

# BISHOPS' PLAN INSURANCE COMPANY Safety and Loss Control News

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# Armed Intruder/Active Shooter-Preparing for the "Unthinkable"

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A 24-hour news cycle rarely goes by without hearing yet another incident involving an armed intruder or active shooting event occurring somewhere in the United States. While some may say that Americans are becoming de-sensitized to these horrible acts of violence based on their frequency, no one should ever underestimate the devastating impact that these adverse events can have on any type of organization. Churches, schools, childcare programs, convents, nursing homes, shelters, food pantries, social services and charitable offices associated with a diocese must address this potential peril in a proactive manner and be prepared for the "Unthinkable." Diocesan leadership should consider addressing the possibility of an armed intruder or active shooter at any of their locations from a realistic perspective of preparedness, response and recovery.

# **PREPAREDNESS**

More and more, parishes, schools and programs associated with a diocese or other faith-based organizations are establishing safety and security committees to address the possibility of an armed intruder or active shooter in one of their locations. These committee or work groups often times engage members from within their own organizations who possess subject matter expertise like police officers, firefighters and safety professionals to help develop protocols and training programs to address these types of violent events.

Many of these groups consider the following concepts to help ensure safety and preparedness:

Security Vulnerability Assessment (SVA).
 This is a systematic assessment process performed by a security professional designed to help answer three important



questions when identifying the risks associated with an armed intruder or active shooter:

# a. What are the threats?

In this case, the term "threats" refers to those things that can cause harm to the parish, school or other program associated with the diocese. This may include specific threats against an individual or entire community; a disenchanted member of a congregation; violence occurring in the surrounding neighborhood and the potential for violence based on a bias against a specific faith or group of people. The simple question is this, "what are the threats that are out there that will put our organization in harm's way?" The more factors that can be identified, the more robust your preparedness program needs to be.

# b. What are our vulnerabilities?

In other words, what are the "chinks in the armor" that could allow the "Unthinkable" to become a reality?

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# **About BPIC**

Bishops' Plan Insurance Company (BPIC) is a nonprofit group reinsurance company established in 2003 to serve the risk management needs of Dioceses across the United States. The Company currently is comprised of 31 members. BPIC offers a customizable program that allows each diocese to select its own program structure. BPIC is governed by its Board of Directors along with the input of its Episcopal Moderator and an operating team. BPIC offers a members' only website comprised of risk management content and online training. Contact information is provided below if you would like to learn more about BPIC or the website.

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These vulnerabilities may include relaxed security protocols like leaving doors open and/or multiple points of unsupervised entry into a building during scheduled services, meetings and gatherings. Specific issues or positions that may be perceived as controversial that are addressed during sermons on sensitive subjects that promote the organization's beliefs and values. One significant vulnerability that is not typically considered a vulnerability is the organization's own failure to acknowledge that these types of adverse events can occur anywhere and at anytime; even in a place of worship.

# c. What are the risks?

When threats and vulnerabilities are identified, leadership within an organization must determine the potential outcome that may result from these factors. Always consider the risks as they pertain to associated outcomes. For example, if a person smokes cigarettes, he or she risks lung cancer. If a man doesn't wear a seatbelt while operating an automobile, he risks serious injury if involved in a vehicle crash. For every threat and its correlating vulnerability, at least one potential risk exists.

When performing a SVA or a similar analysis of risk, having members of the congregation with law enforcement experience may be helpful, but having a qualified security professional guide the process is an absolute necessity to help ensure subject matter expertise and objectivity. Law enforcement professionals will prove to be invaluable in planning for response and mitigation to these types of violent incidents, but few have the required level of expertise and understanding of security principals, concepts and technologies to be considered the ultimate authority. Having someone whose professional qualifications are on prevention and preparedness in security practices can help ensure success.

