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Bishops' Plan Insurance Company
Safety and Loss Control News

Prepared by Gallagher Bassett | Risk Control Services *Summer 2022*

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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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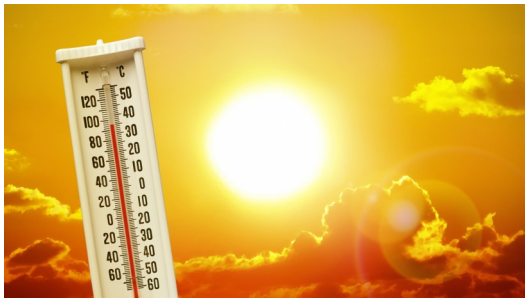
Preventing Heat-Related Illness

Excessively warm temperatures during the summer months means an increased risk for heat illness for those who work or participate in outdoor activities or inside environments that cannot be cooled by an air conditioning unit. The following information, excerpted from the *OSHA® FactSheet Protecting Workers from the Effects of Heat*, provides important information on the types of illnesses that can be caused from activities in hot environments. Also discussed are the first aid measures to take should you or a co-worker become affected by heat-related illness.



At times, workers may be required to work in hot environments for long periods. When the human body is unable to maintain a normal temperature, heat illnesses can occur and may result in death. It is also important to consider that hot work environments may exist indoors. This article provides information for employers on measures they should take to prevent worker illnesses and death caused by heat stress.

What is Heat Illness?
The following are illnesses that may result from exposure to heat in the workplace.

Heat Stroke is the most serious heat-related health problem. Heat stroke occurs when the body's temperature regulating system fails and body temperature rises to critical levels (greater than 104°F). *This is a medical emergency that may result in death!* The signs of heat stroke are confusion, loss of consciousness, and seizures. Workers experiencing heat stroke have a very high body temperature and may stop sweating. If a worker shows signs of possible heat stroke, *get medical help immediately,* and call 911. Until medical help arrives, move the worker to a shady, cool area and remove as much clothing as possible. Wet the worker with cool water and circulate the air to speed cooling. Place cold wet cloths, wet towels or ice all over the body or soak the worker's clothing with cold water.

Heat Exhaustion is the next most serious heat-related health problem. The signs and symptoms of heat exhaustion are headache, nausea, dizziness, weakness, irritability, confusion, thirst, heavy sweating and a body temperature greater than 100.4°F. Workers with heat exhaustion should be removed from the hot area and given liquids to drink. Cool the worker with cold compresses to the head, neck, and face or have the worker wash his or her head, face and neck with cold water. Encourage frequent sips of cool water. Workers with signs or symptoms of heat exhaustion should be taken to a clinic or emergency room for medical evaluation and treatment. Make sure that someone stays with the worker until help arrives. If symptoms worsen, call 911 and get help immediately.

Heat Cramps are muscle pains usually caused by the loss of body salts and fluid during sweating. Workers with heat cramps should replace fluid loss by drinking water and/or carbohydrate-electrolyte replacement liquids (e.g., sports drinks) every 15 to 20 minutes.

Heat Rash is the most common problem in hot work environments. Heat rash is caused by sweating and looks like a red cluster of pimples or small blisters. Heat rash may appear on the neck, upper chest, groin, under the breasts and elbow creases. The best treatment for heat rash is to provide a cooler, less humid work environment. The rash area should be kept dry. Powder may be applied to increase comfort. Ointments and creams should **not** be used on a heat rash. Anything that makes the skin warm or moist may make the rash worse.

Prevention Made Simple: Program Elements

Heat Illness Prevention Program key elements include:

- A Person Designated to Oversee the Heat Illness Prevention Program
- Hazard Identification
- Water. Rest. Shade Message

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Preventing Heat-Related Illness

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- Acclimatization
- Modified Work Schedules
- Training
- Monitoring for Signs and Symptoms
- Emergency Planning and Response

Designate a Person to Oversee the Heat Stress Program
Identify someone trained in the hazards, physiological responses to heat, and controls. This person can develop, implement and manage the program.

