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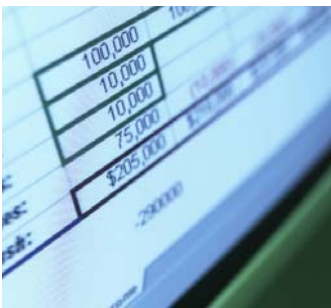
Safety and Loss Control News

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Prepared by Gallagher Bassett Services, Inc.

Establishing a Valuable Possession Inventory



A detailed inventory of the valuable possessions and contents located within your parish is

critical to re-establishing parish operations in the event of a disaster. The inventory is a tool designed to not only help your administration determine adequate amounts of coverage for these items before a loss occurs, but also provides information that will speed up the claims process in the event of a loss.

When putting together the inventory, keep in mind that there are two basic types:

- Written inventory
- Pictorial inventory

Both types of inventories serve as excellent resources; however the ideal inventory will include a written description of each item along with a photos or video of the item. To get started on the inventory, include the following information for each item:

- Description of property or item (type, model number, serial number)
- Quantity purchase information (where, when, how much)
- Cost to replace new today
- Picture or video of item
- Proofs of purchase such as invoices, cancelled checks, bills of sale, credit card receipts or gift records

If you choose to photograph or videotape items, make sure that the quality of the photos and video is clear. Also keep in mind that close-up shots of items will reveal much more detail than those taken at a distance, especially when trying to identify and assess value.

To determine the items that need to be included in the inventory, start with the obvious “big ticket” items. Sound equipment (microphones, speakers, sound board), office equipment (computer, copier, fax machine, telephone system), musical equipment (organ, piano, keyboard, hand bells), kitchen equipment (microwave, stoves, refrigerators and freezers), and audio-visual equipment (projectors, televisions, DVD players).

Next, move on to specialty items, which

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As you conduct the inventory, be sure to go through the buildings of your parish on a room-by-room basis. Include the contents of other facilities within your parish such as a school or maintenance building.

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Steps Parishes Can Take to Protect Valuables

Many churches are very trusting when it comes to allowing individuals, groups and outside organizations to use their buildings and the valuable possessions and equipment contained within these facilities. Having a plan in place that secures buildings and valuables will help to prevent disastrous loss while enabling you to continue being a good steward of your resources to both the parish and surrounding community.

The article *Guard Valuables When Others Use Building*, recently published by Brotherhood Mutual Insurance Company offers the following security tips:

- Keep an inventory of your organization's property.
- Secure large valuables such as laptop computers, DVD players and musical equipment.
- Lock up petty cash, small valuables, keys and important documents in a safe.
- Retain keys and security codes. Ask a church representative to open the church building for guests and secure it when they leave. Keep in mind that once a security code or key is given out, you cannot control its use or replication.
- When offices, classrooms, supply rooms, music rehearsal rooms, etc. are not in use, lock the doors.
- Eliminate signs in the building that advertise or reference cash such as "Finance Office" or "Donation Receipts."
- Restrict access to areas of the building that are not used. If it is difficult to restrict access to these areas with doors, consider installing collapsible metal gates that bolt to walls.
- Appoint a church member to monitor the building. Having an individual present patrolling the building verifies that people and groups are where they should be and provides access to assistance in the event of an emergency.

-Information excerpted from "Guard Valuables When Others Use Building," by Brotherhood Mutual Insurance Company, 5/8/2009, www.churchsafety.com.

Utilizing Employees to Prevent Internal Theft



The most powerful resource each Diocese has to prevent theft of personal and Diocesan property, is the employees themselves.

