GuideOne Insurance

Essential Steps to a Safer Church

20 RESOURCE GUIDE 12

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MONTHLY INSPECTION CHECKLISTS

These safety checklists are part of a monthly inspection of church property. The items listed are not meant to imply that other concerns could not be present. The items listed are those that cause the most damage and result in the more frequent and severe claims.

Crime	N/A	Yes	No
Are the doors and windows locked when the building is unoccupied?	☐	☐	☐
Ladders, tools, and flammable liquids, such as cleaning supplies and gasoline, locked up at the end of the day?	☐	☐	☐
Lighting fixtures protected through the use of plastic lenses or metal screens over the fixtures?	☐	☐	☐
Are interior entry lights left on during overnight hours?	☐	☐	☐
Are stairways and fire escapes that provide access to the roof secured?	☐	☐	☐
Does a responsible person, prior to leaving the building for the day, conduct a tour the building and grounds to make sure all doors and windows are secured?	☐	☐	☐
To prevent a fire from spreading to adjacent buildings, are all trash containers stored away from buildings?	☐	☐	☐

Electrical	N/A	Yes	No
If the electrical system utilizes screw-in fuses, are Fustat type "S" tamper-proof fuses installed with appropriate amperage ratings to prevent over-fusing of the circuits?	☐	☐	☐
Are any circuit breakers taped in the "ON" position, or altered to prevent them from tripping?	☐	☐	☐
Are there any missing panels on electrical breaker/fuse boxes?	☐	☐	☐
Are extension cords being used in place of permanent wiring?	☐	☐	☐
Are extension cords used for temporary wiring in good condition? For example: cord insulation not damaged, ground plug not missing, etc..	☐	☐	☐
Are any multiple-tap electrical outlet adapters being used?	☐	☐	☐
Are any switches, outlets or junction boxes missing cover plates?	☐	☐	☐
Are any combustible materials being stored within 36 inches of electrical equipment and panels?	☐	☐	☐
Are ground fault circuit interrupters (GFCIs) tested monthly?	☐	☐	☐

Electrical – continued	N/A	Yes	No
Is there any evidence of dirt, dust or moisture on the electrical equipment or panels?	☐	☐	☐
Has the building noted any recurring electrical problems, such as blown fuses, tripped breakers or flickering lights?	☐	☐	☐
Are electrical outlets equipped with appropriate outlet safety plugs in the children's area?	☐	☐	☐

Elevators / Lifts	N/A	Yes	No
Are all elevators adjusted to be even and level with the floor surface?	☐	☐	☐

Emergency Preparedness	N/A	Yes	No
Are emergency evacuation diagrams posted throughout the building, identifying all exits, evacuation routes, safe assembly spaces, fire extinguishers, and First Aid kits?	☐	☐	☐
Are safe shelter areas marked at the church, and a basic disaster supply kit provided in the safe shelter area?	☐	☐	☐
Is a basic First Aid kit provided and is it fully stocked?	☐	☐	☐

Exits	N/A	Yes	No
Are all routes of egress from the building free from obstructions?	☐	☐	☐
Are all emergency exit signs visible and in good condition?	☐	☐	☐
Are all exit signs illuminated and working?	☐	☐	☐
Are all emergency lighting units being tested and properly working?	☐	☐	☐
Are all exit doors in good working order (for example: locks, panic hardware); and do they open outward?	☐	☐	☐

Fire Protection	N/A	Yes	No
Are any items being stored within 18 inches of any sprinkler heads?	☐	☐	☐
Are any items being hung from sprinkler heads, for example, holiday decorations, maintenance items, etc.?	☐	☐	☐
Is the area around the sprinkler system shut-off valve clear of all obstacles?	☐	☐	☐
Are fire extinguishers fully charged, properly mounted and easily accessible?	☐	☐	☐
Are all flammable and combustible liquids appropriately marked and kept in a U.L. listed, locked flammable liquid storage cabinet?	☐	☐	☐

Heating, Ventilation, and Air Conditioning	N/A	Yes	No
Are any combustible materials being stored within 36 inches of the furnace or boiler?	☐	☐	☐