- 2. Develop written guidelines to be practiced and exercised. Members of a congregation may be keenly aware of the risk of an intruder or active shooter during an event, whether it is discussed or not. All too often, discussing the risk and addressing preparedness steps are never initiated in fear of scaring people and potentially losing participation. Failing to discuss the risks is an impractical and potentially dangerous position to take. The risk of an armed intruder or active shooter is present whether it is addressed or not. Regardless of how unlikely the chances of experiencing these types of events may be, each diocese and its individual program locations should understand that they have an obligation to provide leadership to address this real-world problem.
- 3. Discuss the risk openly. Again, you aren't going to surprise anyone or scare someone off in this day and age when you address the possibility of the unthinkable. In many churches, members of the congregation who possess conceal-carry firearm permits are now carrying a firearm into services or

meetings due to their own perception of the threats and risks. Some churches have established security teams that are strategically scheduled at all services or special events so that a "threat response team" is always available to respond in a split second. Recent shooting events reported by the news media and magnified by social media have created a heightened sense of awareness for diocesan, parish, school and program leaders as well as for individual members of every congregation. It is essential for everyone in the entire organization to be prepared for the potential of an adverse event like the presence of an armed intruder or active shooter.

#### **RESPONSE**

Having a rehearsed plan of action in the event of an armed intruder or active shooter is an essential component of survival. From an intellectual and psychological perspective, one of the hardest parts of reality to comprehend in the event of these violent events is that there will be casualties and possibly fatalities. In a perfect world, all organizations would initiate steps to prevent this violent peril from ever occurring. But in reality and short of locking the doors and not allowing anyone in for any reason, the risk cannot be eliminated. As a result, preparedness and exercising an established response plan becomes a critically important part of your efforts to minimize injuries and deaths.

Your plan need not be complicated, and should be based on "options," not specific procedures. The United States Department of Homeland Security has developed a simple, three-step plan for survival that fits in well with most types of diocesan-related environments. A simple plan known as, "RUN – HIDE – FIGHT" is designed to promote survival and limit injuries and deaths.

Here are the main elements of the options that must be considered:

# RUN:

- If able to do such, run quickly away from the sound of gunfire and evacuate the building. Each step away from the shooter is a step closer to safety, while at the same time lessening the chances of being hit if a shot is fired in your direction
- Leave personal belongings behind and encourage others to go with you as you run away from the shooter or sound of gunfire
- Call 911 when you are in a safe location. Only make this life-saving call if the shooter is not in your direct line-ofsight
- Report to a pre-designated reunification point that should be included in your organization's plan to help establish as much accountability as possible.

# HIDE:

 Hiding is a second option when getting away from the shooting or exiting the building is not possible. The

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concept behind hiding is to get out of the line-of-sight of the shooter(s)

- Offices, storerooms, janitors closets and similar areas can all be considered as viable hiding places and should be pre-identified as potential hiding places long before an event ever occurs
- Rooms with doors that are equipped with locksets are always preferred. Lock the door, turn off lights, and if possible, move heavy furniture or other items in front of the door to barricade occupants in a room or space
- From the moment the first shot is fired, the shooter knows that people are making urgent calls to 9-1-1 and that police response to the report of an active shooter will more than likely be significant so act as quickly as possible
- The shooter knows that time is very limited so it is very unlikely that the shooter(s) will waste time trying to force open a locked and barricaded door. In all likelihood, the shooter will move on, seeking out other targets of opportunity

# FIGHT:

- As a last resort, and ONLY as a last resort, if you have no other options, fight back
- Remember that this will be the <u>fight of your life for your life</u>
- There is no such thing as a "fair fight" in this situation so improvise weapons and be prepared to take out the shooter in any way possible
- Items that are common to the church or school environment can become weapons of opportunity when it is time to exercise the "Fight" option
- Weapons of opportunities include anything and everything that can be potentially used to fight for your life:
  - √ Chairs / desks
  - ✓ Coffee pots
  - ✓ Letter openers
  - √ Flagpoles
  - ✓ Belts
  - √ Pens / pencils
  - ✓ Staplers
  - √ Water pitchers
  - √ Fire extinguishers
  - ✓ Other blunt or sharp objects
  - √ The options are based on what may be available to you during the incident

# **RECOVERY**

While planning and preparing for the "Unthinkable" are critically important steps in the crisis management process, the recovery

phase of the incident is sometimes taken for granted or in many cases completely forgotten about until an event actually occurs. When the dynamic phase of the incident is over and the shooting has stopped, the recovery phase should immediately begin.

