to be rented to for-profit enterprises.

Document Facility Usage Requests

A simple facility request form can be used to gather information about the event, obtain contact information and record the process. For groups that may be unknown to the church, references may be requested from past rental spaces.

Maintain an Approval Process

The church should put into place a mechanism for approving and denying facility requests. To provide a broader perspective, approval from a small group or team is important to address how it relates to the church mission, as well as competing facility concerns. Documentation of the approval or denial of the request from an outside group should be maintained.

Use a Facility Usage Agreement

Once the event is approved have it confirmed in writing by asking the outside users to sign a Facility Usage Agreement. This form is important in that it will confirm the costs involved, specify times available for use, a lay out the expectations of the outside groups. Most importantly, the form Facility Usage Agreement should include a release from liability, in which the outside group agrees to indemnify the church for any injuries or damages that may occur while they are using the church.

Make Sure They're Insured

Check that the group has insurance coverage limits that are at least equal to or higher than the church's insurance policy limits and require them to name the church as an additional insured on their insurance policies. Then, follow through to have them provide proof that they have done this.

In the end, the choice to deny a facility request or to require items such as a facility usage agreement or proof of insurance can be uncomfortable for a church. Nevertheless, it is better for the church to be prepared on the front end than surprised on the back end. While it can be a good outreach opportunity for the church to allow community groups to hold their functions at the church, use careful judgment as to what types of events you allow.

Additional information and sample forms on the usage of outside groups can be found on SafeChurch.com. ■

MAINTAINING YOUR HEATING AND COOLING UNITS

A LITTLE MAINTENANCE GOES A LONG WAY TOWARD KEEPING YOUR EQUIPMENT WORKING PROPERLY.

PROPER MAINTENANCE OF THE HEATING AND COOLING UNITS IN YOUR CHURCH CAN HELP EXTEND THE LIFE OF YOUR EQUIPMENT,

prevent accidents and save the church from costly repairs. There are simple things the church maintenance staff can do to help your church stay safe and extend the life of the equipment, such as:

- **Changing the filter in the furnace or air conditioner every month** – Dirty filters cause the equipment to work harder, thus increasing energy costs and equipment wear and tear.
- **Seal duct leaks** – The U.S. Department of Energy estimates that 20 to 40 percent of the heating that leaves a typical furnace dissipates in its duct system. Limit that heat loss by sealing leaks and, where possible, insulating ducts.
- **Clean registers or radiators** – Dust or vacuum registers or radiators on a regular basis. And make sure they're not blocked by furniture, rugs, drapes or other objects. Combustible materials should be kept at least 36 inches from the heating unit, as this will reduce the chance of the combustibles igniting if the heating unit would malfunction.
- **Clear snow and ice from outside vents** – During the winter, clear any snow and ice away from the intake and exhaust vents outdoors. If the vents become blocked, carbon monoxide fumes can back up into the building.



A qualified heating and cooling contractor should be hired as well to service the heating and cooling systems on an annual basis. It is important to make sure the contractor conducts the following:

- **Check all gas (or oil) connections, gas pressure, burner combustion and heat exchanger.** Improperly operating gas (or oil) connections is a fire hazard. A dirty burner or cracked heat exchanger causes improper burner operation. And if natural gas doesn't combust completely, it gives off deadly carbon monoxide fumes.
- **Check thermostat settings** to make sure the heating and cooling systems turn on and off at the right temperatures.
- **Tighten all electrical connections and measure voltage and current on motors.** Faulty electrical connections can cause unsafe operation of the system and reduce the life of major components.
- **Lubricate all moving parts.** Parts without enough lubrication cause friction in motors and increase the amount of electricity the system uses. It also can cause equipment to wear out more quickly.
- **Check and inspect the condensate drain in the central air conditioner, furnace and/or heat pump (when in cooling mode).** If plugged, the drain can cause water damage, affect indoor humidity levels and breed bacteria and mold.
- **Check system controls to ensure proper and safe operation.** Check the starting cycle of the equipment to assure the system starts, operates and shuts off properly.

For more detailed information on maintaining your heating and cooling units, visit the Hartford Steam Boiler website at www.hsb.com. ■



NEW BACKGROUND CHECK VENDOR

GUIDEONE IS PARTNERING WITH EMPLOYMENT SCREENING RESOURCES (ESR) TO PROVIDE BACKGROUND CHECK SERVICES TO OUR POLICYHOLDERS. ESR REPLACES SHEPHERD'S WATCH FROM LEXISNEXIS.

ESR uses state-of-the-art software and security and is accredited by the National Association of Professional Background Screeners. This prestigious accreditation applies to less than two percent of all screening firms. The company's founder, Lee Rosen, literally "wrote the book" on background checks with his publication, "The Safe Hiring Manual."

ESR offers the same packages you have come to expect, including:

- National criminal background checks;
- Social Security number trace and verification;
- County-level criminal searches;
- Motor vehicle record (MVR) searches;
- Other optional searches such as employment verification, terrorist database searches, drug screening services and others.

To learn more about ESR, visit their website at www.esrcheck.com. ■



GREEN UPGRADE COVERAGE

GOING GREEN?

In the event of a covered loss, GuideOne's add on Green Upgrade Coverage pays for the reasonable additional costs to upgrade to more energy efficient and environmentally friendly building elements and appliances. To learn how to add this green coverage to your policy, contact your GuideOne agent today. ■

