

BISHOPS' PLAN INSURANCE COMPANY Safety and Loss Control News

Living out our Common Call to Stewardship

Prepared by Gallagher Bassett | Risk Control Services

Winter 2021

Removing Snow Safely

Winter snow showers and storms make it necessary to clear walkways and parking lots to ensure that pedestrians and drivers are able to maneuver safely along these areas. The following tips will help personnel to remove snow safely.

Snow Shoveling

If the area of snow to be cleared is small, or if a snow thrower is not available, someone will have to shovel it by hand. Only someone who is in good physical condition and general health should do this work.

First, the person shoveling should mentally divide the area into sections and clear one part, then the rest before going on to the next section. Whenever the snow begins to feel especially heavy, the shoveler should take a rest break. Persons shoveling snow should keep the following information in mind.

- Wet snow is much heavier than dry snow govern the rate of shoveling accordingly.
- Push or sweep as much of the snow as possible.
- If an icy crust has formed on top of several inches of snow, shovel the snow in layers.
- Make use of small quantities of rock salt or other ice-melting materials to make the job as easy as possible.
- Dress warmly while shoveling snow because cold itself can pose a strain on the body's circulation. Don't bundle up so heavily however, that movement is difficult.
- Don't shovel snow right after eating or drinking alcohol, and don't smoke right before, during or after shoveling snow.
- If chest pain, weakness or other signs of physical stress occur, stop shoveling at once and seek medical attention.

Snow Throwers

All snow throwers are potentially dangerous. Their large, exposed mechanism, which is designed to dig into the snow, is difficult to guard. However, with proper handling, snow throwers offer a service that is safer than the back breaking, heart-straining shoveling method. Safer snow throwers have guards on the drive chains, pulleys and belts.

The auger at the front of the snow thrower presents the greatest hazard. Some also have an additional auger for extra throwing power. These, along with moving gears, drive chains, and belts can be sources of danger to anyone tampering with a snow thrower when it is



running. Injuries usually occur when the operator attempts to clear off debris while the motor is running.

Although snow throwers can handle dry, powdered snow with little difficulty, their performance in wet, sticky snow is not as effective. Wet snow tends to clog the blades and vanes, and often jams and sticks in the chute. Snow throwers are also capable of picking up and even throwing ice, stones and other hard objects.

The following safety suggestions for snow thrower operations are recommended by the Outdoor Power Equipment Institute. Protect yourself and others by following these safety tips:

- Read the Operator's Manual.
- Do not allow children to operate this machine, nor allow adults to operate it without proper instructions.
- Keep all persons a safe distance away.
- Disengage all clutches, and shift into neutral before starting the motor.
- Keep hands, feet, and clothing away from power-driven parts.
- Never place a hand inside the discharge chute or even near its outside edge with the engine running.
- Know the controls and how to stop the engine or how to take the unit out of gear quickly.
- Disengage power and stop the motor before cleaning the discharge, removing obstacles, making adjustments, or when leaving the operating position.
- Exercise caution to avoid slipping or falling, especially when operating the machine in reverse.
- Never direct discharge at bystanders, nor allow anyone in front of the machine—debris may be hidden in the snow.

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About BPIC

Bishops' Plan Insurance Company (BPIC) is a nonprofit group reinsurance captive and company established in 2003 to serve the risk management needs of Dioceses across the United States. We are 30 members. BPIC offers a customizable program that allows each diocese to work with its broker and BPIC's underwriting team in designing its own program structure as a portfolio of coverages. BPIC is led by its Board of Directors along with the spiritual guidance of its Episcopal Moderator. BPIC offers a member's only website comprised of risk management information. Contact information is provided below if you would like more information about BPIC or the website.

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Working at Home: A Guide to Well-Being and Success

Moving your workspace from an office to the confines of your home can be a challenging effort on many levels. Finding a suitable location, organizing your workday for success and adjusting to your new routine and environment can present significant issues without adequate preparation and adaptation.

Fortunately, it is not an impossible task, especially if you follow some basic practices. The following are common concepts that successful teleworkers and their associates use to ensure well-being and success when working from home.

Remember: You need a place that will help your efforts work for you!

