

BISHOPS' PLAN INSURANCE COMPANY Safety and Loss Control News

Prepared by Gallagher Bassett

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Preventing Laptop Theft

Laptop computers are prime targets for theft. The reasons for stealing a laptop range from the machine's actual worth to the value of the data it might contain. Keeping your laptop safely in your possession should always be a priority. The following are some safety tips for preventing laptop theft.

- Always lock offices and accommodations where the laptop is left. A computer lock can be used to further secure your laptop while you are away.
- It is important to asset tag your electronics devices and peripherals with permanent markings or engravings. These types of markings will make the device less attractive because it will become harder to sell. Register your laptop with your company if it is not for private use.
- Never leave your laptop unattended. If you are out of the office at a restaurant, using the washroom, or a payphone, take it with you—don't leave it alone on a table or counter.
- While traveling in a vehicle, place the laptop in the vehicle's trunk. Keep the laptop stowed in the trunk if you leave the vehicle unattended for any reason. Don't leave items in plain sight—this only entices people to steal from your vehicle. And never leave the laptop in the vehicle overnight.
- Purge unneeded data files from your laptop on a regular basis.
- Back up important data on a daily basis using a USB-drive (memory stick, hard drive, etc.).
- Utilize password locking features included in the laptop operation manual.
- Steel cable locks, security plates or alarms can be used to further secure your laptop computer.
- To protect the data on your laptop, encryption programs are available that offer an added level of security by encoding the data into a coded form.



- If the laptop is stolen, anti-theft software is available on the market. Some of these products include a "call home" feature if the laptop is ever reconnected to an internet connection, or having serialized components that make tracking and recovery easier. Products with movement and proximity alarms are also available. For example, you wear a device on your belt and if the laptop is more than a certain distance from you an alarm will sound loudly. This type of security is beneficial in stopping criminals who "snatch and run" with your laptop.
- Write down the laptop's make, model and serial number and keep it in a safe place. If the laptop is stolen, the police will need this information. Keep this information separate from the laptop or better yet, keep an office 'inventory' of all computers and related computer equipment on file at your office. If the laptop is lost or stolen, a quick phone call back to the office will provide the police with necessary information.

Common sense and a combination of these techniques should keep your laptop relatively safe. However, should you experience a laptop theft contact the police immediately.

-Information excerpted from www.absolute.com/Public/main/laptop-theft-statistics.asp, www.travel-island.com/travel.wireless/laptop_theft_prevention.html and "Laptop and Notebook Theft Prevention," by Ken Dennis, www.pc911support.net/37919.php.

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 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 members only (log in) 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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Checklist for Unoccupied Buildings

A rectory, convent, school or ministry facility that is not properly cared for while occupants are not using it or living in the facility can lead to costly claims. A few precautions when leaving these facilities unoccupied can help assure damage will not occur. Note: This article is specific for cold-weather areas. Facilities located where there is no threat of freezing plumbing will not need to have water drained from systems; however, for these facilities, everything else mentioned in this article applies.

Unless you plan to heat your rectory, convent, school or ministry facility, have someone check on it regularly, it's best to take precautions to protect the parish property. There are a number of things that can happen during your absence that can cause great damage.

The enemies of these facilities are the same as the enemies of any type of dwelling. A small drip in the wrong place can soak into walls, floors or foundations causing degradation. An unsealed gap in the wall, roof or foundation can invite unwanted guests. Deferred maintenance can reach emergency status while you are not there.

The number one agent of damage to a facility is uncontrolled water. The roof is the first line of defense against outside water penetration. Make sure the roof is in good condition and that the gutters are clean. Be certain that the water shed from the roof drains away from the foundation.

Check caulking around windows and weather stripping around the outside doors. Gaps in these places can allow the entry of mice. Keep in mind that mice can squeeze through holes only 1/4" in diameter. In addition, rats can make it through 1/2" gaps.

Walk around the facility. Look for places where pipes, wires and vents go through the wall or roof. If you notice small gaps around these penetrations, seal them. If all entry points for insects and rodents are sealed, it is less likely these guests will enter the facility. Check at the local hardware or building supply store for the proper sealing material.