Hazard Identification
Hazard identification involves recognizing heat hazards and the risk of heat illness due to high temperature, humidity, sun and other thermal exposures, work demands, clothing or PPE and personal risk factors.

Identification tools include: OSHA's Heat Smartphone App; a Wet Bulb Glove Thermometer (WBGT), which is a measure of heat stress in direct sunlight that takes into account temperature, humidity, wind speed, sun and cloud cover; and the National Weather Service Heat Index. Exposure to full sun can increase heat index values up to 15°F.

Water. Rest. Shade.
Ensure that cool drinking water is available and easily accessible. (Note: Certain beverages, such as caffeine and alcohol can lead to dehydration.)

Encourage workers to drink a liter of water over one hour, which is about one cup every fifteen minutes.

Provide or ensure that fully shaded or air-conditioned areas are available for resting and cooling down.

Acclimatization
Acclimatization is a physical change that allows the body to build tolerance to working in the heat. It occurs by gradually increasing workloads and exposure and taking frequent breaks for water and rest in the shade. Full acclimatization may take up to 14 days or longer depending on factors relating to the individual, such as increased risk of heat illness due to certain medications or medical conditions, or the environment.

New workers and those returning from a prolonged absence should begin with 20% of the workload on the first day, increasing incrementally by no more than 20% each subsequent day.

During a rapid change leading to excessively hot weather or conditions such as a heat wave, even experienced workers should begin on the first day of work in excessive heat with 50% of the normal workload and time spent in the hot environment, 60% on the second day, 80% on day three, and 100% on the fourth day.

Modified Work Schedules
Altering work schedules may reduce workers' exposure to heat. For instance:

- Reschedule all non-essential outdoor work for days with a reduced heat index.
- Schedule the more physically demanding work during the cooler times of the day.
- Schedule less physically demanding work during warmer times of the day.
- Rotate workers and split shifts, and/or add extra workers.
- Work/Rest cycles, using established industry guidelines.
- Stop work if essential control methods are inadequate or unavailable when the risk of heat illness is very high.

Keep in mind that very early starting times may result in increased fatigue. Also, early morning hours tend to have higher humidity levels.

Training
Provide training in a language and manner workers understand, including information on health effects of heat, the symptoms of heat illness, how and when to respond to symptoms, and how to prevent heat illness.

Monitoring for Heat Illness Symptoms
Establish a system to monitor and report the signs and symptoms of heat illness or stress to improve early detection and action. Using a buddy system will assist supervisors when watching for signs of heat illness.

Emergency Planning and Response
Have an emergency plan in place and communicate it to supervisors and workers. Emergency plan considerations include:

- What to do when someone is showing signs of heat illness. This can make the difference between life and death.
- How to contact emergency help.
- How long it will take for emergency help to arrive and training workers on appropriate first-aid measures until help arrives.
- Consider seeking advice from a healthcare professional in preparing a plan.

Engineering Controls Specific to Indoor Workplaces
Indoor workplaces may be cooled by using air conditioning or increased ventilation, assuming that cooler air is available from the outside. Other methods to reduce indoor temperature include: providing reflective shields to redirect radiant heat, insulating hot surfaces, and decreasing water vapor pressure, e.g., by sealing steam leaks and keeping floors dry. The use of fans to increase the air speed over the worker will improve heat exchange between the skin surface and the air, unless the air temperature is higher than the skin temperature. However, increasing air speeds above 300 ft. per min. may actually have a warming effect. Industrial hygiene personnel can assess the degree of heat stress caused by the work environment and make recommendations for reducing heat exposure.

Additional Information
For more information on this and other issues affecting workers or heat stress, visit: www.osha.gov/heat; www.cdc.gov/niosh/topics/heatstress; and www.noaa.gov/features/earthobs_0508/heat.html.