Recovery is the process of returning to a "state of normal" as quickly as possible in consideration of the short-term and long-term impact the incident will have on your people and programs. At the same time, it is important to realize that what was considered normal before the event may never be normal again. "Normal" will likely be redefined. The recovery process will inevitably require the use of outside resources to provide the necessary assistance needed. To plan for recovery, it is important to identify these outside resources which may include the following:

- Mental health professionals / crisis counselors
- Security (armed or unarmed)
- Cleanup and restoration services
- Incident management team
- Pastoral assistance
- Legal counsel
- Media / public relations consultation
- Insurance coverage consultation
- Claims management
- Other resources as locally identified

These essential resources should be identified well in advance of a real-world incident. Developing positive relationships with all of these different service providers will be extremely beneficial when timely decisions will need to be made under the emotional stress of an actual emergency situation.

#### Summary

There may be no specific reason to believe that a church, school or other diocesan program under your control will ever experience an active shooter, but there is also no reason to believe it won't. Across all lines, places of worship, education and community service that have actually experienced the "Unthinkable" all had one thing in common; the stakeholders knew it could happen, but they just never thought it would happen to them.

Planning to respond, survive and recover from an armed intruder or active shooter event in your diocese or organization is not indicative that you are expecting it to happen. Creating a state of readiness for these types of incidents utilizes the same approaches of planning and mitigation that you would use for any type of hazard or known risk. Developing plans, protocols and options for this potentially deadly peril is the best way to reduce risk as well as minimize the potential casualty count should the "Unthinkable" ever occur.

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# **Summer Hiring Guidelines and Safety for Teen Workers**

The summer months are an ideal time for high school and college-aged students to temporarily leave their academic studies behind and seek employment. For employers, teen workers offer the prospect of affordable, seasonal help and a fresh perspective and energy on tasks and assignments. If your organization is considering hiring teen workers, remember that the majority of these workers are under the age of eighteen, which classifies them as minors. There are a number of enforceable federal and state rules and regulations to protect these workers that must be followed by employers to provide them with a safe and healthful working environment.

Prior to hiring teen workers, it is important for employers to understand and abide by Child Labor Laws. These laws are mandated by federal and state agencies and outline specific rules to be followed when employing workers under the age of 18. Keep in mind that in many cases, state child labor laws may be stricter than federal laws. Below is a summary of these rules from the Department of Health and Human Services, categorized by the worker's age.

- Minors under the age of 14: Minors under 14 years of age may not be employed in non-agricultural occupations covered by the Fair Labor Standards Act (FLSA). Permissible employment for such children is limited to work that is exempt from the FLSA (such as delivering newspapers to the consumer and acting). Children may also perform work not covered by the FLSA such as completing minor chores around private homes or casual baby-sitting.
- Minors under the age of 16: Minors ages 14 and 15 are permitted to work outside of school hours, but only in non-hazardous jobs. During holidays and school breaks, they may work as many as eight hours a day and forty hours a week. However, while school is in session they are limited to three hours a day on school days (including Fridays), eight hours a day on Saturdays and Sundays, and no more than eighteen hours a week. During the school year, minors ages 14 and 15 may only work between the hours of 7 a.m. and 7 p.m. from Labor Day until June 1st and are not allowed to work during school hours. Acceptable work hours from June 1st to Labor Day are 7 a.m. to 9 p.m.
- Minors ages 16 and 17: Minors ages sixteen and seventeen are generally not limited in terms of how many hours a day or week they are allowed to work. However, some states do have limits as to the number of hours this age group may work. Minors ages sixteen and seventeen are prohibited from working at any job considered to be hazardous. Exceptions to this rule include minors participating in internships or apprenticeships.