All vents and open drains must be covered with wire mesh or airoperated flaps. Vents with flaps can be covered with mesh as long as it doesn't interfere with the operation of the flaps. Screens should never be used to cover dryer vents. Screens used to cover dryer vents create a fire hazard.

Make sure there is no place where dirt is piled against the foundation closer than 6" from the siding. This gap helps keep insects from gaining access to the wood in the sill plates, framing and siding.

Trees or other plants that come into contact with all sides of the



Hide or remove items that might tempt a burglar. Tools, televisions and stereo equipment are sources of quick cash for thieves. Make the rectory as unenticing to burglars as possible—especially if the rectory is off campus in a neighborhood.

facility or roof provide access for rodents such as squirrels and insects. If trees hang over the roof, gutters can fill with pine needles or leaves. A blocked gutter can cause major damage. The branches also pose a danger to the roof itself if blown or broken by a storm. In addition, rotting needles and leaves hold moisture that promotes insect growth and decay of some roofing materials. Clear off any buildup of these materials on the roof or in gutters.

If the building has a chimney or stove pipe, make certain that spark arrestors cover the top. A spark arrestor will also keep animals out of these areas.

When leaving the facility for extended periods of time, it is best to evacuate all water from the plumbing system. Burst pipes can be a nightmare due to the damage they cause, not to mention the repair cost. The first step is to turn off the main water valve. If you have a pump, turn off the power. Drain the pressure tank if applicable. Connect a hose to the drain cock and run the hose outdoors away from the foundation. Then open the drain.

The pressure tank accumulates water and builds pressure to distribute water throughout the facility. However, if you don't have a pump, you probably don't have a pressure tank. Open all faucets to allow water to drain. Water left in pipes can freeze and burst. A frozen pipe may not leak until a spring thaw or may choose an illogical time to burst, spewing water everywhere. It's unpredictable as to the amount of damage this can cause if left undiscovered.

If water pipes are under the floor in a crawl space, drain these pipes or protect them from freezing. You can wrap them in electrical heat

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tape or take other measures. The local hardware store will know what works best in your geographical area. If there is not a drain at the lowest point in the fresh water system consider having one installed. It's a small price for protecting the facility's pipes. Drain the water heater tank. A burst water heater can spurt a lot of water—fast. Before opening the drain, turn the control knob to "off". Connect a hose and drain outside.

If the facility has a hot water heater, contact a plumber to drain the system.

If the facility has a forced air furnace, turn off the emergency switch. It may be located outside of the furnace room. If a humidifier is present, drain and clean it. For buildings with electric heat, turn it down or off. If the heat is going to be left on, consider installing a low temperature thermostat. Most thermostats have a lowest setting of 55 degrees Fahrenheit. A low temperature model can be set as low as 40 degrees Fahrenheit.

In areas with intense summer heat, it is not a good idea to turn off the air conditioning system completely. You may consider turning the thermostat up to 80 degrees. This will help dehumidify the facility and keep it from turning into an oven.

There are several places in a bathroom where water might freeze. The toilet, sink, tub and shower all have water traps that prevent sewer gas from backing up into the facility. These traps need to be cleared and protected.

Flush the toilet to drain water from the tank. Dip the water from the bowl. Water will remain in the trap. If this water freezes, the porcelain will break. Use a plunger to force water through the trap. Pour about a quart of 50/50 mixture of water and antifreeze into the toilet, propylene glycol is preferred. It has an unpleasant taste for animals and is said to be more environmentally sound. This will eventually be flushed into the septic tank. Be as kind to it as possible.

Repeat the process of plunging out water and replacing with antifreeze mixture into the sink, tub and shower drains. A pint in each should be sufficient. Drain any hoses for handheld showerheads. Find all floor drains in the house and repeat.

Repeat the process in the kitchen. Drain the sprayer. Disconnect both ends of the dishwasher supply hose and drain. Remove the drain hose and place the end into a bucket. Operate the dishwasher on the drain cycle for a moment to be certain all of the water is cleared. If possible, disconnect the power supply.

Cracked or old washing machine hoses can cause 150 million

dollars a year in damage. When preparing the washing machine for your absence, take a good look at the hoses. If they are worn or have bubbles, plan on replacing them before using the machine again.