Housekeeping	N/A	Yes	No
Is trash stored in enclosed containers and taken outside daily?	☐	☐	☐
Are cleaning products well marked and stored in a safe and locked place?	☐	☐	☐
Are all combustible materials (boxes, paper products) stored in appropriate locations and kept within 36 inches of any heating equipment or electrical panels?	☐	☐	☐
Are cleaning rags being appropriately stored in metal containers with self-closing lids?	☐	☐	☐

Kitchen	N/A	Yes	No
Is the hood and ventilation system installed over the cooking equipment free from grease build-up?	☐	☐	☐
Is the general cooking area of the kitchen clean, free of grease build-up, and in good condition?	☐	☐	☐
Is a Class "K" rated fire extinguisher installed in a visible, easily accessible location within the kitchen and fully charged?	☐	☐	☐
Are the deep fat fryers a minimum of 16 inches away from any open flame producing appliance?	☐	☐	☐
Are proper food preparation procedures being followed, including food preparation, serving, storage, and sanitation?	☐	☐	☐

Playground Equipment	N/A	Yes	No
Do surfaces around playground equipment have at least nine to 12 inches of wood chips, mulch, sand, or pea gravel (an alternative is mats or synthetic surfacing made of safety-tested rubber or rubber-like materials); and does the protective surfacing extend at least six feet in all directions from the play equipment?	☐	☐	☐
Is the playground equipment inspected according to the manufacturers' recommendations?	☐	☐	☐
Is there any dangerous hardware such as open S hooks on swings, protruding bolts, or sharp points or edges?	☐	☐	☐

Slip and Fall Prevention	N/A	Yes	No
Are ladders inspected daily before each use to ensure the ladder is safe?	☐	☐	☐
Is scaffolding inspected daily before each use to ensure the scaffold is safe?	☐	☐	☐
Are walking surfaces free of obstructions, cracks and potholes, and repaired if more than a ¼ inch variance is found in the surface?	☐	☐	☐
Are parking lots free of cracks and potholes, and repaired if more than a ¼ inch variance is found in the surface?	☐	☐	☐
Do entrance and exit doors open and shut smoothly?	☐	☐	☐
Are carpet remnants, scatter rugs, or cheap mats (vinyl backing, or no backing) not used?	☐	☐	☐
Are all stairs, aisles, and hallways free of obstructions?	☐	☐	☐

Slip and Fall Prevention – continued	N/A	Yes	No
Are handrails in good condition, without any physical damage, and adequately secured in place?	☐	☐	☐
Are ramps clear of obstructions?	☐	☐	☐
Are electrical, telephone, and microphone cords routed around walkways and doorways; or where this is not possible, are they securely taped down or covered with cord protectors?	☐	☐	☐
Are all interior and exterior walking surface light fixtures in good repair (for example, walkways, parking lots, stairways, hallways, basements, etc.)?	☐	☐	☐
Is snow and ice removal equipment available, including shovels, ice melt, snow blowers, etc.?	☐	☐	☐
Are snow and ice adequately removed from sidewalks and parking lots in a timely fashion?	☐	☐	☐
Are de-icing products applied to walkways in front of entrances during snow and ice storms?	☐	☐	☐
Are mats installed at entrances during snow and ice storms?	☐	☐	☐
Are equipment and supplies available to manage the wet conditions, including mops, buckets, and warning signs or cones?	☐	☐	☐
Are gutter downspouts located so that they do not drain onto walkways?	☐	☐	☐

Water Damage	N/A	Yes	No
Is the building checked for signs of current or past water damage? For example: rotten wood, damaged walls or floors, stained ceilings panels, dampness in lower levels or basement, etc..	☐	☐	☐
Is the roof inspected for loose or missing shingles, insufficient caulking around vents, chimneys or skylights, and flashing in valleys and eaves?	☐	☐	☐
Are gutters, downspouts, and eaves cleaned on a regular, periodic basis to keep them clear of debris and functioning correctly?	☐	☐	☐
Are downspouts properly connected and extended to at least six feet away from the building?	☐	☐	☐
Are water supply lines checked for leaks or damage? For example: sinks, toilets, water fountains, etc..	☐	☐	☐
Are early signs of mold quickly cleaned with bleach and water?	☐	☐	☐
Is the baptistery properly monitored during the entire filling process?	☐	☐	☐

CORRECTIVE ACTIONS TAKEN

The items listed on these checklists are not meant to imply that other concerns could not be present. The items listed are those that cause the most damage and result in the more frequent and severe claims.