All employees are encouraged to participate in the security program for their respective facility by:

- Locking and securing desks and offices while away, even if just for a few minutes.
- Keeping small valuables (wallets, purses, jewelry, etc.) out of sight in a closed and locked desk or file cabinet.
- Letting a co-worker know when you leave your work area, and your expected time of return.
- Keeping a list of brand names, serial and model numbers of all office equipment in your work area.
- Protecting your personal property by marking it with an additional identification number, such as your driver's license or social security number.
- Letting other people know that you are working late at night.
- Immediately contacting local police agencies if you receive an annoying or obscene telephone call. Write down the time of the call, and what the caller said.
- Reporting all suspicious persons and/or activity to the local authorities.
- Nursing homes, chanceries and hospitals should consider the implementation of name tags and badges to identify employees.

Lead Paint Remediation Law

In April of this year, the Federal Environmental Protection Agency (EPA) implemented a new rule to help minimize lead hazards to children in structures undergoing common repair and maintenance operations. The rule is referred to as the “Renovation, Repair and Painting Program (RRP).” The following article from Aires Consulting Group, Inc. explains the new rule and provides an overview of how educational entities can comply.

A rule promulgated by the Federal Environmental Protection Agency (EPA) to minimize lead hazards to children is now in effect. The program is referred to as the renovation, repair and painting program (RRP). The RRP applies to structures built before 1978. All residential structures are included. Also included are child occupied facilities. Child-occupied facilities are public or commercial buildings where children under age six (6) are present on a regular basis. For example, pre-schools and kindergarten would be included.

Lead is found in about 35% of structures built before 1978. That percentage increases significantly in older structures. For example, lead is found in over 80% of structures built before 1940.

While the law applies primarily to contractors who have the potential to disturb materials that may contain lead, you should be aware of potential items in the law that could impact your building.

The RRP law allows contractors to perform a simple surface test to identify if lead materials are present.

While the test is analytically accurate, field collection mistakes by contractors are not uncommon. If a material was assumed non lead containing and conventional construction practices were used, contamination could result.

The RRP has a very simple procedure for verification that lead cleaning activities have been performed correctly. We believe that these procedures are not adequate to provide occupant assurances and liability

protection in schools and commercial buildings that are considered child occupied.

Finally, this RRP is federal law. Individual states may adopt laws of their own to administer this program. This state approach has become popular because it generates revenues and fees. At this time, only Wisconsin has a state program. As other states adopt a program, they could increase the age limit that defines child occupied facilities.

It is recommended that any construction in a pre-1978 building be reviewed for potential lead impact in the project design phase. Materials should be tested by a lead inspector independent of any contractor. Procedures should be designed into the project that will ensure areas are safe for re-occupancy.

Additional Information

For more information on the dangers of lead and compliance with the RRP program, visit the EPA's website at www.epa.gov/getleadsafe.



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If there are any subjects you would like to see addressed in this newsletter, or questions about a topic presented, please contact Ms. Amanda Weller, Gallagher Bassett Services, Inc., Two Pierce Place, Itasca, IL 60143, Telephone: 815-236-5170, Email: Amanda_Weller@gbtpa.com.

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Valuable Possession Inventory

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can include unusual communion sets, candleholders, crosses or artworks that are not part of the building. Art objects that have a value greater than the item's functional value may need special fine-arts coverage. In addition, smaller items in large quantities such as hymnals, bibles, folding chairs and tables, Sunday school materials, library materials and kitchen items are also important to list and document.

As you conduct the inventory, be sure to go through the buildings of your parish on a room-by-room basis. Include the contents of other facilities within your parish such as a school or maintenance building. When the inventory is complete, keep two copies of it in separate locations. The inventories may be stored in a fireproof vault, lock box at the bank or in a member's home. It is

also a good idea to provide your insurance agent with a copy of the inventory.

In addition to inventorying parish property, it is also important to consider personal property of others that may be stored on the parish premises. For example, a music director may keep his synthesizer at church rather than transporting it home every Sunday. In cases like these, the owners should be informed that in the event of a loss, the church's insurance applies after the owner's personal insurance, and is subject to certain limits. Additional insurance protection for items such as a Priest's library and ministry aids may also be necessary to obtain.

-Information excerpted from Brotherhood Mutual Insurance Company and www.churchsafety.com, posted 6/26/2009.