#### **Prohibited Jobs**

Child labor laws protect teen workers from dangerous jobs. According to the Department of Health and Human Services, teens under the age of 18 are not allowed to perform the following types of jobs:

- Drive anything with a motor on public streets as part of the job. (17-year-olds may drive, but only for a few reasons that the law allows.)
- Drive, ride on, repair, or work from a forklift, Bobcat, backhoe, or other powered machinery.
- Drive, ride on, repair, or work from powered hoists such as cherry pickers (16- or 17-year-olds can assist in operating patient-lifting devices when properly trained and supervised).
- Use power tools and machinery like a circular saw, chain saw, wood chipper, box crusher, paper baler, meat slicer, and most bakery machines.
- Work in wrecking, demolition, excavation or roofing.
- Work in mining, logging, a sawmill, forestry services, or forest firefighting.
- Work in meat and poultry plants that slaughter, package or process meat.
- Work where you can be exposed to radiation.
- Work where explosives are produced or stored.

# Teens ages 14 or 15 are not allowed to:

- Bake or cook on the job, unless the cooking uses electric or gas grills with no open flames or deep fat fryers that by themselves can lower and raise baskets into and out of the oil.
- Go from house to house to sell things or do "signwaving" (unless you are directly in front of the place where you work).
- Work as a lifeguard on elevated water slides or at lakes, rivers, ocean beaches, quarries, or piers. (With training, 15year-olds may be a lifeguard at pools and water parks.)

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- Use most power-driven machinery.
- Work on a ladder or scaffold.
- Work in warehouses.
- Take jobs in construction, manufacturing, mining, and most types of businesses—such as dry cleaning or commercial laundry facilities—that process items.
- Load or unload a truck, railroad car or conveyor.

To comply with federal law, it is also important for employers to verify the age of all minors employed in their organization. To do this, they can obtain an age certificate issued by the Wage and Hour division of the Department of Labor. Some states may also require either the employer or the minor to obtain work permits through the state's Department of Labor.

Child Labor Laws and general employment guidelines are subject to change from state-to-state so be sure to review these laws before offering and/or completing employment. To access your state's child labor laws, log on to the Department of Labor's website at: https://www.dol.gov/whd/contacts/ state of.htm and click on the link(s) pertaining to your state.

# **Important Onboarding Activities**

Once you have hired a teen for summer employment, be sure to provide an orientation that explains their job duties and responsibilities as well as the parish's policies and procedures. There are four basic guidelines to follow when orienting summer employees:

- 1. All summer employees should be provided with a general orientation training program to help make the transition into their new job easier and to provide them with the basic knowledge needed to be successful at that job. The basic areas to cover during orientation include:
  - Welcome the new employees to the organization.
  - Introduce them to their co-workers.
  - Provide them with a tour of the workplace.
  - Present to them their job duties and responsibilities, which includes any applicable safety-related
  - Present to them the Parish's/organization's policies and procedures.
- Orientation should, if possible, take place on the employee's first official day of employment and should cover:
  - Hours of work
  - Attendance policy
  - Salary

- Tax withholdings
- Work rules and regulations
- 3. All summer employees should be given their own copy of the organization's employee handbook and be encouraged to carefully review it. They should then be required to sign a statement stating that they have thoroughly reviewed the handbook material and understand it and their employer's right to change that information at any time.
- 4. Paperwork for each summer employee should be kept in a secured personnel file.

# **Safeguarding Teen Workers**

By law, teen workers have a right to work in a safe and healthy workplace. In the article Teen Worker Safety: A Management Challenge, author Leslie Zieren, Esq. provides the following safety tips.

In addition to complying with federal and state laws (OSHA and the Fair Labor Standards Act), managers should:

- Assess and eliminate hazards in the workplace. Make sure the equipment teens are to use is safe, in good working condition, and allowed by law. For more information, visit www.dol.gov/dol/topic/youthlabor/hazardousjobs.htm.
- Train teens to recognize hazards and to be competent workers. Include injury prevention in your safety program. Ask teens to demonstrate the skills they learned in training and to provide feedback about the effectiveness of the training.
- Supervise teen employees closely, and make sure everyone in the workforce understands which tasks teens cannot perform and which worksite areas are off-limits to
- Implement a buddy or mentoring system to help monitor and assure the safety of teen workers.
- Allow teens to work only on the days and only during the hours that are allowed by law. For more information, visit http://www.youthrules.dol.gov/.

