

BISHOPS' PLAN INSURANCE COMPANY Safety and Loss Control News

Prepared by Gallagher Bassett | Risk Control Services

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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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Snow Storm Emergency Response Plan

Storms seldom come at an opportune time. Therefore, an intentional, flexible snow removal system is necessary. This plan consists of several steps, each of which plays a key role in protecting people at your parish.

First, pay attention to the weather forecast. It is rare these days for a storm to develop without some advance awareness. Have someone in the parish that is responsible for deciding when the winter weather team should be activated. Each member of the team should have a specific responsibility or two to ensure that the parish is prepared for services. These will range from making certain the parking lots and sidewalks are cleaned to drying wet interior floors to making sure those members and visitors who need assistance making it out to their cars find the help they need. The team should have redundant roles; that is, there should be extra people assigned to each role in the event that one team member is absent.

When moving ice and snow, prepare a map of the parish grounds to identify places where snow and ice could accumulate and possibly refreeze; snow could fall from the roof; and snow and ice can be moved to minimize hazards from thawing and freezing again. Pay particular attention to areas receiving minimal winter sun, gutters and drainpipes, sidewalk corners, and doorways. Remember that ice and snow may start outside, but they get tracked into the building on shoes and boots. A plan for drying areas inside doorways is important. Use of mats, mops, carpet and other means of protecting against falls on wet floors will reduce the number of incidents.

Where possible, a reliable snow removal contractor for the parking lots can be a valuable resource. Make sure the contractor will be available on the days you have services or winter events planned. In addition, be specific on the ways the contractor will be called into service. Many contractors only come out following a predetermined amount of snowfall. Make sure the contractor is aware of your building and



ground plan for removal, so that snow gets pushed to the places where it is least likely to become a second problem later. As with all contractors, check to ensure the contractor maintains their own insurance and check references.

You may still have to deploy your own crew to clear snow and ice if the contractor is not available or does not clear particular areas. Many parking lot contractors are reluctant to clear sidewalks and steps. These areas should be checked, and if needed cleared, for the times before, between and following services. Be prepared to restrict egress from a doorway if slick conditions or the potential for falling snow or ice exists, until the hazard can be cleared.

Access to proper supplies is an essential part of a winter plan. Whether it is warning cones for wet floors, mops, mats, shovels or a compound to melt snow, having the supplies on hand and accessible will make or break your plan. Someone should be assigned responsibility for inventory before the season and after any of the equipment or supplies are used to ensure they are back in place and available in sufficient quantity. Trying to clear the sidewalks of a large parish with only a single remaining shovel will seem a task beyond simply daunting, and there is nothing worse than realizing that the supply room is locked as the blizzard rages outside.

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Three Tips for Strengthening Workforce Emotional Wellbeing

By Emily Brainerd Gallagher U.S. Wellbeing Consulting Practice Leader

In comparison to when the pandemic started, 39% of employers have indicated a decline in employee emotional wellbeing according to Gallagher's pulse survey, <u>COVID-19 Sustaining Organizational Wellbeing</u> <u>& Resiliency Through a Crisis</u>. Employers also rank emotional wellbeing as the top benefit for consideration in total rewards planning, and industry trend data suggests the demand for mental health benefits will only continue to grow.

Since the beginning of the pandemic, it has become more important than ever for employers to increase mental health awareness within their workforce, promote access to available resources and take personal action. Here's how you can do that:

1. INCREASE MENTAL HEALTH AWARENESS.

In order for employees to ask for help in the first place, it is imperative that they have access to mental health awareness and educational resources; employees who truly feel supported by their organization are more empowered to seek the care they need. A critical component of building this trust includes training for all people managers, as direct managers are often the first point of contact for employees. Supervisors play a key role in creating a psychologically safe work environment. Managers and organizational leaders need the emotional skills to be able to respond supportively to an employee in need and assist that employee in navigating available resources. This may also mean managers and leaders themselves need emotional wellbeing support first, as they are struggling with the same challenges facing their team members.