Disconnect washing machine hoses and drain them. Run the washing machine on the fill cycle to clear the inlet valve. Run it on the warm water setting for a few seconds. Then run the drain cycle for a few moments to clear water from the pump. Drain the drain hose.

Clean the washer, dryer and dishwasher and apply a coat of appliance polish to protect the finish from corrosion.

Empty the refrigerator and freezer. Unplug the power. Block the door open with a piece of wood to prevent stale odors. Clean and polish the refrigerator and freezer.

Check in the pantry, cupboards and bathroom for items that can freeze and break. Remove these items. Also remove food that could be a meal for bears or other animals, or store it in metal containers.

For rectories, hide or remove items that might tempt a burglar. Tools, televisions and stereo equipment are sources of quick cash for thieves. Make the rectory as unenticing to burglars as possible. Look through the window and if anything of value can be seen, move it or remove it—especially if the facility is off campus in a neighborhood.

Before you leave, place the markings for a fire in the fireplace or wood stove so that you will have a quick source of heat if you return in cold weather. Close the flue to cut down on cold air entry.

As you are leaving, place this guide where you can easily find it when you return to help restore everything to working order. Turn off electricity and gas if you are not leaving the heat on or relying on electrical heat tape.

It takes a little time and effort to properly close down a facility—especially a home, but it pays off. The time and money you'll spend on repairs cuts into your living conditions. A little precaution pays big in the long run.

The information contained within this guide was taken from the article, "Closing Your Vacation Home," authored by Carl Brahe, Certified Home Inspector. The content of this page may be reproduced, in whole or in part, and freely distributed without permission as long as the below copyright appears in full.

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Controlling Mold

Mold. The very word is enough to make a person cringe.

Yes, mold can be good — it's essential in making brie and penicillin, for example, and necessary for the decomposition of organic matter in nature — but it can also be very, very bad, especially when it grows undetected in your building.

Mold spores spread easily and cannot be completely eradicated. Mold can grow anywhere: on carpet, clothing, food, paper, and even in places you can't see, such as the backside of drywall, areas inside walls around leaking or condensing pipes, and above ceiling tiles. Not only is a mold problem difficult and costly to fix, but mold can also produce allergens and irritants (and, rarely, toxins) that may compromise your health.

So what can you do if you're concerned about mold growing in your building?

The best approach is preventing mold before it becomes a problem. The key to mold prevention is simple: **moisture control**. Here are several ways to curb moisture indoors, and the mold that thrives on it.

- Identify problem areas in your building and correct them. You can't mold-proof your campus, but you can make it mold-resistant. Do an audit of your campus: where are the problem areas? Are windows leaking or left open? Do you notice frequent condensation on a window? Is there a water stain on the ceiling from a persistent leak? Preventing mold from growing or spreading might be as simple as keeping the temperature in your building between 72-78 degrees.
- 2. Dry wet areas immediately. Mold can't grow without moisture, so tackle wet areas right away. Rain water from open windows can soak carpets and even a spill on the carpet should be dried immediately. Even everyday occurrences need attention: don't leave wet items lying around your building, and make sure to dry the floor and walls in locker rooms after showers. Don't leave wet clothes in washing machines, where mold can spread quickly.
- 3. Prevent moisture with proper ventilation. It may be that routine activities are encouraging the growth of mold in your building. Provide proper ventilation in bathrooms, kitchens, laundry rooms, and any other high-moisture area. Vent appliances that produce moisture such as clothes dryers and stoves to the outside. Use AC units and dehumidifiers (especially in humid climates).
- 4. Monitor humidity indoors. The EPA recommends keeping indoor humidity between 30 and 60 percent. You can measure humidity with a moisture meter purchased from your local hardware store. You'll also be able to detect high humidity by simply paying attention to potential problem areas in your building. Telltale signs of excessive humidity include condensation on windows, pipes, and walls. If you notice condensation, dry the surface immediately and address the



source of moisture (for example, turn off a humidifier if water appears on the inside of nearby windows).