PHYSICAL LOCATION—FINDING A SPACE

- Select a space that can be permanent (somewhere you won't have to pack up after each workday). Be sure it has a comfortable year-round temperature, adequate noise levels and enough space for you, your equipment and files.
- Make sure you can maintain a degree of privacy in your space such as some place with a door.
- Ensure that the space you select won't disrupt your household.
- Make sure there is adequate electrical power available. Wall outlets should be accessible and sufficient in capacity so you don't need extension cords or multiple power strips.
- Ensure that your space has adequate cell phone and WiFi reception.
- If you use a printer, make sure you have enough space to set it up along with adequate power.
- Assess your workspace for an area to store files, office supplies and other items.
- Take a look at your office décor. Does it serve as an appropriate background for a Skype or FaceTime conversation?

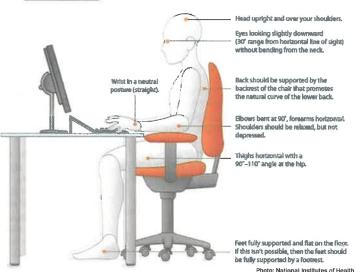
COMFORT, SAFETY AND HEALTH

- To prevent fatigue and musculoskeletal discomfort, do not use a couch, lounge chair, coffee table, snack table, bed or floor for work activities. These surfaces are not conducive to creating a stable and productive work environment.
- Select a chair and desk or worktable combination that is most similar to the combination at your office.
- Make sure you have enough room to spread-out. Your workspace should have enough surface area to comfortably contain your computer setup, cellphone, documents and, of course, your coffee mug.
- If possible, utilize a laptop computer docking station with an external keyboard and separate, adjustable monitor. If a docking station is not available, try to use at least one of these devices, and position it for optimal comfort.
- Avoid musculoskeletal and ergonomic issues by reviewing and following these guidelines:
 - Set the monitor to a comfortable position
 - Make sure the brightness levels on your monitor are appropriate, and that there is no glare from external light sources
 - ✓ Position the keyboard and mouse properly
 - Your chair should be adjustable. Position it to provide the correct height and distance from the desktop, and ensure that it supports your posture properly and comfortably.
 - Make sure your table or desk is at an appropriate height and can accommodate the required position of your keyboard/ mouse and monitor.
- Use headphones with a microphone. This allows a comfortable and useable hands-free setup for phone conversations. Holding the phone to your ear can quickly cause musculoskeletal discomfort or other problems. Using the speakerphone option might work well for you, but oftentimes it is very difficult for the

- other person (or persons) to hear or understand what you are saying. It also makes having a private conversation impossible, especially if the rest of your household is at home.
- Good lighting in your workspace is vital—add more or adjust it if needed.
- Control physical workspace hazards:
 - Go wireless whenever possible (keyboard, mouse, monitor, etc.).
 - Safely bundle or move cords and cables away from walking and working areas.
 - ✓ Don't overload electrical outlets.
 - Make sure your desk, chair, files or other items do not block heating and air conditioning vents.
 - Fix floor trip/slip/fall hazards such as loose rugs or carpeting, worn or uneven surfaces or areas with poor lighting and visibility.
 - Don't try to use or modify furniture or other items for unintended or inappropriate uses (chairs, tables, desks, light fixtures, etc.).
 - If something is broken or damaged in any way (especially electrical items), do not use it!

COMPUTER WORKSTATION ERGONOMICS CHECKLIST

Use a computer workstation ergonomics checklist to determine the
best and most comfortable setup for you. The Computer
Workstation Ergonomics Self-Assessment Checklist published by the
National Institutes of Health is an excellent resource: https://www.ors.od.nih.gov/sr/dohs/Documents/Computer%20Workstation%20Ergonomics%20Self%20Assessment%20Checklist.pdf.