The following resources are a great place to start creating awareness in your organization, reducing mental health stigma and providing general education:

- Mental Health America: information on mental health conditions
- <u>National Alliance on Mental Illness</u>: awareness resources and collateral

2. PROMOTE ACCESS TO RESOURCES.

Employers need to make sure there are resources in place for employees to get treatment and manage mental health conditions. These resources should span a broad range, from including access for emergency support around substance misuse or suicide to preventive care tools such as mindfulness exercises and stress management strategies in order to build resiliency.

Organizations should also consider how they could positively affect stressors to lessen common employee burdens. These could include programs to help with financial stress or caregiving responsibilities, or even concierge-type or convenience-related services such as healthy food delivery. Within the workplace, this may look like creating flexible schedules, strengthening manager/employee communication channels, increasing recognition opportunities and encouraging the use of paid time off (PTO).

Communication is crucial. An effective employee communications strategy can help employees know what is available, when to use which resource and how to easily access tools. Technology platforms such as intranets and benefit hubs can be a central



location to house this information. Employers can also coordinate information and links from health plans, employee assistance programs (EAPs) and third-party providers on the same platform to point to additional resources.

3. TAKE PERSONAL ACTION.

Taking time to think about and take action on your personal mental health—no matter where you are in your journey—is imperative. If you are a manager, it is important employees see you taking care of your own mental health and emotional wellbeing. As mentioned above, direct supervisors must first be supported themselves if they are to effectively support their teams.

Resources such as those on <u>Right Direction</u>, as well as the following ideas, are a great place to start for leaders looking to both practice self-care and promote the importance of self-care to employees.

Ideas for Community Care

- \checkmark Reach out to a friend in need.
- ✓ Perform random acts of kindness.
- ✓ Donate to mental health organizations.
- Read and share articles, and host a sharing event.

Ideas for Self-Care

- Start the day with gratitude.
- ✓ Have a little fun; let yourself laugh.
- ✓ Sleep in and lay in bed until noon.
- Reduce your screen time.
- ✓ Be physically active throughout the day.
- ✓ Savor a delicious meal.
- ✓ End the day with gratitude.

Gallagher wants to make sure you have the knowledge you need on important topics like mental health to empower your workforce with confidence. You can learn more about other timely topics related to organizational wellbeing in the Q3 2021 Gallagher Better Works Insights Report: Fortifying a Culture of Diversity, Equity and Inclusion.

For additional information on supporting emotional wellbeing in your workplace, please contact a Gallagher wellbeing consultant.

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Parish Facility Self Inspections

Much of the minor and even larger facility damage that parishes experience could be prevented, if only regular, documented inspections were performed. Doing so takes ownership. Someone has to be responsible for doing the inspection and making sure concerns are addressed.

Besides a daily, cursory examination, a general inspection of the inside and outside of the facility should be conducted at least monthly and documented. Further, to complete the process, an annual inspection by qualified experts should be conducted. If leaders and members would take the time to specifically look for obvious hazards and areas of concern, much larger damage could be prevented. Here are those areas that should be a part of every inspection.

Outside

- **Roof:** Someone should carefully do a visual inspection of the roof. This may mean getting up on the roof or being in a position to at least view it up close. Look for cracks, puddles, missing shingles and rotten wood. Always work with another person, and a solid, appropriate ladder to complete the inspection.
- Gutters and Downspouts: While inspecting the roof, check for clogged gutters and downspouts. Make sure they are cleaned out, especially during seasons where leaves and twigs are more likely to clog them. Also check the downspouts and drains on the ground, making sure they are flowing correctly, aimed in the proper direction for safe water flow and not crushed or bent in an incorrect fashion.
- **Drainage:** Look at the property, especially during a rainstorm. Determine if water is flowing toward or away from buildings. Any water moving toward the building is a problem.
- Walls and Chimneys: Take a close look at exterior walls and chimneys. Look for loose bricks, cracked or missing mortar and rotten wood. Also stand at different angles and see if the walls are bowing.
- Walking Surfaces: Walk the parking lots, sidewalks and stairs. Look for cracks, holes, chips and deterioration.
- **Doors and Windows:** Look around doors and windows for cracked or missing glass, deteriorating frames, or windows and doors that are no longer able to be secured.
- Trees and Electrical Service: Also look around the grounds for trees and branches that are dead. Not only do they pose an injury hazard but also an electrical hazard if they are close to power lines. Do a cursory look at the electrical service into the building. Often if can become exposed or even be a roost for birds.