Source: OSHA FactSheet, "Protecting Workers from the Effects of Heat," www.osha.gov.

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Armed Intruder/Active Shooter—Preparing for the "Unthinkable"

By Steve Wilder, President, Sorenson Wilder and Associates and Stan Szpytek, President, Fire and Life Safety, Inc./Gallagher Bassett RCCS Associate

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. Schools must address this potential peril in a proactive manner and be prepared for the "Unthinkable." School administration 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, schools 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:

1. 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 school. This may include specific threats against an individual or entire community; violence occurring in the surrounding neighborhood and the potential for violence based on a bias against a specific 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? These vulnerabilities may include relaxed security protocols like leaving doors open and/or multiple points of unsupervised entry into a building during scheduled classes and activities. One significant vulnerability that is not typically considered a vulnerability is the school's own failure to acknowledge that these types of adverse events can occur anywhere and at anytime.

   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 an SVA or a similar analysis of risk, having members on staff 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. Staff and students 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 school district 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. Recent shooting events reported by the news media and magnified by social media have created a heightened sense of awareness for school administrators. 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

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Armed Intruder/Active Shooter—Preparing for the "Unthinkable"

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well with most types of 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-of-sight
- 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 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 fight of your life for your life
- 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 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
- 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 the school 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 education 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 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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Reducing Claim Lag Time

What is Lag Time?

Lag time is the period of time between the date that an incident or injury claim occurred and the date that the claim was reported to the insurance carrier or TPA. Whether the claim coverage is related to workers' compensation, property or liability, reporting the incident to the insurance carrier or TPA within 24 hours of occurrence is the recommended guideline. Delays in reporting claims, especially those involving workers' compensation-related injuries, can result in additional costs associated with medical treatment and litigation, which can dramatically increase the cost of the claim.

The Negative Effects of Delayed Claim Reporting

The organization Workers' Compensation Trust® reports that studies conducted on lag time indicate that workers' compensation costs increase each day the claim goes unreported after 24 hours. A reporting delay of one week can increase the cost of the claim by 10 percent. Claims filed a month or more after an injury cost 48 percent more to settle and this lengthy reporting period often results in a high probability of litigation, leading to additional costs. A study conducted by the National Council on Compensation Insurance (NCCI) revealed that "litigated claims cost 40 percent or more than non-litigated claims."

The Benefits of Reporting Claims Within 24 Hours

Reporting claims within 24 hours helps to control insurance premiums and also provides the following benefits to both the employee and the employer:

- The employee involved in the incident can be immediately interviewed and an accident report created. Accident/injury details are recalled best during the 24 hours following an incident or injury.
- Immediate notification of the claim to the insurance carrier or TPA allows the claim to run smoothly from the beginning, decreasing the chances of additional claim costs and helping the injured employee receive their benefits quickly and accurately. The longer an employee's injury goes unaddressed, the more likely they will become agitated or adversarial.
- Within the 24-hour reporting window your organization has the opportunity to immediately establish a relationship with the injured employee to assure them that the claim is being handled properly. This relationship is also beneficial to alleviating any desire the employee may have for hiring an attorney to represent their interests.
- If the claim involves repairs to property, your organization can get the process started to decrease lost production time. In the case of a worker injury, immediate reporting enables getting the employee back to work quickly—whether at their normal job function or on a modified/light duty assignment. A return-to-work assignment helps to minimizes lost time, litigation and fraud.

If it is not possible to report the claim in 24 hours, studies suggest that three business days is the maximum timeframe that should be taken to report the claim. After three business days employers run the risk of

significantly higher premiums for employees who are off from work due to an injury.

Establishing Effective Claim Reporting Procedures

Establishing and implementing policies and procedures to ensure that employees and management understand the procedures to follow for claim reporting are critical to the successful resolution of every claim. Consider the following best practices for reporting claims quickly and reducing lag time.

