

the LEADER

SECOND QUARTER 2013

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



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/Griddles

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. For overall fire safety for your church, check out our Fire Safety training module on SafeChurch.com. ■

PREPARING, SERVING, AND STORING FOOD SAFELY

WHETHER IT IS PREPARING POTLUCK DINNERS, LUNCH FOR THE DAYCARE OR A MEAL FOR A CHARITABLE FUNDRAISER, VARIOUS CHURCH EMPLOYEES AND VOLUNTEERS CAN BE FOUND IN THE KITCHEN PREPARING AND SERVING MEALS.

Even though these employees and volunteers have the best intentions when preparing or serving food, an accidental oversight could cause a massive case of food poisoning. The Centers for Disease Control and Prevention estimate that every year approximately 76 million people in the United States become ill from harmful bacteria in food. Of these, about 5,000 die. To minimize food risks, a written policy regarding food preparation and food safety should be developed and all employees and volunteers who work in your kitchen should receive training on these procedures.

Food Preparation:

- Only use foods before the “use by” date.
- Wash your hands with warm, soapy water for 20 seconds before and after handling food.
- Wash cutting boards, dishes, utensils, and countertops with hot, soapy water before and in between using each food item.
- Use one cutting board for produce and a separate board for meat and poultry to reduce the risk of salmonella and other bacteria causing illnesses. Using different color cutting boards for different food items will help reduce cross contamination.
- Separate raw, cooked, and ready-to-eat foods while shopping, preparing, or storing. Never place cooked food on a plate that previously held raw meat, poultry, or seafood.
- To properly thaw frozen meat, it’s best to plan for slow, safe thawing in the refrigerator. Allow about one day for every five pounds of meat to thaw in the refrigerator.
- Make sure any meat prepared is cooked to the USDA recommended safe minimum temperature and measured with a food thermometer.

Food Serving:

- When someone brings food from home, be sure it is heated or refrigerated until it is served.
- Food should not be left out at room temperature for more than two hours (one hour if over 90 degrees Fahrenheit outside).
- Hot foods should be refrigerated within two hours after cooking.
- Reheat leftovers to 165 degrees Fahrenheit or above. Food should be reheated only once.
- When being served, hot foods should be kept at 140 degrees Fahrenheit or above and cold foods at 40 degrees Fahrenheit or below. (A log should be kept of when and who checked temperatures.)
- Separate utensils should be used for each food item during cooking and serving.
- Disposable gloves should be used when handling ready-to-eat foods without utensils.

Food Storage:

- Label all foods with a date. Most refrigerated leftovers should be used in three to five days.
- Don’t ever taste food to check for freshness. When in doubt, throw it out.
- If using coolers, food should only be consumed if there is still ice in the cooler and the food is cooled to refrigerator temperature.

By following these recommended food safety tips, not only will you make your church kitchen safer, but you could prevent the possibility of an accidental case of food poisoning or something worse from occurring. Be proactive in protecting the people who enter your church, and make sure that your church kitchen is as safe as it can be. Visit SafeChurch.com for more kitchen safety information. ■



ARE YOUR DIRECTORS, OFFICERS AND EDUCATORS PROTECTED?

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. 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. ■

Please note, coverage may differ by state.

NEW FIRE SAFETY TRAINING AVAILABLE ON SAFECHURCH

FIRES CAN MAKE UP THE LARGEST AND MOST DEVASTATING LOSSES A CHURCH WILL EVER EXPERIENCE.

To help churches learn how to protect their church and keep the congregation safe, the risk management experts at SafeChurch have put together the “Fire Safety for Churches” training module. This comprehensive fire safety training module includes a video that highlights the common fire hazards churches face along with a number of indoor and outdoor fire safety tips. In addition to the video, there are also multiple fire safety fact sheets available for download.

Visit SafeChurch.com and enter your GuideOne agent number and your policy number, which can be found at the top of your GuideOne billing statement. ■