CYBER SECURITY

- Be aware of and alert for phishing and malware attacks. These types of scams have recently escalated due to the COVID-19 outbreak. Follow your organization's cyber policies and report any suspicious information or activity to your IT department.
- Keep in mind that your home's cyber systems can be much more vulnerable to an attack than those at your office.
- Ensure that your home WiFi system and Internet connections are adequately secured with strong passwords and firewalls. Only allow authorized users to access your WiFi connection.
- Ensure that your business computer system has been approved and configured for home use, and has your organization's required

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Working at Home: A Guide to Well-Being and Success

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- security and firewall systems provided (including any routers related to your home WiFi system).
- Do not use your personal computers or other devices for business purposes, and do not use them as a back door to your organization's system, unless specifically authorized by your organization.
- Do not use business computers or devices for personal use.
- Make sure you are familiar with and have acknowledged your organization's IT policies, procedures and requirements.

ORGANIZATION/MANAGEMENT

- As much as possible, maintain the same work schedule you did while working in your office.
- Initially, it will take additional time and effort to get used to your new work situation, so be sure to account for this when planning and scheduling.
- Keep physical distractions out of your workspace such as the television, personal projects, etc.
- While working from home it is even more critical to maintain regular contact with leadership or your staff, especially to help adjust to a new routine and work system. Make sure regular meetings or calls are a top priority.
- As at the office, take regular breaks to stretch muscles and relieve eyestrain.
- Keep detailed records and receipts of any non-reimbursed/ outof-pocket expenses related to your at-home office. You may need this information for tax purposes.
- Get familiar with all of the communication technology available to you such as the use of webinar applications and instant messaging-know how and when to use it!
- Work with your IT department to ensure that you have access to your organization's software, email and servers. Verify that your equipment is approved and compatible with requirements for security and functionality. Keep your organization's Help Desk number accessible in case of service disruptions or other issues.

YOUR WELL-BEING

- Be patient! It takes time to learn how to do something brand-new and different.
- Prioritize your tasks at the beginning of each workday and set goals for completion.
- Learn how to balance home and work life, as they now coexist in the same location.
- Dress for success. Find your best "home office uniform." It could be business casual or shorts and a t-shirt. Be sure you are dressed appropriately to represent your organization when conducting webinars or Skyping with clients.
- We're social creatures and need interaction with others. Keep in contact with others, both coworkers and friends. If there are no restrictions to movement outside of your home office, meet for lunch.
- Realize that you have to "put down the pen" at some point during the day. Establish separation between work and home life. This is a key point to consider with the other members of your household.

Finally, remember that effective communication with leadership and your team is the most critical key to success!

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Preventing Slip, Trip and Fall Injuries

Slips, trips and falls are among the most common accidents that occur in our ministries. According to OSHA, "Slips, trips and falls constitute the majority of general industry accidents. They cause 15 percent of all accidental deaths, and are second only to motor vehicles as a cause of fatalities." The National Safety Council reports, "Falls are one of the leading causes of unintentional injuries in the United States, accounting for approximately 8.9 visits to the emergency



department (2011 NSC Injury Facts)." In addition to painful and debilitating injuries, expensive medical bills and loss of wages due to lost work time can also result from a slip, trip and fall incident.

The good news is that these injuries can be prevented by understanding what causes a slip, trip and fall and knowing how to safely avoid related risk exposures.

Hazards that Can Contribute to Slip, Trip and Fall Accidents

Weather:	Walking surfaces:	Illumination:
• Ice	Uneven	 Poorly lit
Rain	Unfamiliar	• Glare
Snow	 Slippery or wet 	Night

False sense of urgency:

- Unsafe speed
- Taking short-cuts
- Unfocused

Elevated walkways:

- Stairs Ladders
- Catwalks
 - Scaffolds

- Specific tasks: Carrying or transferring loads
- Working near a water source
- Entering or exiting a vehicle
- Improper footwear

Location of Slip, Trip and Fall Accidents

General Building Areas:

- Offices and store rooms
- Food service areas and cafeterias
- Engineering, custodial, and boiler room areas
- Entrances, parking lots and sidewalks
- Stairs and hallways
- Classrooms
- Shops—auto, woodworking, metal
- Laboratories—science, home economics, computer

Special Events:

- Gymnasium, bleachers and locker rooms
- Auditorium and theatre
- Ball fields and playgrounds
- Fitness area

Prevention

Wear proper footwear:

- As recommended by department
- Slip-resistant soles over shoes
- Keep shoes clean-free of mud, oil, grease and ice

Adjust gait for walking surface:

Keep one hand free for balance

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The Importance of Routine Maintenance

Property losses play a large role in the claims incurred by our ministries, parishes and schools. The good news is that many of these losses can be avoided by performing routine maintenance to buildings and grounds. The following article highlights items that should be included in your routine maintenance plan.