- Report all incidents including Record Only claims.
- Establish companywide reporting procedures. If your organization has not done so, consider implementing a companywide telephone hotline or online reporting system and train new hires and employees on when and how to report a claim. Make sure employees know who to report incidents to and the 24-hour timeframe in which they must be reported.
- Retrain employees and supervisors on proper incident reporting. Make sure that everyone understands the procedures to follow in the event of an accident or injury and knows how to fill out and submit an incident report. Emphasize the importance of providing as many details on the report as possible.
- Designate a single contact for employees to report injuries and incidents. Appoint a backup person in case the main contact is unavailable. Outline procedures for unexpected situations when an employee's manager or supervisor may be away from the facility.
- Establish an effective Return-to-Work/Light-Duty Program.
- Train supervisors on Accident Investigation procedures and include same-day reporting of claims.
- Establish lag time goals, track results and hold managers accountable for achieving these goals.

The Importance of Return-to-Work Programs

Keep in mind that the longer an employee is off of work from an injury and collecting lost wages, the less likely they will return to the job. These situations increase future insurance premiums and decrease

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Third-Party Risk Management

It was a pleasant day. The contractor who had been building a breezeway addition to connect two buildings on the parish property was nearing the end of the job. One of the contractor's employees was handing aluminum planks to another employee standing on the roof of the breezeway. As he pulled up a plank, it hit an overhead power line. The result was a severe electrical shock that threw the employee from the roof down to the ground. He suffered a broken back and lost two toes.

Following the accident, it was revealed that an engineer prepared the plans for the work but did not carry insurance. In addition, a written contract to perform the work did not exist. A purchase order for the work was on file but it did not include a hold harmless agreement.

The claimant alleged that the parish did not provide a safe workplace and therefore was responsible for the accident. The parish's policy of $1,000,000, was now in demand. While the parish's insurer considers liability doubtful, it is expected that the defense costs will total $350,000.

Does this sound like your worst nightmare? This type of loss can be a reality if your parish is not adequately prepared for dealing with contractors or service companies. Contractors and service companies provide many valuable services, which are necessary to your parish's operations. Some services may be provided on a regular basis, such as snow plowing, lawn care or painting. Other services are performed only on occasion, such as building additions, renovations, electrical work or roof repairs. In any event, contractors and service companies pose the threat of exposing the parish to significant losses and/or liability. Therefore, appropriate steps need to be taken to make sure that the financial responsibility for contractor related incidents rests with the contractor or service company.

Contractor and service company risk control is a very broad subject. The appropriate control measures vary depending on a variety of factors, such as the business relationship with the contractor or service company, and the nature and hazard of the work being performed. The remainder of this article will refer to the risks posted by using contractors/service companies and discusses the important actions your parish can take to avoid costly liability and claims. Many of the exposures to loss presented by service companies are similar and should be handled in a similar manner.

Hazards

There are numerous hazards that can cause losses when a contractor or service company is performing work at your parish. Some of these hazards include fires, excavation and working at elevations.

- Fires can be caused by contractors who cut, weld, solder, grind, use torches or perform electrical work. Roofing, plumbing, gutter or demolition work, are examples of work where this hazard is commonplace.

- Excavation can result in damage to gas, electric, communication, water and other utilities with potentially disastrous effects.

- The use of flammable liquids can occur with painters and other contractors. Some stains, solvents and finishes are subject to spontaneous combustion. Fires from spontaneous combustion can be especially serious, since they frequently start hours after the workers have left, when the building may be unattended.

- Contractors who work at elevations are subject to serious injuries from falls.

Selecting a Contractor

Selecting the right contractor is the most important part of controlling risks. Ideally, this should be done through a prequalification process. The prequalification process should result in two or more acceptable contractors who will be allowed to bid on the actual work. The alternative to prequalifying contractors is to qualify the contractors during the bidding process for the specific job.

