

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



DECORATING SAFELY FOR THE HOLIDAYS

YOUR CHURCH IS PREPARED FOR THE UPCOMING HOLIDAY SEASON WITH A DECORATED TREE, HOLLY AND IVY, AND LOTS OF SPARKLING LIGHTS.

Poinsettias line the altar, creating a warm and welcoming atmosphere. The simple pleasures of decorating for the holidays bring many rewards, but it can also bring additional risks. When hanging holly, stringing lights and lighting candles, please keep the following safety tips in mind.

Trees

Although the joys of a real Christmas tree are plentiful, to reduce fire hazards, consider purchasing an artificial tree. If the local fire code allows and your church wishes to display a real Christmas tree:

- Make sure the tree is fresh. The needles should be supple, hard to pull from the branches and bend in half without breaking. The trunk should also be sticky to the touch;
- Keep the tree hydrated by cutting two inches off the bottom and watering it daily;
- Use flame resistant trimming and ornaments;
- Place the tree at least three feet away from heat sources;
- Do not place the tree near a doorway or an exit; and
- Remove the tree promptly from the church after holiday season.

Greenery

When decking the halls, consider purchasing flame retardant artificial greenery to reduce the risks of fire hazards. If you do use

real greenery, it is important to select fresh greenery and keep it hydrated and away from heat sources, including sunlight. Check the garland for freshness every couple of days, and if it appears to be dry, remove the dying portions or replace the garland.

Lights

To add extra shine to the season, your church may want to decorate with strings of brightly colored lights. The following information should be considered when displaying holiday lights:

- Only use lights that have been UL approved;
- Buy lights that are specific for your use, either indoor or outdoor;
- Check light strands for weakened cords, frayed wiring or broken bulbs;
- Dispose of any strands that present a danger;
- Avoid using electric lights on metal trees;
- Do not leave lights on overnight; and
- Never use more than three standard size sets of lights with one extension cord.

Candles

While candles are always a favorite around the holidays, they can be a major fire hazard. Many churches like to distribute handheld candles to be used during their candlelight service. This is not recommended, and we strongly encourage churches to look for alternatives such as battery-powered candles, flashlights or glow sticks. However, if you do use candles,

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"PREVENTING SLIP AND FALL INJURIES AT CHURCH" TRAINING NOW AVAILABLE

ACCORDING TO GUIDEONE'S CLAIM RECORDS, SLIPS AND FALLS ARE THE NUMBER ONE CAUSE OF INJURIES AT CHURCHES, AND LEAD TO MORE LIABILITY CLAIMS THAN ANY OTHER TYPE OF INCIDENT. Churches are at high risk for slips and falls simply because of the large volume of people who frequent the building on a daily basis. To help you prevent a slip and fall injury from happening at your facility, GuideOne has developed the "Preventing Slip and Fall Injuries at Church" safety training module. This video highlights a number of the high-risk slip and fall areas and common hazards that are found at

church, along with ways to correct them. Church leaders and volunteers can access this training course from the comfort of their own homes and at the times most convenient for them by simply visiting SafeChurch.com.

SafeChurch.com gives GuideOne policyholders free access to an extensive library of risk management resources. Setting up an account is as easy as entering your agent and policy numbers, which can be found at the top of your GuideOne billing statements. Visit SafeChurch.com today to learn how to help your church minimize the dangers of slips and falls. ■



HARTFORD STEAM BOILER INSPECTION SERVICES

AVAILABLE MONTHLY

JURISDICTIONAL REGULATIONS WHICH GOVERN THE INSPECTIONS AND CERTIFICATION OF CERTAIN EQUIPMENT CAN BE COMPLICATED AND CONFUSING.

Depending on the jurisdiction, one or more of the following equipment may require a certificate:

- Power boilers and high-pressure, high-temperature water boilers.
- Low-pressure steam or vapor heating boilers, and hot-water heating and hot-water supply boilers.
- Refrigeration systems.
- Pressure vessels.

For your convenience, Hartford Steam Boiler has an Inspection Hotline to answer your questions and receive inspection requests. If you have Equipment Breakdown coverage with GuideOne, you can request jurisdictionally mandated inspections using one of the following contacts:

- Inspection Hotline: 800-333-4677, 7 a.m. – 7 p.m. EST
- E-mail: NSCINSP_HOTLINE@hsb.com
- Fax: 484-582-1811 ■

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 provides an extra layer of protection for K-12 private schools and churches with schools or daycares. It has a liability limit of up to \$1 million, low deductibles and 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 guideone.com. ■

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follow these safety measures:

- Place candles in a non-combustible holder on a flat surface;
- Use candles that don't drip;
- Don't place candles near flammable objects;
- Provide directions to the congregation on the safe lighting, extinguishing and disposal of candles during the service;
- Assign a staff member to check the candle wicks to prevent them from burning down too far; and

- When using open flames in the congregation, have several fire extinguishers ready in strategic locations, with designated persons standing by to react quickly should a fire erupt.

Knowing how to safely decorate during the holidays will add to the festivity of the season and lessen the possibility of accidents occurring. Please remember to celebrate safely during the upcoming months and have a joyous holiday! ■