

the LEADER

FIRST QUARTER 2010

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 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


GuideOne
Insurance
PLACE YOUR FAITH IN THE EXPERT



CHURCH KITCHEN FIRE SAFETY

ACCORDING TO A STUDY DONE BY THE NATIONAL FIRE PROTECTION ASSOCIATION, THE KITCHEN IS THE NUMBER ONE PLACE OF ORIGIN FOR RELIGIOUS PROPERTY FIRES, WITH COOKING BEING THE LEADING CAUSE.

Commercial grade kitchens are a common feature found in many churches today, as religious institutions are providing meals for daycares, soup kitchens, meals on wheels and other similar operations. When a church chooses to add the responsibility of operating a commercial grade kitchen, many safety considerations should be addressed, including food safety, employee and volunteer safety, and fire safety. It is important to address the specific issues associated with providing adequate fire safety for your church kitchen.

Commercial Kitchens

Commercial cooking operations are defined as kitchens that have cooking equipment that produce grease and grease-laden vapors. This includes flat grills, char broilers and deep fat fryers. The typical residential range (electric or gas) would not be considered a grease-producing appliance. The following is information regarding two of the most common types of equipment that produce grease and/or grease-laden vapors.

- **Deep Fat Fryers** – Deep fat fryers are a major cause of kitchen fires. Oil can splash and easily come into contact with an open flame from an adjacent piece of cooking equipment, such as a gas-fired range top.
- **Flat Grills/Griddle** – Flat grills and griddles are typically used for frying hamburgers and bacon. When used for this type of cooking, grease and grease-laden vapors are produced.

Controlling the Fire Hazard

To adequately control the fire hazard associated with these types of cooking operations, three fire protection components must be in place: a hood and ventilation system, an automatic extinguishing system and fire extinguishers.

- A kitchen hood and ventilation system will include an exhaust hood or canopy, ductwork, fan system and a means of providing adequate make-up air. This system will effectively remove the heat, grease and grease-laden vapors from the cooking area.
- All cooking equipment that produces grease or grease-laden vapors should be equipped with an approved automatic extinguishing system. The automatic extinguishing system should meet the Underwriters Laboratory (UL) 300 standard. If a fire were to occur, the system would automatically activate to extinguish the fire.
- Every commercial kitchen must contain a fire extinguisher installed in a visible and easily accessible location. K-rated extinguishers are recommended for commercial kitchens. The fire extinguisher should be located no more than 30 feet from the cooking area.

For more tips on how to keep your church kitchen safe, visit SafeChurch.com and read the "Commercial Kitchen Fire Safety" fact sheet. ■

THE IMPORTANCE OF ANNUAL INSURANCE REVIEWS

WHEN IS THE LAST TIME YOU SERIOUSLY EVALUATED YOUR CHURCH'S INSURANCE COVERAGE? IF IT HAS BEEN MORE THAN A YEAR, IT'S TIME TO MEET WITH YOUR INSURANCE AGENT TO CONDUCT AN ANNUAL INSURANCE REVIEW.

This should be done so you can assess your church's insurance needs and determine if your existing policy is providing enough to cover a majority of losses that could potentially occur.



Churches are Difficult to Estimate

Churches are often undervalued. A main reason for this is they are difficult to estimate because every facility is unique. Each church varies dramatically in its layout, construction and architecture. Many churches also were built in the early to mid-1900s and contain ornate details, which are costly to replace. Other reasons for undervaluation include the following:

- The cost of building materials and labor has increased considerably from when the original church was built, so the expense to rebuild is much higher.
- The church might have additions or might have been remodeled since the last evaluation, which could impact the value.
- The building might have expensive features or items, such as artwork, a pipe organ or hand-crafted stained glass windows that could be very costly to replace with like kind and quality.

These are only a few of the reasons that it is important to have your facility assessed each year and have an insurance review completed by your agent.

Make Insurance Reviews a Habit

A church leader is given a great responsibility to ensure the safety of its church's structure – from congregation members to the facility. Reviewing insurance is not the most exciting task to be completed, but it is an essential part of safeguarding your ministry. Make an annual insurance review top priority, and it will become a habit. Start the year off right and contact your GuideOne agent today to begin your insurance review.

To find out more, check out "The Importance of Annual Insurance Reviews" in the Insurance Basics section on SafeChurch.com. ■

THE GUIDELINE – A HELPFUL SOLUTION

Express Claim Reporting Service – 24 hours a day, 7 days a week

At GuideOne Insurance, we work 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 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. ■