Factors to consider in prequalifying contractors include:

- Company experience: Ask the contractor/service company for experience with similar projects, number of years in business, geographic territory/location, references and previous customers. Make sure to ask for references and contact them. In addition, be sure to cross reference the contractor/service company with the Better Business Bureau or similar agencies in your area.

- Senior management: Select a contractor/service company that has experience preferably at least 3-5 years tenure with the firm.

- Ask questions about the company: Operational and hiring procedures, safety and training programs, safety record and overall company turnover.

- Current projects/backlog: Ask for how many projects are being completed, the size of the projects, where they are located, and their status versus schedule completion.

- Financial status: Ask for copies of the contractor's bond insurance.

- Insurance coverage: Ask for the contractor's/service company's certificate of insurance.

Contracts

Contracts and agreements will vary considerably in content and format depending on the size of the job and the contractor. Some contracts will be lengthy and formal and others will be only a page long. The larger the job or the higher the hazards are involved, the greater the need to ensure that the parish's interests are protected. Any subcontractors used by the contractor should be held to the same contractual requirements. An attorney should review contracts before they are signed.

Make sure to review the hold harmless or indemnity provision in each contract. Under a hold harmless or indemnity provision, one party to a contract agrees to pay another if the latter suffers a specified loss. The terms of the hold harmless and indemnity provisions should be written in favor of the parish, since the contractor has control over the actions of his or her employees.

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Third-Party Risk Management

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These clauses vary considerably in the way they are worded and to the extent they transfer liability. Work with the parish or (Arch) Diocese's legal counsel when entering into these agreements. Hold Harmless and Indemnification clauses are useful to clarify and pinpoint accountability. However, their value without insurance or other secured financial transfer devices is limited.

Insurance

Contractors should provide satisfactory evidence of insurance before starting the job. The best protection is for the parish to be named as an additional insured on the contractor's general liability, auto liability, property and workers' compensation insurance policy. Having additional insured status will provide the following benefits:

- Defense costs and other claim costs are paid by the contractor's insurer.
- It is unlikely the contractor's insurer will subrogate against the parish.

A Certificate of Insurance is another important document that offers the parish additional protection. The parish must obtain a Certificate of Insurance from the contractor. The certificate should indicate the insurance company, types of coverage, coverage limits, and term of the policy. It should be signed by an authorized agent of the insurer or an officer of the insurance company. The contractor should provide renewal certificates of insurance thirty (30) days prior to the expiration of the current policy. The parish should establish a diary for contractors and use it on a regular basis to ensure those up-to-date certificates are maintained when entering into long-term contracts. Checking and confirming that the dates on the certificates are not expired is especially important because sometimes contractors have financial difficulties and let their insurance policies lapse. When the new certificates are obtained, check to make sure the parish and the (Arch) Diocese are listed as additionally insured.

Certificates of Insurance should cover workers' compensation, general liability, property and automobile liability. The limits of coverage should normally meet or exceed those of the parish's insurance policy. For high-hazard work, higher limits may be appropriate. The contractor should also be bonded.

Insurance for Property Additions

If the contracted work includes constructing an addition to an existing structure, the increased property values need to be reported to the diocesan risk manager so the proper amount of insurance on the parish's property policy is maintained. In addition, contact your diocesan risk manager if you are required to provide builders' risk. A builder's risk insurance policy is carried by the contractor and provides property insurance coverage on the addition until the construction is completed (at which time it will need to be added to the parish's policy). In addition, the contractor should not have significant limitations on coverage from their insurer. For example, if the contractor is going to be performing any excavation or underground work, use explosives, or perform work which could result in building collapse, there should not be an XCU (explosion, collapse,

underground) exclusion on the policy. The diocesan risk manager or insurance broker can provide helpful assistance with reviewing certificates of insurance.

Control

Before the contractor's work begins, a meeting should be held so that all parties understand the work that is to be performed and to discuss the safety measures that need to be followed.