Inside

- Entrances: The first interior inspection should be at the entrances. They should be free from hazards and obstructions. Look also at floor surfaces and lighting.
- Hallways and Stairwells: All hallways and stairwells should be free of obstructions. Even lesser-used hallways should be clear, as they may be used for an emergency evacuation route. Make sure the steps and railings are safe and secure and that there is adequate lighting.
- Doors and Windows: Once again, this time from the inside, look for cracked and deteriorating windows and doors. Look for any signs of water entering through them. Make sure they can be secured, especially those at ground level. Also, make sure exit doors are marked and are not chained or locked to prevent proper exit.
- Storage Areas: Few parishes have more storage space than they need. Further, many people in parishes are reluctant to throw anything out. As a result, designated storage areas get cluttered, and other locations are used for storage. This will often pose a fire hazard. Inspections should also look at hazards such as flammable objects coming in contact with a heat or electrical source.
- Furnace Room: The furnace room is often one of those "extra" storage areas. Ideally, nothing should be stored anywhere near the furnace. To help with this, yellow tape should be placed on the floor around the furnace with instructions that nothing be placed inside the yellow tape. Also, by looking for corrosion on the fittings, leakage, and knowing what the pressure setting should be, will help prevent unexpected leaks or damage.

Parish Facility Self Inspections

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- **Plumbing:** The plumbing throughout the facility should be checked. Each restroom and water source (kitchens, nursery area, etc.) should be viewed to determine if there are any leaks. A small leak found and repaired early can prevent a more serious problem.
- Electrical: All electrical outlets should be inspected. Look, not only for obvious damage, but also determine if too many items are plugged into an outlet. Use (but not overuse) of power strips or surge protection devices is advised. Open all electrical panels in the facility. Look for obvious damage as well as any switches that have been taped open or rigged so they can't be shut off. If a switch is forced to be permanently on, the source of the electrical surge should be determined and corrected.
- Flammables: Finally, all flammables (e.g., cleaning supplies, paint, paint remover, etc.) should be placed in a marked, metal cabinet away from heat sources. Proper ventilation is necessary to prevent heat or fume buildup. Make sure someone is responsible for proper elimination of old supplies.

As mentioned previously, these intentional walk-around inspections should be conducted on a scheduled basis. Any documented concerns should be followed up with corrective action and date completed.

Leave the technical inspections to the experts. Annual inspections that include HVAC, electrical, and building contractors, will be money well spent. A combination of daily, monthly and annual inspections, done by the right people, can go a long way toward the prevention of floods, fires and serious damage. *Return to "Inside This Issue" index.*

Meet the BPIC Risk Control Committee Members

- Charlotte Carpenter (Chair), Cincinnati
- Tom Schadle, Tulsa
- Mike Witka, Indianapolis
- Bill Rafferty, Paterson
- Patrick Ketchum, Springfield, IL
- John Eric Munson, Las Cruces

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Volunteer Safety Orientation

When employing volunteers to perform maintenance related jobs, they may be treated as employees for Workers' Compensation purposes. Volunteers should be selected, placed, trained and provided a safety orientation to perform their designated services/tasks as if they were your "regular employees."

To be successful, as a minimum, the following should be discussed:

- 1. Review and discuss general hazards/exposures normally known with the jobs/tasks that volunteers will perform.
- 2. Discuss specific hazards normally associated with the equipment, tools, machinery and chemicals to which they will be exposed, as per manufacturers of the equipment or supplies.
- 3. Review safe use and inspection of the tools, equipment and machinery the volunteer will use, as recommended by the manufacturers.
- 4. Inspect all tools and equipment that volunteers might own and will be using to do a job, for defects.
- 5. Review ladder safety.
- 6. Review the Manual Material Handling Basic Guidelines prior to any work involving heavy or awkward materials they may need to handle.
- 7. Review safe use and storage of chemicals, such as paints/ thinners, degreasers, fuels, etc.
- 8. Enforce required use of Personal Protective Equipment.
- 9. Do not allow volunteers to do electrical work unless they are licensed, certified and competent to do so.
- 10. Use caution in selecting volunteers for maintenance jobs that may require a certain level of fitness and mental alertness, so that they are not assigned work that exceeds their capabilities.