If you answered **"No"** to any of the questions, corrective action should be taken as soon as possible.

Name of inspector: _____
Date of Inspection: _____

"No" Item	Corrective Action Taken

The Consumer Product Safety Commission estimates that accidental falls account for the most hospital visits each year, exceeding car accidents.


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ANNUAL INSPECTION CHECKLISTS

These safety checklists are part of an annual inspection of church property: The items listed are not meant to imply that other concerns could not be present. The items listed are those that cause the most damage and result in the more frequent and severe claims.

Crime	N/A	Yes	No
Are the doors and windows locked when the building is unoccupied?	☐	☐	☐
Are one-inch deadbolt locks installed on exterior doors?	☐	☐	☐
Are exterior doors made of solid core (not hollow) construction, preferably metal (including the doorframe) and, if hinged on the outside, are tamper-proof hinges installed?	☐	☐	☐
Is there a key control policy in place, documenting who is in possession of a key at any given time, re-keying or replacing the door locks when a key is lost, eliminating or limiting the use of a master key and keeping back-up keys in a locked key box?	☐	☐	☐
Are ladders, tools, and flammable liquids, such as cleaning supplies and gasoline, locked up at the end of the day?	☐	☐	☐
Is exterior lighting installed covering all sides of the building including parking lots, walkways, and entry/exit doors; and is it in good working order?	☐	☐	☐
Are lighting fixtures protected with plastic lenses or metal screens over the fixtures?	☐	☐	☐
Is motion-activated lighting installed near entry/exit doors?	☐	☐	☐
Are interior entry lights left on during overnight hours?	☐	☐	☐
Are timers for interior/exterior lights updated following time changes?	☐	☐	☐
Are stairways and fire escapes that provide access to the roof secured?	☐	☐	☐
Does a responsible person, prior to leaving the building for the day, conduct a tour of the building and grounds to make sure all doors and windows are secured?	☐	☐	☐
Are shrubs and trees trimmed around windows and doors to eliminate potential hiding places for arsonists and criminals?	☐	☐	☐
Are signs or displays installed so as not to block the view of the building?	☐	☐	☐
To prevent a fire from spreading to adjacent buildings, are all trash containers stored away from buildings?	☐	☐	☐
Are large rocks used for landscaping not present?	☐	☐	☐
Have church members, local authorities, or neighbors been contacted to help watch the building and grounds for suspicious behavior?	☐	☐	☐
Are valuables (fine art, rare books, valuable collectibles or other rare items) kept in a secured location?	☐	☐	☐

Crime – continued	N/A	Yes	No
Is an inventory or schedule of valuables maintained, including a detailed description and value?	☐	☐	☐
Have high value items been photographed and/or videotaped; and is a copy maintained of the inventory/schedule, photographs, and videotapes off site?	☐	☐	☐

