

# the LEADER

SECOND QUARTER 2012

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](http://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



## INSPECTING CHURCH PROPERTY TO KEEP IT SAFE

**MAINTENANCE OF CHURCH PROPERTY CAN EASILY BE OVERLOOKED. SOMETIMES THIS IS DUE TO A LACK OF HUMAN OR FINANCIAL RESOURCES, SUCH AS WHEN MAINTENANCE IS DEFERRED TO A LATER TIME, WHEN IT IS HOPED THAT MORE FUNDS WILL BE AVAILABLE. BUT IT CAN ALSO HAPPEN JUST BECAUSE STAFF IS SO FAMILIAR WITH THE PROPERTY THEY DO NOT RECOGNIZE SLOWLY-DEVELOPING PROBLEMS OR HAZARDS.**

It is important to keep the maintenance up to par at your facilities to avoid injuries to people, damage to your facility and costly insurance claims. Slips and falls, fires and water damage are just three of the bad things that can happen when a church isn't properly maintained. Potholes in the parking lot or disrepair of the sidewalk could lead to someone falling and injuring themselves. Failing to maintain the HVAC or electrical equipment could lead to a devastating church fire. And clogged gutters, blocked drains or deteriorating roofs could lead to water penetrating the church building and causing significant damage.



To avoid these scenarios, make it a priority to establish a regular inspection program for your church building and grounds. Both regular monthly inspections and a more detailed annual inspection are recommended following established checklists. On [SafeChurch.com](http://SafeChurch.com), GuideOne's premier risk management website, sample checklists and other resources are available to help you maintain your facility. In addition to property issues, these extensive checklists also focus on other areas of concern that should receive an annual inspection. Some areas the checklists focus on are: crime, electrical, elevators, emergency preparedness, exits, fire protection, heating, ventilation, air conditioning, housekeeping, insurance, kitchen, playground equipment, slip and fall prevention and water damage. To get started on your church inspection, simply visit [SafeChurch.com](http://SafeChurch.com) and look under the Facility Safety section.

The items on these checklists are not to imply other concerns could not be present. However, the items listed are those that cause the most damage and result in the more frequent and severe claims. Keeping up on your church's maintenance can greatly reduce the chances of an unfortunate and uncovered loss and help provide a safe and secure environment for your congregation and your facility.



## PROTECT AGAINST COPPER THEFT

**WORLDWIDE DEMAND FOR COPPER HAS BROUGHT ITS PRICE TO AN ALL-TIME HIGH. UNFORTUNATELY AS A RESULT, COPPER THEFT CRIMES ARE ON THE RISE ACROSS THE NATION.**

Thieves commonly target ground- and roof-mounted heating and air conditioning (HVAC) units. However, copper wiring, gutters, pipe and other electrical appliances and products containing copper also are targets.

Because churches of all sizes are falling victim to this crime, it is essential you take steps to prevent copper theft. Consider the following:

- Develop a security plan for your church, which identifies your vulnerabilities.
- Add fences and gates to deny access to property during off times.
- Install security lighting in areas where thieves and other criminals may hide.
- Deny access to your roof-mounted HVAC units by removing ladders.
- Consider using steel cages to enclose AC units.
- Develop a "Church Watch" program to keep an eye on church property.
- Install security cameras to monitor property.
- Use alarms mounted on HVAC units that will sound if any tampering occurs.

*For more information on church copper thefts, visit The GuideOne Center for Risk Management at [guideone.com](http://guideone.com) and download the Preventing Copper Thefts fact sheet.*



## PROTECT YOUR CHURCH FROM COMPUTER FRAUD

Churches are busy places with people coming and going most of the day. While some are the church staff, you also have members of the congregation, visitors or strangers who are at the church for one reason or another. Unfortunately, because of most churches' open door policy, they can be the target of various crimes, one of those being computer fraud.

Computer fraud involves using a computer to commit a dishonest act by taking or altering data, or to gain unlawful use of computers or services, and is punishable by law. Computer Fraud Coverage from GuideOne protects your church by covering the loss of money, securities and other tangible personal property caused by computer fraud by nonemployees.

*Call your GuideOne agent today to find out how you can add Computer Fraud Coverage to your policy, for even greater protection.*



## PREPARE FOR GROUP TRAVEL

When taking church group trips, 15-passenger vans seem to be a popular method of transportation. The importance of trained drivers cannot be stressed enough, especially when the cargo is children, youth and adults. Fortunately, GuideOne offers training through [SafeChurch.com](http://SafeChurch.com) for your drivers. The training curriculum involves watching a video, reading a short article and completing a multiple choice quiz. You also will find a vehicle self-inspection checklist, a survival kit checklist and a sample trip safety rules agreement. The training is free for GuideOne customers and meets our driver training underwriting requirement. To get started, visit [SafeChurch.com](http://SafeChurch.com) or call customer service toll-free at 1-800-747-2154.