

THE Leader

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A Publication for GuideOne Insurance Church Policyholders

Maintaining Your Heating and Cooling Units

A little maintenance goes a long way toward keeping your equipment working properly

As we leave the warm temperatures of summer behind and head into the chillier seasons of fall and winter, it is time to think about shutting off the air conditioning and turning up the heat.

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.
- **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.

Regular maintenance on your heating and cooling units will save your church money in the long run and help decrease the possibility of accidents occurring. For more detailed information on maintaining your heating and cooling units, visit the Hartford Steam Boiler Web site at www.hsb.com.

If you have questions on safeguarding your ministry, or any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our Web site at www.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.**

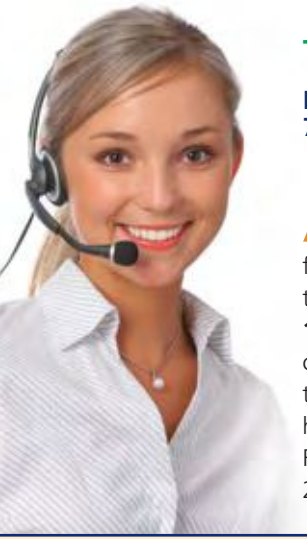


IMPORTANT INFORMATION

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





The GuideLine — A Helpful Solution

**Express Claim Reporting Service — 24 hours-a-day,
7 days-a-week**


At GuideOne Insurance, we try to make the handling of your claim as trouble-free as possible. The GuideLine is an around-the-clock claim reporting service available for our valued customers. Since accidents can occur at any time, you can report your claim to our toll-free number, **1-888-748-4326**. You will be connected with helpful customer service representatives who will guide you through the loss reporting process. With the GuideLine, you won't have to wait until normal business hours to report your claim. Representatives are available to take the details of your claim 24 hours-a-day, 7 days-a-week. 

Protect Your Church with a Church Watch Program

In today's world, there are very few places many people consider safe. For most of us, our church would make that list of sacred places that are safe from violence or crime. Unfortunately, the opposite seems to be true as crimes against churches continue to rise. It is imperative that churches take the necessary steps to protect their facilities from vandals and thieves. Beyond the standard steps of providing adequate lighting, locking doors and windows, and trimming bushes around entrances and windows, congregations also may protect property by forming a Church Watch Program. Similar to a Neighborhood Watch Program, a Church Watch Program can be set up so that members keep an eye out for suspicious activity on the church property.

Starting a Church Watch Program is simple and won't damper your church budget. The following are some guidelines that will help you take the steps necessary to protect the resources and facilities God has entrusted to your care:

- Educate members that the protection of church resources and facilities is an act of good stewardship.
- Invite members to make an effort to drive around the church property whenever they are out and about in the neighborhood.
- Ask them to look for suspicious activity, cars or people.
- Encourage them to observe unusual activities, and call the police if they believe something looks out of the ordinary.
- Ask them not to confront individuals or take unnecessary risks.
- Invite church neighbors to report anything suspicious to the appropriate authorities.
- Use the church newsletter or bulletins to remind members of the watch program and to thank them for their participation in making your church community a safe place to worship.

The added traffic through your parking lot and around your facility will be a significant deterrent to potential vandals and thieves. By taking the time to ask for the assistance of all church attendees and members, your property can stay better protected and ministry can continue uninterrupted. Further, members may take a more active role in the overall safety and security of all areas of ministry. 




Cover Your Directors, Officers and Educators

While lawsuits against educators used to be uncommon, there is now a trend to hold educators personally responsible for decisions made during the course of their duties. Situations may arise that your directors, officers and educators need protection from, such as allegations of educational malpractice, admissions discrimination and negligent disciplinary action to name a few. Even if an institution's educators are not actually liable, defense costs can be a large financial burden. However, GuideOne's Directors and Officers and Educators Legal Liability (D&O/ELL) coverage offers the protection and services you need to help safeguard your educational institution.

D&O/ELL coverage offers the protection and services you need.

D&O/ELL coverage provides an extra layer of protection for K-12 private schools and churches with schools or daycares. It is available as a single convenient coverage form with a liability limit of up to \$1 million. In addition, the deductibles are low, and the expenses GuideOne incurs in defense against a claim will not reduce your limits and liability.

D&O/ELL coverage protects the educational institution, committees and boards, directors, officers, trustees and their legal spouses, and past or present employees or volunteers. Protect your institution and its members against devastating losses with D&O/ELL coverage, and find peace of mind knowing you are prepared. For more information contact your GuideOne agent or visit www.guideone.com. 

Please note, coverage may differ by state.