Electrical	N/A	Yes	No
If any part of the electrical system is over 30 years old, has it been inspected by a licensed electrician?	☐	☐	☐
Do you have an Electrical Preventive Maintenance Program in place that includes an inspection by a licensed electrician once every three years?	☐	☐	☐
Is there any knob and tube wiring in use?	☐	☐	☐
If the electrical system utilizes screw-in fuses, are Fustat type "S" tamper-proof fuses installed with appropriate amperage ratings to prevent over fusing of the circuits?	☐	☐	☐
Are there any renewable fuses or fuse clip clamps in use?	☐	☐	☐
Are any circuit breakers taped in the "ON" position, or altered to prevent them from tripping?	☐	☐	☐
Are there any missing panels on electrical breaker/fuse boxes?	☐	☐	☐
Are electrical panels properly labeled to indicate their purpose?	☐	☐	☐
Are there any open spaces in the circuit breaker panel?	☐	☐	☐
Are extension cords being used in place of permanent wiring?	☐	☐	☐
Are extension cords used for temporary wiring in good condition? For example: cord insulation not damaged, ground plug not missing, etc..	☐	☐	☐
Are any multiple-tap electrical outlet adapters being used?	☐	☐	☐
Are any switches, outlets or junction boxes missing cover plates?	☐	☐	☐
Are any combustible materials being stored within 36 inches of electrical equipment and panels?	☐	☐	☐
Are any outlets within 36 inches of water equipped with ground fault circuit interrupters (GFCIs)?	☐	☐	☐
Are ground fault circuit interrupters (GFCIs) tested monthly?	☐	☐	☐
Are there any broken or unsupported light fixtures, switches or outlets?	☐	☐	☐
Is there any evidence of dirt, dust or moisture on the electrical equipment or panels?	☐	☐	☐
Has the building noted any recurring electrical problems, such as blown fuses, tripped breakers or flickering lights?	☐	☐	☐
Is there an electrical safety disconnect installed between the air conditioning condensing unit and the main electrical service?	☐	☐	☐
Is the building equipped with lightning and surge protection?	☐	☐	☐
Are electrical outlets equipped with appropriate outlet safety plugs in the children's area?	☐	☐	☐

Elevators / Lifts	N/A	Yes	No
Are elevators working properly and been serviced by a certified elevator servicing contractor in the last year and the service tags kept on file?	☐	☐	☐
Are all elevators adjusted to be even and level with the floor surface?	☐	☐	☐

Emergency Preparedness	N/A	Yes	No
Has the church developed an Emergency Response Plan?	☐	☐	☐
Have emergency evacuation diagrams been developed and posted throughout the building, identifying all exits, evacuation routes, safe assembly spaces, fire extinguishers, and first aid kits?	☐	☐	☐
Are natural disaster drills and fire evacuation plans practiced regularly?	☐	☐	☐
Have safe shelter areas been identified and marked at the church, the staff and congregation members made aware of the locations, and a basic disaster supply kit provided in the safe shelter area?	☐	☐	☐
Is there a pre-appointed, qualified spokesperson to field all questions from the media and investigators?	☐	☐	☐
Has the church compiled a list of important phone numbers, accounts and addresses?	☐	☐	☐
Has an itemized inventory list of all items, equipment, and other valuables within the church (along with photographs and video recordings of items within the church's interior) been completed?	☐	☐	☐
Have back-up files of computer data and important records and copies of vital paper records been made, along with a copy of the disaster recovery plan; and is all of this information kept at a secure off-site location?	☐	☐	☐
Have arrangements been made ahead of time for an alternative meeting space and use of equipment?	☐	☐	☐
Has the facility been inspected to determine how safe and secure it will be in the event of a disaster and make modifications if needed, such as trimming of tree limbs, keeping roofs maintained, etc.?	☐	☐	☐
Do you have a designated individual to be the security director?	☐	☐	☐
Have policies and procedures been developed on how to handle church place violence?	☐	☐	☐
Have ushers and greeters been properly trained on how to handle violent situations?	☐	☐	☐
Have local laws been consulted to determine requirements for using security personnel?	☐	☐	☐
Have security guards have been properly screened, trained, supervised; and do they hold appropriate licensing, permits, etc.?	☐	☐	☐
If hired security services are used, has the church verified that the service has the appropriate licensing, entered into a hold harmless agreement with the security service, and been named as an additional insured on the service's insurance policy?	☐	☐	☐
If armed security guards are used, have consultations with an attorney, local law enforcement, and insurance agent been done to determine the feasibility of using such services? Are armed guards properly licensed, hold necessary permits, and only carry legal and authorized weapons?	☐	☐	☐