Sump Pumps

Install emergency battery back-up units on sump pumps throughout the church where present, in an effort to avoid water damage as the result of an electrical outage during a storm. When possible, a second sump pump should be installed as well in the event the first pump fails. Test sump pumps on a regular basis. This can be done by filling the reservoir with water. Use enough water to trip the sump pump so that it turns on and pumps the water from the sump area.

Flood Protection

Move valuable items out of storage areas in the lowest level of buildings. Floods in lower levels of buildings can not only occur from excessive rain water, but also from broken pipes, clogged drains, etc. Periodically check the basement/lower levels of all buildings to make sure that water is not present.

Roof Inspection

Inspect flat roofs, gabled roofs and roofs that are pitched on a regular basis. In the fall, check the gutters and downspouts of all buildings in close proximity to trees to make sure that they are not clogged with leaves and branches.

After a rainstorm, inspect buildings with flat roofs for water that may pool on the roof. It is also very important to keep drains located on flat roofs clean, especially in the winter months when ice and snow may block them. If roof drains are blocked due to ice and snow or other debris, the possibility of flooding greatly increases when the snow and ice begin to melt. Damage to the roof and the internal building structure could result if the drains are not able to properly remove excess water.

In addition, be sure to keep a log of all completed roof inspections and/ or maintenance. Include the contractor's name and phone number in the log.

Contractors and Roofs

When contractors are installing a new roof or completing repairs to an existing roof, the contractor, on a regular basis, should police the area all around where the roof work is being done. This will ensure that various items such as metal, glass, or anything else that could cause a problem or hazard, is not left unattended. When work is completed on church buildings, contractors should be held accountable for cleaning up and policing the entire area where the work was done.

Drains

Regular inspection and cleaning of exterior stairwell drains to basements should be conducted in an effort to lower the risk of flooding. In addition, where possible, downspout extensions should be long enough so that they drain water far away from the building. In addition, internal floor drains should be periodically rodded and cameras used as necessary. The system should be evaluated every 2-5 years.

Windows

A listing of each building's windows should be developed, which shows the age of the windows and any future replacement plan or maintenance needs. If windows are being replaced or scraped for caulking or painting, be sure to test existing paint and subsequent



scrapings for lead. Also, be sure to keep a log for all window inspections and maintenance. Include the contractor's name and phone number.

Tuck-Pointing

A log should be maintained, which documents when buildings were tuck-pointed in the past and when consideration should be given to scheduling future work. The log should also show the name of the contractor, phone number and a copy of the contract and warranty.

Contracts and Warranties

All contract and warranty information on significant purchases or projects completed in the church should be maintained in the church office files for future reference. Changes in personnel such as pastors, business managers, principals and buildings and grounds maintenance directors are quite common. New staff may not be aware of warranties and may take on the cost of a repair or replacement that would normally be covered by a warranty.

Exterior Lighting

Exterior lighting should be inspected on a regular basis. Determine where additional light fixtures would be beneficial for security and theft deterrents. Many churches have had their gutters and downspouts stolen. Exterior lighting is the first and often most effective means of defense against theft and vandalism. If lights are not functioning due to broken or faulty bulbs, replace all light bulbs and inspect the sockets to ensure they are not cracked or in poor condition.

Extension Cords

Extension cords should not be used as part of a permanent wiring arrangement and represent a potential fire hazard. It is recommended that extension cords, if present, be removed from service and all electrical appliances be plugged directly into an approved electrical outlet or approved outlet strip equipped with built-in surge protection to eliminate the potential hazard. In the past, many churches have experienced fires both large and small from the use/overuse of extension cords. Many of the buildings have electrical systems that are not able to handle the increased call for electricity that extension cords allow.