Once contractor's work begins, it is prudent to periodically inspect the work to ensure it is being done in a safe manner. However, keep in mind that excessive control of contractors can result in the contractor being considered an employee of the parish, which could increase the liability of the parish. Advice should not be given on specific materials or methods to be used or on which employees of the contractor are to perform the work.

Some of the areas to focus on include contractors working at heights or excavating, using flammable liquids or heat-producing equipment. Before closing parish buildings for the day, carefully check all areas where contractors have been working for hazards such as open holes that need barricades, or the presence of solvents, stain or oil-soaked rags or other hazards that need to be removed from the building. If heat-producing equipment has been in use, check for the presence of smoldering fires, which may ignite at a later time. Also check for tools or appliances that have been left on, trash accumulation, housekeeping problems, unlocked doors and any other hazards. Be sure that the construction of any new beams, columns or walls are adequately secured and braced to prevent collapse or damage from high winds.

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overall employee morale as coworkers are forced to take on the injured employee's job tasks. It also opens the door to other employees taking advantage of these types of situations to benefit from work-related injuries.

To prevent this from happening, create a Return-to-Work program designed to accommodate the restrictions of every employee, regardless of the type of job they normally do. For example, a warehouse worker with an injured foot could be assigned to answer telephones and complete administrative tasks. There are endless possibilities for light-duty jobs. Taking the time to create job descriptions for light/modified work assignments will go far in ensuring that injured workers return to work in a timely manner.

The Ultimate Goal: Loss Control

Preventing claims from occurring in the first place is every organization's ultimate goal. Loss Control plays an important part in helping organizations control unnecessary costs due to accidents and injuries. Effective loss control reduces claims cost, stabilizes the insurance premium and protects corporate profits. Studies have shown that within the average claim payment, 70 percent of the dollars paid goes directly to the loss, 23 percent is attributed to insurance costs and seven percent relates to claims-handling costs. When losses are cut through effective loss control practices, an organization's out-of-pocket expenses are reduced because there are fewer claims to settle. Fewer claims per year may contribute to lower insurance premiums.

Increasing safety by preventing injuries and losses versus improving claims management/oversight is the key to eliminating the occurrence of a claim and its financial impact to your organization.

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Checklist for School Building Summer Cleaning

Summer break provides custodial staff with an excellent opportunity to thoroughly clean inside school buildings. After nine months or so of occupation by students, staff, and thousands of activities, the interiors of most buildings are due for a scrub-down. The following checklist provides some basic guidelines as to the areas within a school building that should be cleaned prior to the new school year.

To eliminate confusion as to what has or has not been done, it is a good idea to tape a copy of the following checklist to each room/area so that staff can easily keep track of what has been cleaned. Each step may be assigned to a custodial staff member who would then check it off and initial when completed. Upon completion of the entire checklist, the head custodian will review what has been done and will sign off that the work has been completed. A "special comments" area has been included where staff may note any problems or areas that require additional work or repair.

1. Clean all interior windows and blinds
2. Clean all vents
3. Clean and dust all light fixtures
4. Clean student desks and furniture throughout building
5. Clean chalkboards/whiteboards and trays
6. Clean walls and cabinets
7. Clean bathroom floors
8. Clean bathroom walls and baseboards/coving
9. Replace burnt-out light bulbs
10. Strip and wax tile floors
11. Extract carpets with hot water in classrooms and hallways
12. Vacuum
13. Clean Multi-Purpose room light fixtures
14. Strip and wax Multi-Purpose room floors
15. Clean and disinfect kitchen floor
16. Crew details rooms as needed (i.e., minor carpet repair, spackle and paint minor holes, etc.)

Special comments: _____

Each step to be checked off and initialed by the person assigned to the job. Final check to be reviewed by the head custodian who will sign off upon completion.

Signed:

_____ Head Custodian
_____ Date

-Information excerpted from http://custodian.info/checkoff.html

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