

Risk Management Services

THE RISK MANAGEMENT REMINDER

Winter 2007

PANDEMIC INFLUENZA

As the annual flu season is upon us, it is very important not only to stay healthy if you can, but also to stay home if you are sick and encourage staff to do the same. Although symptoms vary with the flu, you should address them immediately and make sure it does not spread throughout the office. The annual flu can often be prevented with flu shots, but when a pandemic is upon us, it is likely too late for a preventative shot. There are other ways, however, to control the spread of such an incident. It is important to distinguish between an annual and a pandemic flu in order to better understand the prevention methods. Healthyamericans.org provides this comparison:

Please share this Newsletter with your staff.

ROUTING:

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

ANNUAL FLU	PANDEMIC FLU
Occurs every year during the winter months.	Occurs three to four times a century and can take place in any season.
Affects 5-20 percent of the U.S. population.	Experts predict an infection rate of 25-50 percent of the population, depending on the severity of the virus strain.
Globally, kills 500,000-1 million people each year, 36,000-40,000 in the U.S.	The worst pandemic of the last century – the “Spanish Flu” of 1918 – killed 500,000 in the U.S. and 50 million worldwide.
Most people recover within a week or two.	Usually associated with a higher severity of illness and, consequently, a higher risk of death.

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Deaths generally confined to “at risk” groups, such as the elderly (over 65 years of age); the young (children aged 6-23 months); those with existing medical conditions such as lung disease, diabetes, cancer, kidney, or heart problems; and people with compromised immune systems.	All age groups may be at risk for infection, not just “at risk” groups. Otherwise fit adults could be a relatively greater risk, based on patterns of previous epidemics. For example, adults under age 35 (a key segment of the U.S. workforce) were disproportionately affected during the 1918 pandemic.
Vaccination is effective because the virus strain in circulation each winter can be reliably predicted.	A vaccine against pandemic flu may not be available at the start of a pandemic. New strains of viruses must be accurately identified, and producing an effective vaccine could take six months.
Annual vaccination, when the correct virus strain is used, is fairly reliable and antiviral drugs are available for those most at risk of becoming seriously ill.	Antiviral drugs may be in limited supply, and their effectiveness will only be known definitively once the pandemic is underway.

The Centers for Disease Control and Prevention (www.cdc.gov) recommends several precautions that should be communicated throughout the workforce and encourages that they are posted in common areas. The precautions include:

- **Avoid close contact with people who are sick.** If you are sick, keep your distance from others to protect them from getting sick, too.
- **Stay home when you’re sick or have flu symptoms.** Get plenty of rest and check with a health care provider as needed.
- **Cover your mouth and nose with a tissue when coughing or sneezing.** It may prevent those around you from getting sick.
- **Clean your hands.** Washing your hands often will help protect you against germs. When soap and water are not available, use alcohol based disposable hand wipes or gel sanitizers.
- **Avoid touching your eyes, nose or mouth.** Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose or mouth.
- **Practice other good health habits.** Get plenty of sleep, be physically active, manage stress, drink plenty of fluids, eat nutritious foods, and avoid smoking, which may increase the risk of serious consequences if you do contract the flu.

Implementing these precautions and knowing the signs and differences of a pandemic flu will help you better prepare for an outbreak and prevent its spread throughout your workplace and community. The CDC also provides a preparedness checklist specific to faith-based and community

organizations that can be used to prepare for and during a flu pandemic. The checklist can be accessed at www.pandemicflu.gov. The six major tasks recommended by the CDC are:

1. Plan for the impact of a pandemic on your organization and its mission.
2. Communicate with and educate your staff, members, and persons in the communities that you serve.
3. Plan for the impact of a pandemic on your staff, members, and the communities that you serve.
4. Set up policies to follow during a pandemic.
5. Allocate resources to protect your staff, members, and persons in the communities that you serve during a pandemic.
6. Coordinate with external organizations and help your community.

More pandemic flu information and related brochures and posters can be accessed from the Gateway section of our website, www.micatholicconference.org.

SAFETY REMINDERS

Lockdown Drills

At this point of the year, it is important to keep in mind several safety and loss prevention techniques to keep your staff, parishioners, students and visitors healthy and away from harm. The first of these relates to schools and emergency drills. Previously, schools were required to conduct 8 fire drills and 2 tornado drills during the school year. Current requirements, however, mandate that 6 fire drills, 2 tornado drills and 2 “lockdown” drills be conducted per school year. Public Act 187 of 2006 amends the Fire Prevention Code to include lockdown drills which require the confinement of students, securing of premises, or other security measures as appropriate to an emergency such as the release of hazardous material or the presence of an armed individual on or near the premises. These drills also need to be coordinated with local emergency personnel and recorded accordingly.

AED Safety

Many churches and schools are beginning to equip their common areas with Automated External Defibrillators (AED). These devices have been known to prevent serious heart failures and save lives when used correctly. Although there are many different brands and types of AEDs, they all have the same basic features and operate similarly. The price of an AED varies by make and model but most AEDs cost between \$1,500 and \$2,000. Upon purchasing an AED, key personnel and frequent volunteers should be trained, which is often offered by the company from which the AED is purchased. More information on the safety, purchase and use of AEDs can be found on numerous Internet websites including: www.americanheart.org, www.aedhelp.com, and www.fda.gov/hearthealth. If you have any questions or concerns about AEDs, please call the MCC Risk Management and Claims Services department at 1-800-395-5565.

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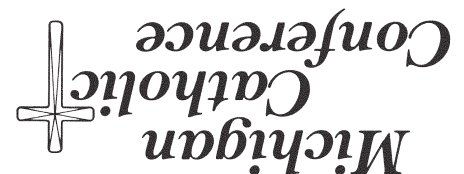
Boiler Safety

As a cost saver, many churches and schools decide to adjust the heat during the winter months at night and on weekends. While this move may save money, it could also cause damage to the pipes, building and the entire boiler system. Adjusting the temperature below recommended levels could cause the pipes that are furthest away from the boiler and in close proximity to exterior walls to freeze and break, causing major damage. We have seen many claims of this sort, which seemed to be a cost-saving decision at the time, but resulted in catastrophic losses costing the parish and diocese hundreds of thousands of dollars. The temperature recommendation is not to go below 58 degrees Fahrenheit. This will ensure adequate temperature throughout the system and should prevent freezing pipes under normal conditions. Special precautions may be necessary, however, in extreme weather conditions. All boiler-related questions can be directed to Hartford Steam Boiler at 1-800-345-1122 (Customer Solution Center), or on their website at www.hsb.com.

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.

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