Providing a safe and healthful environment to teen workers is essential to creating a positive and productive working relationship between the teens you hire and your organization.

# **Additional Resources**

www.wagehour.dol.gov www.dol.gov/elaws

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National Institute for Occupational Safety and Health. Are You a Teen Worker? Retrieved March 1, 2018 from <a href="https://www.youthrules.gov/pdf/areyouateenworker.pdf">https://www.youthrules.gov/pdf/areyouateenworker.pdf</a>
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# **Risk Management and Youth Groups**

A church-sponsored retreat, camp, recreational outing, day camp, mission activity or other travel experience can be a memorable, educational and life-changing event for participants. Groups benefit from strengthened relationships formed and developed between people participating in a special activity, working and traveling together. Before conducting special activities and travel events it is important for your organization to consider and plan for the risks that may be associated with that event. Plans are frequently worked out weeks and months prior to these off-site programs, with growing anticipation as the departure date nears. Every group should include in its pre-planning a *risk inventory* to make each outing as safe as possible.

# **Adult Supervision**

Children and youth outings should *only* occur when an adequate number of qualified adult escorts accompany the group. The number of chaperones needed should be based on the size and type of group. Some sample guidelines to consider include always having a minimum of two adult chaperones on any trip. When children in grades 5 to 8 are involved, 1 adult should accompany every 5 to 7 children. Likewise, 1 adult for every 6 to 8 children is appropriate for trips involving youths in grades 9 to 12. Screen all adults who work with youths, including those who volunteer to escort trips. Consistent implementation of pre-trip screening procedures will reduce risk of physical or sexual abuse or misconduct propagated by adult predators.

When the outings or events involve families, all adults present share responsibility for supervising the children and youth. For the protection of *all* participants, clearly state the standards, expectations and schedules for group participation and personal behavior during the event. Independent decisions made by individuals or families may place other participants at risk when rules are nonexistent, unknown or disregarded.

# **Vehicle Safety**

Always arrange for enough vehicles to transport participants safely, and to ensure that vehicle capabilities are not exceeded. Unsuccessful attempts to recruit an adequate number of drivers and/or chaperones can sometimes create the temptation to overload vehicles and bypass the use of personal safety restraint devices by each passenger.

Conduct a pre-trip safety inspection of all vehicles, whether they are owned by the church, a commercial transportation company or a private individual. Your church may be held legally liable for an accident which occurs on a trip, regardless of who holds title to the vehicle. Therefore, you should be concerned that only safe vehicles are used. Tire pressure, brakes, fluid levels, lights, windshield wipers, steering wheel, emergency warning systems, spare tire and safety restraints are among the items that should be checked. Have a freshly stocked first- aid kit in each vehicle used on the trip.



In all cases, it is recommended that trip drivers be a minimum of 25 years of age. It is not appropriate to have youth drivers on church-sponsored trips.

The repercussions from an accident involving an overloaded or unsafe vehicle can negatively affect a church's ministry for years. Every precaution should be taken to meet current safety standards and vehicle operation requirements.

### **Release Forms**

Parental permission slips should be obtained prior to minors participating in church-sponsored activities. Distributing a form requesting the signature of a parent or guardian allows your group to concurrently share details about the purpose, cost and itinerary. A medical release form, which also requests information indicating the parents' accident and health insurance coverage, as well as parental authorization for medical care, will assist in obtaining treatment at a local health facility should a minor be injured or become ill while on the trip. It may be advisable to obtain legal release or indemnification from parents or guardians. It is always advisable to have any proposed permission, release or indemnification forms reviewed by local legal counsel prior to use.

