

Risk Management Services

THE RISK MANAGEMENT REMINDER

Winter 2005

Are you prepared for the Winter?

- Have Snow Logs?
- Boiler Inspection/Maintenance
- Chimney sweep and wood burning fireplace maintenance
- Leaves cleared from gutters and flat roof pipe stands?
- Service performed for heating components?

Please share this Newsletter
with your staff.

ROUTING:

- Pastor
- Associate Pastor
- Administrator
- Bookkeeper
- Principal
- Director of Religious
Education
- Director of Youth
Ministry
- Athletic Director

Now that lawn-mowing activities are completed, snow blowers, shovels and ice melt should be the seasonal tools of choice.

With winter weather upon us, it is time to turn our attention to the necessary clearing of walks, driveways, and parking lots from accumulation of ice and snow.

Unlike scheduled lawn mowing, snow and ice accumulation must be dealt with in response to heavy snow, ice storm or changing weather patterns. We must fulfill our obligation to maintain safe premises for our parishioners, students, guests and employees. During the winter, the weather most often will force us to react rather than to plan when maintaining our premises.

To assist in planning for winter weather protection, the following points should be implemented where applicable:

- ✓ Direction to maintenance staff that snow and ice removal is a priority.
- ✓ Keep documentation on snow removal activities. This can be done by noting on a wall calendar the times and areas of removal and/or salting or utilizing the available snow log. If a snow log is not available, contact the MCC.
- ✓ Have staff available for evening and Sunday morning masses for necessary snow and ice removal.





- ✓ Have a supply of ice melt readily available along with shovels for emergency use. (Some recommended areas to keep these supplies would be the ushers room, entrances, Bingo room, and near the principal's office for school).
- ✓ Make certain that captains or chairpersons of Bingo, bazaars, bake sales, sporting events, or any other function arrange to have people available to provide the necessary removal of snow and ice.
- ✓ Adjust all automatic light timers to compensate for the early sunset and later sunrise.
- ✓ Provide mats for entrances to soak up tracked in snow and water. Leasing these mats is most often the best solution.
- ✓ Place caution cones for warning of potential wet floors.
- ✓ Periodically inspect the entrances for accumulation of water and mop up immediately if needed.
- ✓ Periodically check the walkways and lots for melting that could subsequently freeze and form an ice area. Cover these areas with ice melt and sweep the water away.
- ✓ Provide assistance to the participants to get to their vehicles in the development of accumulation during an event. This is especially applicable to the elderly and those requiring a walking device.

There are two prominent reasons we must attend to these winter weather hazards. There exists a moral obligation to protect our parishioners and guests; and the courts have ruled time and time again that we must remove an accumulation of snow and ice within a reasonable period of time.

In the event that someone slips and falls and voices their opinion that the slippery area contributed to the accident, an investigation of our obligations must be done immediately. To protect the parish and (Arch) Diocese and provide assistance to the injured person, details of the accident should be obtained and immediately reported to our claims administrator, Gallagher Bassett Services, Inc.

Pertinent facts such as the following should be obtained:

- Name, address and phone of injured person
- Names, addresses and phone numbers of all witnesses
- Document, in writing, the condition of the specific area of the occurrence.
- Take a picture of the accident area. The adage that a picture speaks a thousand words is so true when litigated cases come to trial three to five years after the accident.
- If the injured person has specific questions about coverage or payment of bills, advise them that the (Arch) Diocese will have a representative contact them as soon as possible.
- Maintain contact with the individual. So often we hear that no one seemed to care. This sets up barriers which could inhibit an agreement.

(No matter how minor, the above outline should be done for all incidents occurring at our parishes and schools.)

The winter season also brings about a bustle of activity for Christmas and the lull between Christmas and New Year's. The use of candles tends to increase during this time. If at all possible, utilize an electric candle to replicate the flickering effects of real candles. Under no circumstances should candles be allowed to burn unattended near any ignition source such as trees, ornaments, tapestries, or shrouded statues.

The week between Christmas and New Year's requires your diligence in maintaining your campus facilities with adequate heat and checking the facilities at least daily to insure that no heat loss or pipe damage has occurred. It is also important to make sure that nothing has been disturbed by possible vandalism or breaking and entering.

Your commitment to these controls will be of great benefit to all in the prevention of losses and injuries.

LOSS PREVENTION SEMINARS

John Greenburg has recently completed the first round of Loss Prevention Seminars throughout all the seven dioceses. The seminar is designed to enhance current Loss Prevention practices and procedures as well as to raise the overall awareness of Loss Prevention and safety within our operations. Business managers, maintenance staff, clergy, principals and other administrators were all encouraged to attend the daylong seminar. Participation was good and feedback has been very positive. If you missed the first round, more will be coming during the spring of 2006. If you want any additional information about the seminars or are interested in attending and want to know when they are scheduled, call the MCC and ask for John.

UPDATES TO THE MCC GATEWAY

If you haven't been to the Michigan Catholic Conference's website (www.micatholicconference.org) in awhile, you've missed some big changes. Within the MCC Gateway, a password-protected portal for information available to church and school personnel, there is now a section called "Loss Prevention Info & Forms." This section is a one-stop-shop for loss prevention and risk management forms such as the snow log, playground checklist, labor law documents and the self-inspection form. It also includes several useful links to other websites that will enhance your knowledge of loss prevention and risk management information. If you've never visited the Gateway, we encourage you to do so. It's very easy to get set up with a User ID and Password. Go to our website and follow the link to the Gateway to discover more.

LOSS PREVENTION REMINDERS



All injuries, losses, claims or damage require immediate reporting to our claims administrator, Gallagher Bassett Services, Inc. They will provide the initial direction to reduce the loss exposure, if possible. For the Archdiocese of Detroit, phone 248-352-1062, fax 248-350-1710. For the Diocese of Gaylord, Grand Rapids, Kalamazoo, Lansing, Marquette and Saginaw, phone 1-800-926-1819 or 517-351-3100, fax 517-351-5528.

510 South Capitol Avenue
Lansing, Michigan 48933



PSORTED STANDARD
U.S. POSTAGE PAID
LANSING, MICHIGAN
PERMIT NO. 35