

the LEADER

FIRST QUARTER 2014

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



TV AND FURNITURE TIP-OVER PREVENTION FOR DAY CARES AND NURSERIES

CHURCH-OPERATED DAY CARES AND NURSERIES CAN BE ENRICHING FOR CHILDREN AND SERVE AS CONVENIENT PROGRAMS FOR PARENTS. HOWEVER, CHURCHES MUST BE FULLY AWARE OF THE RISKS ASSOCIATED WITH CARING FOR YOUNG CHILDREN. ONE OF THE MOST COMMONLY OVERLOOKED RISKS IS PREVENTING TVS AND FURNITURE FROM TIPPING OVER AND FALLING ONTO CHILDREN.

Between 2000 and 2011, the Consumer Product Safety Commission (CPSC) received reports of nearly 300 tip-over-related deaths involving children 9 years old and younger. Typically, injuries and deaths occur when young children climb onto, fall against or pull themselves up on television stands, shelves, bookcases, dressers and desks. Children involved in these tip-over incidents often sustain severe head and other injuries to the body as a result of being crushed by the product or trapped under its weight.

To prevent injuries and possible death to children from tip-over-related incidents, the following safety precautions should be followed:

- Any dresser, shelves, bookcase, or similar equipment should be installed with appropriate hardware, such as brackets or screws, to anchor them to the wall or floor to prevent them from accidentally tipping over.
- Any lower drawers of dressers, file cabinets, or similar furniture should be equipped with appropriate latches to keep children from being able to open them and climb up.

- Televisions and audio visual equipment should be placed on sturdy, low bases and pushed as far back as possible on the furniture or cart. These should be properly secured with straps or mounting brackets to the furniture or cart.
- Keep remote controls, toys, and other items that might attract children off television stands or furniture.
- Keep TV and/or cable cords out of reach of children.
- Supervise children, and do not allow them to play or climb on any cart, bookcase, etc., even if properly secured against tipping over.

Children are some of the most precious members of a church's congregation and therefore, should be well protected when on the church's property. By following these recommended safeguards, your church will be better equipped to prevent injury or possible death from a tip-over incident.

For further information on tip-over prevention from the U.S. Consumer Product Safety Commission, visit cpsc.gov. If you are interested in additional resources on day care and nursery safety, please visit SafeChurch.com. ■



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There are two main exceptions to this rule. First, a religious service exemption to federal copyright law allows a church to use copyrighted material if it is a part of a worship service. This does not extend to copying lyrics of a song or recording it for later distribution by CD, DVD or posting to the church's website. Second, if a piece of work is a part of a "public domain," it can be used without permission or licensing. For example, many older hymns are in the public domain because their copyright has expired.

To be in accordance with the law, it may be a good idea to secure a "blanket license." This one agreement covers an array of religious music and video resources and can be obtained from organizations such as Christian Copyright Licensing International (CCLI) or Christian Video Licensing International (CVLI). However, it is important to fully understand exactly what the license allows for.

For more information, visit the U.S. Copyright Office at copyright.gov or consult with a legal advisor. ■



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LAPTOPS, TABLETS AND SMARTPHONES MAKE IT EASIER TO MANAGE YOUR OPERATIONS, BUT THEY ALSO INCREASE YOUR EXPOSURE TO RISK OF CYBER LIABILITY.

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Our industry-leading Cyber Liability Coverage protects your organization from:

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As an added benefit, GuideOne has partnered with IdentityTheft 911 to provide a number of services to customers who purchase Cyber Liability Coverage.

Purchasing Cyber Liability Coverage will help minimize your online risk and protect your organization. To learn more about Cyber Liability Coverage and other value-added services available to you, contact your local GuideOne agent by calling 1-888-218-8561 or visit us online at GuideOne.com. ■