# Food

Food allergies or a case of food poisoning will ruin an otherwise successful excursion, and may result in tragic consequences. When eating in commercial establishments, select those which meet health department and industry standards for food storage, preparation, serving and overall cleanliness. If participants are bringing food for their own or shared consumption, provide storage which will keep food at a safe temperature and free of contaminants until it is served. When proper facilities for washing utensils will not be available, it is recommended that you use disposable items. Remember to bring along garbage bags or other receptacles to dispose of waste, particularly if food will be consumed while traveling in locations where refuse containers will not be readily available.

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# **Risk Management and Youth Groups**

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Leftovers that cannot be stored sanitarily or at a safe temperature should be discarded, rather than run the risk of bacterial infection. Likewise, if meal preparation is part of the trip schedule, all food must be safely stored, kept free of dirt, and prepared and served under safe and sanitary conditions. Groceries may be purchased en route when the vendors are known to handle safe and sanitary products.

# **Itinerary**

Distribute your itinerary to those remaining at home as well as group participants. It is important to provide contact telephone names and numbers both en route and at the final destination.

In some cases, such as a weekend retreat at a camp and conference center, a single emergency phone contact number at the facility will suffice. More adventuresome outings, like a high-adventure outing into a wilderness area, restrict accessibility for group members. Much anxiety may be alleviated if those at home know when the next contact home can be expected and where a phone message can be left requesting a return call when possible.

Identify key contact persons in the home church should an emergency develop on the trip. In case of an accident, illness or other circumstances which will change the trip's itinerary, this will allow those at home to be more rapidly contacted if a telephone-chain network is set up in advance.

Your trip will go more smoothly when you are aware of alternative routes to road construction zones. Ask one of your congregation members who belongs to a motor club to request maps and other route information based on the group's itinerary which will provide the information needed.

Caravan-style driving can create dangerous traffic situations and should not be used to attempt to keep multiple vehicles together. Provide each driver with a detailed map and the itinerary, showing the trip route, intermediate and final destinations and the approximate time for each stop. If the group becomes separated, each driver should have directions to the scheduled rendezvous points.

# **Trip Funds**

Funds used to pay costs associated with the trip should be handled carefully before, during and after the trip. Implement safeguards to ensure that funds are not misappropriated or stolen. Pay for expenses in advance, or charge them when possible. It is poor practice for the group leader to carry large amounts of cash to pay for expenses encountered on the trip. If charge invoices will not be provided by vendors, the group should use a church credit card if possible.

#### Insurance

Many local church property and casualty insurance policies include coverage for non-owned automobiles. A separate policy or endorsement is usually required if the church owns a vehicle. If a privately owned vehicle is used for the trip, it is recommended that the church obtain proof of current insurance coverage prior to the start of the trip. Many states require that proof of insurance be carried in the vehicle to prove coverage in the case of an accident resulting in either personal or property damage. If your trip includes travel into Canada or Mexico, verify coverage in those jurisdictions, and carry the appropriate proof of insurance in the vehicle at all times.

Insurance companies writing local church policies often include a limited medical payments provision, which will cover costs associated with bodily injury sustained by a trip participant. Review any policy your church holds carefully, paying particular attention to the policy provisions addressing sports and recreation injuries. Many policies written for local churches will commonly exclude skiing and/or other sports activities. Be clear with trip participants and their families what the limits of your accident insurance are, and what potential medical expenses in excess of the covered amount will be the responsibility of the injured person and his or her family. Many families carry their own health and accident insurance, but that may not always be the case. Additional special event insurance policies may need to be purchased.

You may wish to produce a short-term, student accident insurance policy if you are involved in a trip of several days. These policies are usually written on a per-person/per-day basis, and will provide more extensive coverage than the medical payments portion of your general liability policy.

# **Travel Outside of the United States**

If your trip will take the group outside of the United States, verify that all participants have proper identification papers, including a current passport. Trips outside of North America may require precautionary inoculations of group participants. Some countries may require entry visas for each group member.

Remember to verify with your church's risk manager or insurance broker what the coverage territory of your policy is (frequently defined as the United States, including its territories and possessions, Puerto Rico, and Canada), and if there is any additional protection available under your church insurance policy outside the defined territory. The medical insurance of participants will likely have limited applicability outside of the United States, requiring purchase of trip accident and health insurance.



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