

Risk Management Services

THE RISK MANAGEMENT REMINDER

Fall 2009

SAFETY REMINDERS

PANDEMIC FLU

On June 11, 2009, a pandemic alert was declared by the World Health Organization (WHO). This alert was based on global monitoring by various health agencies, including the Centers for Disease Control and Prevention (CDC), of the virus known as novel influenza A (H1N1) or the “swine flu.” As we move into the fall/winter season we are being advised to prepare for a second wave of this virus along with the normal seasonal flu virus(es). Current reports indicate that the H1N1 virus seems to be more prevalent in the 5 to 24 age group and can spread quickly because of the close proximity of this age group in classrooms/dorms and the tendency toward poor hygienic techniques. Parish, school, daycare, pre-school and after school program administrators should be aware of the increased risks to that segment of the population and, therefore, should monitor housekeeping and hand washing techniques closely and review procedures with staff and students. Community awareness updates and information related to the H1N1 virus can be found at <http://www.pandemicflu.gov/>, including information provided by the CDC and the WHO.

As we begin to prepare for the second wave of the H1N1 virus this fall, school administrators should be aware of a recent memorandum, dated August 25, 2009, from the Michigan Department of Education and the Michigan Department of Community Health which provides guidance for handling flu-related issues in the school environment. Recommendations include working closely with your local health department in the planning process, including potential school dismissals, interventions, and personal hygiene education with staff, parents, and students. There are also helpful reminders related to education requirements, the impact on meal programs, and vaccinations.

The CDC and the U.S. Department of Education have also established a national monitoring system to track schools that are dismissing due to H1N1 flu-related illness. School administrators are asked to complete a report either online at the CDC’s site http://www.cdc.gov/h1n1flu/schools/dismissal_form/dismissal_form.htm or downloaded from http://www.cdc.gov/h1n1flu/schools/dismissal_form/pdf/dismissal_form.pdf and submitted by email or fax. Additional guidelines for school administrators can also be found at <http://www.cdc.gov/h1n1flu/schools/>.

Resources, including letter and fliers, providing information from the Michigan Department of Education and Michigan Department of Community Health can be found on the Gateway at www.micatholicconference.org

EMERGENCY ACTION PLANS

Parishes, as well as schools, should have emergency plans in place to address actions that should be taken to address natural and unnatural events such as severe weather, violence, bomb threat, or any other occurrence that could put parishioners, staff, visitors, or students at risk. During a crisis, actions may need to be taken quickly with little time available for discussion. The time for discussion and debate is before the event, when actions can be thought through and the best course and alternatives can be reviewed, tested, and practiced with everyone involved.

Weather-related emergencies, as well as threat of violence, can also present risks that must be addressed. Plans should include safe locations for sheltering in place, routes for smooth and efficient evacuation, responsibilities of staff, and alerting emergency personnel, if necessary. Staff should also have documented procedures to follow if a bomb threat is received or a suspicious item/package is found.

Schools are required to run six fire drills, two tornado drills, and two lockdown drills each school year; is your Religious Education staff also preparing their students for response to these emergency situations?

Plans should include:

- Evacuation routes
- Shelter in place locations
- Bomb threat procedures
- Suspicious mail procedures
- Methods for training staff and evaluating the plan
- Measures to be taken to protect special or high profile speakers/guests

Training should be offered to the following:

- Ushers and greeters
- Staff
- Students
- Volunteers

FALL HOUSEKEEPING

With the falling of leaves, we turn our attention to the outdoor maintenance that will keep our property free from hazards and all mechanisms operating properly.

1. Be sure that the gutters and downspouts are clean and draining freely.
2. Clean debris away from emergency exits, especially those exits that are seldom used.
3. Playground equipment has adequate clearance and sufficient (12+ inches) of cushioning.
4. Sidewalks/walk ways are in good repair without cracks or crevices.
5. Heating and venting, including roof drains, are cleared of debris.

LOSS PREVENTION INITIATIVES

SCHOOL SAFETY AND SECURITY ASSESSMENTS

Our consultants at Prepared Response, Inc. (PRI) are continuing their security assessments for the remainder of our schools throughout the Province. If you have not had an assessment of your school yet, you will during this school year. All schools in the Archdiocese of Detroit, Dioceses of Lansing, Grand Rapids and Marquette have had their assessments completed. Dioceses of Gaylord, Saginaw and Kalamazoo will be scheduled and completed by June, 2010. We have already conducted wrap-up sessions for Detroit and Lansing and will soon be having one for Grand Rapids. The other dioceses will follow, accordingly. If you were unable to attend our wrap-up sessions for your (Arch)diocese, please contact John Greenburg (jgreenburg@micatholicconference.org) to schedule a time to meet and go over your report. More specific details will be provided as wrap-ups for your diocese are scheduled. If you have any questions regarding the Safety and Security Vulnerability Assessments for your school or safety and security in general, please don't hesitate to contact John for that as well.

CLAIM REVIEW SUMMARY

A review of 1,405 property-related claims occurring between July 1, 2006 through June 30, 2009 showed the following:

1. A total of \$17,225,107.22 was paid out for these property-related claims.
2. Weather-related claims comprised 56% of the total number of property-related claims reported and 48% of the money paid out.
3. Plumbing, heating, air conditioning system overflow or freezing comprised 26% of the weather-related claims reported and 37% of the total dollars spent on weather-related claims; 33% of these claims could have been preventable.

What can we learn from reviewing claims data? While it is not possible to control the weather, there are steps that can be taken to minimize the damage that weather can cause to our buildings, mechanical systems, and property in general. Good housekeeping, scheduled preventative maintenance procedures, and timely repairs will help to reduce the impact of the weather. Has the roof been inspected for loose shingles or eaves? Building exteriors, such as siding and brick, should also be inspected for loose-fitted, broken, or missing pieces. All drains, venting, and pipes should be cleared of debris. Mechanical systems should have all preventative maintenance done as recommended by the manufacturer.

Preventative actions taken now can help reduce the number of claims occurring and thereby reduce the dollars spent repairing and/or replacing damaged property in our parishes. In these difficult economic times, the old adage, "an ounce of prevention is worth a pound of cure." should not be taken lightly.

YOUR INPUT IS REQUESTED

In an effort to provide you with information and tools that will enhance safety, reduce risk, and provide assistance, MCC would appreciate your input regarding topics you would like to see addressed in this newsletter and useful links that could be added to the Gateway website (www.micatholicconference.org/portal/home/).

Please forward your ideas, comments, and suggestions to John Greenburg at: jgreenburg@micatholicconference.org.

LOSS PREVENTION REMINDERS

If you have any new additions, new buildings, major remodeling or any other construction projects going on currently or planned for the future that would affect coverage, you must let us know so we can make certain our files are appropriately updated.

As always, 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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