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Safely Un-doing the Holidays

Along with the joy of the Christmas season, dangers also surround putting up and taking down the holiday decorations. The task, if not done with safety in mind, could turn joy into sorrow. Consider the following areas of concern as you pack up the decorations.

Climbing

Every year, people are injured or killed putting up or taking down Christmas decorations. Many of these incidents are climbing-related. When hanging or unhooking greenery, wreaths, lights and other decorations, people tend to climb and reach.

Although it may appear inconvenient and time consuming, it is far better to take the extra time of climbing down and moving the ladder instead of reaching. Ladders, regardless of their condition, can tip if not used properly.

Secondly, people will often use chairs, stools or boxes to climb on in order to access decorations beyond their reach. Again, a solid ladder is a much better alternative.

Finally, because of health and age, some people should not climb at all. Though they may have done it dozens of times in the past, there comes a time when people should refrain from climbing. And often they will not volunteer to stop. Therefore, parish leaders should step in and make sure the person doing the climbing is the best candidate to do so. It is also important to note that children and youth should not be allowed to climb.

Ladders

Even when a ladder is used, it is sometimes not designed for the job or in good repair. Someone should be responsible for making sure the ladders are high enough and in proper working order before allowing them to be used. Make sure the rungs are solid and that all screws are tightened. Use of rubber or non-skid end caps can prevent the ladder from sliding. Always check ladders for load limits and compare the limit to the person doing the climbing. Remind climbers to never go higher than the third rung from the top of the ladder.

Inspecting Decorations

Many parishes will use the same decorations year in and year out as part of their tradition. One step that is often overlooked is inspecting the decorations before and after they are used. Make sure that someone is looking at the lights, trees, extension cords and other decorations to ensure they are in good working order. If they are not, it is best to replace them. Though some may be reluctant to discard anything, often repairing or re-using a defective item will increase the risk. Discard and replace any item that may be dangerous.

Storage

Many times, decorations are stored in the exact same place each year. However, fires often happen right after the holidays because the stored decorations are put on a boiler, next to a heating element or electrical outlet or wiring. Provide plenty of clearance around stored items.

Also, use extreme caution in selecting storage sights. Seldom does a church have more storage than needed. That can sometimes lead to people placing items in places they do not belong. Using unsafe attic areas, boiler rooms, areas next to flammable items, or in stairwells can turn into a disaster rather quickly.



When going into dark storage areas, make sure there is adequate lighting and that the access to the area is safe.

Finally, if candles are used for services, make sure that every candle can be disposed of properly. To extinguish candles properly and safely, wet each candle wick with water. The water will ensure the wick is completely out prior to storage. A small ember or wick that is not completely extinguished can slowly catch other flammables on fire or smolder for a long time before it catches fire or is noticed by anyone.

Teamwork

It is preferred that when decorations are put up or taken down that it is done with the assistance of other people. It is always safer to have a person hold a ladder, assist in carrying a box and provide guidance while working with decorations. An extra set of eyes and hands can make the difference between a safe and hazardous condition.

Also, should someone experience an injury or illness while doing the task, help can be summoned more quickly. In some instances, this could be the difference between life and death.

Exertion

Many times older parish members within the congregation have the task of putting up and taking down decorations. Over-exertion is always a concern. It is wise to have a few younger parish members or staff present to volunteer for the more strenuous jobs. Encourage people to take breaks, rest and enjoy the process. Look for signs of injury or illness, shortness of breath or other medical conditions. If discovered, get help immediately.

Taking safe, intentional steps to decorate or take down the holiday trimmings can save a parish from experiencing a fire or having someone injured. Appointing a specific, reliable person to be in charge and supervise the process can go a long way in reducing the risks associated with the process. Though this is a routine task that many parish members have performed many times over the years, sometimes complacency can creep in and create an unsafe condition.