- 5. Having live plants in your building is another haven for mold. The soil in flower pots never completely dries and with moisture comes mold. Minimize the number of live plants in your building. If plants are present, do not over water them. Take them outside often so the soil will dry completely before rewatering them. Over watering plants can cause the flower pots to leak and contribute to mold growth.
- 6. Improve the air flow in your building. According to the EPA, as temperatures drop, the air is able to hold less moisture. Without good air flow in your building, that excess moisture may appear on your walls, windows and floors. To increase circulation, open doors between rooms, move furniture away from walls, and open doors to closets that may be colder than the rooms they're in. Let fresh air in to reduce moisture and keep mold at bay.

Also, do not open windows on hot and humid days! The air conditioning system within the building is designed to control humidity throughout the entire facility by keeping the temperature constant and adding fresh air. When windows are opened, huge amounts of humidity are allowed inside the building and the main air conditioner will soon become unbalanced and unable to function properly. When this occurs, moisture is allowed inside the building's envelope and mold can grow.

Finally, educate staff on these tips and report any water leaks or signs of mold to school administration.

-Information excerpted from "How You Can Help Control Mold," Arthur J. Gallagher & Co.

Housekeeping Tips for Boiler Rooms

Due to the power that is generated by a boiler and the risk of explosion this presents, it is very important that the room which houses this equipment be monitored and maintained in a neat and orderly manner with attention to safety as a top priority.



Poor housekeeping practices in a boiler room can result in unnecessary catastrophic injuries to building occupants along with significant properly loss. The following safety tips, excerpted from the article *Air for Combustion and* Ventilation, authored by The National Board of Boiler and Pressure Vessel Inspectors should be followed to ensure proper equipment function and good housekeeping practices in boiler rooms.

- The cleanliness of a boiler room is one of the many items that a boiler inspector will check for during an inspection.
 Oftentimes a well-kept boiler room is a testimony to whether or not the boiler is properly maintained.
- A boiler room that is cluttered or used for storage obstructs the free circulation of air and has a detrimental effect on proper burner combustion and the ventilation for cooling of equipment. It also poses a fire hazard.
- Obstructions that are placed in front of the combustion air openings restrict the free flow of air into the boiler room and may cause the burner to not get enough air for proper combustion. When this happens, it will begin to produce soot and carbon monoxide (CO). Both of these products are unburned fuel. Soot directly affects the efficiency of the boiler and carbon monoxide is a poisonous, odorless gas that is extremely dangerous and deadly.
- Remember that the boiler room is for the boiler and should never be used for storage. This is a serious problem, especially in instances where staff members find the boiler room a convenient place to store miscellaneous materials.

-Information excerpted from "Air for Combustion and Ventilation," The National Board of Boiler and Pressure Vessel Inspectors, www.nationalboard.org.

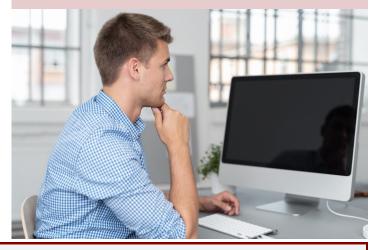
Do You Sit All Day Long? A Personal Call to Stewardship!

Here's a tidbit of good news for people leading physically active careers - but on the other hand, a bit of bad news for people who spend the majority of their day sitting behind a desk. Recent studies reveal that if you work a sedentary job - even if you do go to the gym and fit in an hour or so workout on a regular basis - all that sitting does take a toll on your body.

The study showed that people who led a sedentary lifestyle, whether they went to the gym regularly or not, had similar death rates and causes of death. The most common problems associated with a sedentary lifestyle were Type 2 diabetes, metabolic syndrome, obesity, and cardiovascular disease. Scientists believe that an active lifestyle may provide different health benefits than that which occurs with exercise alone, providing further protection against disease.

So what can we do???

- The worst thing a person leading a sedentary lifestyle can do is to lounge before and after work. You may want to try splitting up your workout routines; try quick small routines, but several times a day. Make one of these small workouts more intense than the rest.
- STAY BUSY! Yard work, walking, cooking, cleaning, laundry, gardening, playing with kids. They all include light physical activity.
- Did you ever notice people at work who sit all day but have more "busy body" behaviors? Get up every once in a while and walk around. Clean your desk. Stand more, take the stairs, use a bathroom that you have to walk a bit further to. Little things add up to make a big difference!





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