If extension cords are needed to adequately meet the building's electrical requirements, then the electrical systems should be inspected and updated by a certified electrical contractor so as to

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The Importance of Routine Maintenance

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provide ample electrical service and electrical outlets for a building's electrical needs. Electrical cords are also a trip and fall hazard and should be routed out of all foot traffic routes.

Church Organ

To avoid the risk of electrical fire, the church organ should be inspected periodically to determine if there are any defects in the motor, cords or electrical outlets. If an organ is no longer used, it should be disconnected from the electrical system or the breaker should be permanently turned off.

Carbon Monoxide Detectors

Install carbon monoxide detectors in the rectory and convent sleeping area hallways, where not already present, to alert of a carbon monoxide leak. In addition, detectors should also be installed in all boiler rooms. In the school and/or office areas, the detectors should be present on each floor where the building has any source of carbon monoxide such as a fireplace, boiler or water heater. The detector should be mounted high on the wall. It is recommended to use the Kiddy KN-COEG-3 detector.

Flammable Materials

Flammables should be correctly stored in NFPA metal cabinets. Unused and/or obsolete old paints and other flammables should be disposed of properly. Discourage the practice of storing paints and flammable chemicals for use at a later date. Purchase these products on an as-needed basis.

Slips/Trips/Falls Outside

All sidewalks, handrails, steps and parking lots should be inspected on a regular basis. Keep a log of all completed sidewalk and parking lot inspections. Include the contractor's name and phone number in the log.

All noted hazards should be addressed to help ensure slips/trips/falls can be prevented. It is especially important to review the snow and ice removal plan for the winter. Off-hour activity times should also be addressed. Pot holes in the parking lots are especially important to identify and correct based on past claims experience.

Slips/Trips/Falls Inside

All interior hallways, aisles, classrooms, steps and offices should be monitored on a regular basis to help ensure there are no slip/trip/fall hazards and that proper housekeeping is maintained. All noted hazards should be addressed to help ensure that slips/trips/falls are prevented. Walk-off mats should be especially noted to ensure they are in good repair and they have enough coverage for the entrance areas. Wet floor signs should be used anytime there is the possibility of this hazard.



Preventing Slip, Trip and Fall Injuries

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- Always maintain a safe speed and never run
- Point your feet out

Observe the area first and use caution if you note the following:

- Poor housekeeping
- Storage in aisles or on stairs

Other safety measures:

- Ensure proper illumination—slow down when light is limited
- Use appropriate surface coating, mats, throw rugs, runners or stair treads
- Proper placement of electrical cords and hoses
- Practice smart storage, layout or design of equipment and furniture
- Be sure exits are marked clearly and are visible

Basic Safety Guidelines

- Take short steps and slow down.
- Make wide turns at corners.
- Clean up or mark spills immediately.
- Take the pathway provided and be sure it is clear.
- Make sure you can see over the load you are carrying.
- Turn on lights, replace bulbs, repair fixtures.
- Keep areas clean and clear of clutter.
- Fix loose carpeting on stair treads.
- Fasten throw rugs, mats, and runners, or use slip-resistant materials.
- Use appropriate climbing equipment.
- Follow the 4:1 rule when using a ladder.
- Have someone support the base of the ladder when possible.
- Always close file cabinets and drawers.
- Keep all chair legs on the floor at all times.
- Always use handrails on stairways, steps and entrances.

Removing Snow Safely

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Written Snow and Ice Removal Plan

A written Snow and Ice Removal Plan is an excellent tool to use and reference for ensuring that snow and ice exposures are taken care of promptly and effectively. When developing a Snow and Ice Removal Plan, be sure to include information on the following items:

- Individuals responsible for snow/ice removal
- Utilization of a snow and ice removal log
- Contractor selection guidelines
- Frequency of snow/ice removal procedures
- Use of sand or salt
- Proper claim-handling practices

Snow/ice Removal Log

It is important to maintain a Snow/Ice Removal Log. This log includes pertinent data demonstrating that snow/ice has been cleared from walkways and other surfaces on the property. The log should include the name of the individual or contractor who removed the snow/ice, estimated snowfall amounts, the presence of any ice buildup, temperature, action taken, dates and times, inspection notes and any unusual conditions.



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