Regardless of how many times you have done this before, have a plan, discuss it, supervise the process and feel good about the end result.

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Promoting Workplace Health and Safety through Employee Assistance Programs (EAP)

The psychological and physical effects of the ongoing global pandemic, combined with the ups-and-downs of daily living, are all factors that make employer-sponsored Employee Assistance Programs (EAP) an offering that is more important than ever. Portions of this article are excerpted from *Benefits of an Employee Assistance Program (EAP)*, published by www.business.com.

According to the U.S. Office of Personnel Management, "An Employee Assistance Program (EAP) is a voluntary, work-based program that offers free and confidential assessments, short-term counseling, referrals, and follow-up services to employees who have personal and/ or work-related problems." EAP programs are designed to help people with issues that may be affecting their mental and emotional wellbeing, including:

- Stress management
- Domestic violence
- Grief counseling
- Alcoholism
- Crisis management
- Psychological (mental health) disorders
- Substance abuse
- Health and caregiving
- Family services
- Counseling referrals

EAPs have proven benefits to employers and employees. According to the article *Benefits of an Employee Assistance Program*, published by Business.com, "...a Gallup study found that highly engaged business units see a 17% increase in productivity." Employees that are healthy and happy are more productive in their individual job roles as well as the organization as a whole. In turn, steady production and high morale contribute significantly to an organization's success—both culturally and financially. Additional employer/employee benefits of an EAP include:

- Reduction in employee absenteeism. According to Business.com, "That same Gallup study found that highly engaged business units also see a 41% reduction in absenteeism." Healthy employees take fewer sick days, arrive to work on time and are ready to participate in tasks and activities.
- Higher employee retention rates. Individuals receiving mental/ physical support from an EAP program are more likely to focus on their work. Employees who are satisfied with their employment are more likely to remain in their roles, reducing turnover and the costs associated with hiring replacements.
- Improvement in employee safety. Business.com reported, "There are roughly seven million reported workplace injuries in the United States each year, resulting in an average of 99 million days of lost productivity. Those injuries are caused by a variety of things, such as repetitive stress (e.g., carpal tunnel syndrome) or accidents (e.g., falls or slips)." An EAP can help in reinforcing the importance of taking care of a person's physical and mental health, which carries over to taking care when conducting activities in the workplace. Less accidents in the workplace

translates to lower claims and expenses paid out by employers for injuries that may have been preventable.

Specific benefits to employees. Employees who have EAP program resources often feel cared for by their organization. They have access to programs designed to decrease anxiety that may be present at work and/or at home and a resource of experts and professionals who can provide support quickly—in some cases through a 24/7 hotline. EAP programs are voluntary, confidential and most are free of charge to employees. Employers do not have access to the names of those using the program, only reports that demonstrate the program is being used.

Types of Employee Assistance Programs

For organizations wishing to set up an EAP for their employees, the first step is to identify what is important to employees. EAP program offerings can include in-house, outsourced or blended options.

An in-house EAP is comprised of qualified professionals within the organization who can give employees access to direct services or referral resources. A drawback of an in-house program is that employees may feel uncomfortable seeing those they are working with during work hours. Employee embarrassment from asking for help and worry that their situation will not remain confidential can be an issue with in-house programs.

Outsourced EAP programs are accessible by calling a toll-free phone number. A specialist outside of the organization will then work with the employee to discuss treatment and resources.

Blended EAP programs combine the resources of in-house and outsource programs, allowing employees to seek assistance within their organization or through hotline access. According to Business.com, this type of program is not recommended for organizations with limited resources.

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<u>Sources:</u> Schooley, Skye. (2021, September 30). *Benefits of an Employee Assistance Program (EAP)*. Retrieved from <u>https://www.business.com/hr-software/eap-benefits/</u> U.S. Office of Personnel Management. *Frequently Asked Questions-Work Life-What is an Employee Assistance Program (EAP)*? Retrieved from https://www.opm.gov/faqs/QA.aspx?fid=4313c618-a96e-4c8e-b078-







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