Emergency Preparedness – continued	N/A	Yes	No
Have a medical leader and medical personnel within the congregation been chosen?	☐	☐	☐
Has basic medical emergency training been provided, including how to respond to medical emergencies, CPR, First Aid, and AEDs (if present)?	☐	☐	☐
Is a basic First Aid Kit provided, and is it fully stocked?	☐	☐	☐
Are medical emergency procedures practiced on a scheduled basis?	☐	☐	☐

Exits	N/A	Yes	No
Are all routes of egress from the building free from obstructions?	☐	☐	☐
Are all emergency exit signs visible and in good condition?	☐	☐	☐
Are all exit signs illuminated and working?	☐	☐	☐
Are all emergency lighting units being tested and properly working?	☐	☐	☐
Are all exit doors in good working order (for example, locks, panic hardware); and do they open outward?	☐	☐	☐

Fire Protection	N/A	Yes	No
Is the sprinkler system inspected annually by a certified contractor?	☐	☐	☐
Are any items being stored within 18 inches of any sprinkler heads?	☐	☐	☐
Are sprinkler heads that are exposed to potential physical damage protected with a metal guard?	☐	☐	☐
Are any items being hung from sprinkler heads, for example, holiday decorations, maintenance items, etc.?	☐	☐	☐
Is the area around the sprinkler system shut off valve clear of all obstacles?	☐	☐	☐
Are fire detection sensors unobstructed, operational and periodically tested by a certified contractor?	☐	☐	☐
Is the fire alarm system tested on an annual basis by a certified contractor?	☐	☐	☐
Is there a portable fire extinguisher permanently mounted in a visible location within 75 feet of any location within the building?	☐	☐	☐
Are portable fire extinguishers serviced on an annual basis by a certified contractor?	☐	☐	☐
Are all flammable and combustible liquids appropriately marked and kept in a UL listed, locked flammable liquid storage cabinet?	☐	☐	☐
Are candles only used under appropriate supervision?	☐	☐	☐

Heating, Ventilation, and Air Conditioning	N/A	Yes	No
Have all heating and cooling units been inspected and serviced in the last year?	☐	☐	☐
Are any combustible materials being stored within 36 inches of the furnace or boiler?	☐	☐	☐
Are the boilers current inspection certificates posted in the boiler room?	☐	☐	☐

Housekeeping	N/A	Yes	No
Is trash stored in enclosed containers and taken outside daily?	☐	☐	☐
Are cleaning products well marked and stored in a safe and locked place?	☐	☐	☐
Are all combustible materials (boxes, paper products) stored in appropriate locations and kept within 36 inches of any heating equipment or electrical panels?	☐	☐	☐
Are cleaning rags being appropriately stored in metal containers with self-closing lids?	☐	☐	☐

Insurance	N/A	Yes	No
Have you provided your insurance agent with an up-to-date Contents Evaluation Sheet?	☐	☐	☐
Has there been a Building Value Analysis completed with a copy going to your insurance agent?	☐	☐	☐
Have you discussed insurance with your agent in the last year?	☐	☐	☐

Kitchen	N/A	Yes	No
Is the hood and ventilation system installed over the cooking equipment being cleaned on a regular periodic basis including filters, hood and duct work?	☐	☐	☐
Is the general cooking area of the kitchen clean, free of grease buildup and in good condition?	☐	☐	☐
Is a Class "K" rated fire extinguisher installed in a visible, easily accessible location within the kitchen?	☐	☐	☐
Is the automatic fire suppression system protecting the deep fat fryers and grease producing appliances being serviced on a 6-month basis by a certified contractor?	☐	☐	☐
Has manual activation of the automatic fire suppression system been installed; and have the kitchen staff (employees, volunteers, etc.) been trained on how to manually activate the system?	☐	☐	☐
Are the deep fat fryers equipped with a temperature-limiting device?	☐	☐	☐
Are the deep fat fryers a minimum of 16 inches away from any open flame producing appliance?	☐	☐	☐
Are proper food preparation procedures being followed including, food preparation, serving, storage and sanitation?	☐	☐	☐

Outside Groups / Repair Contractors	N/A	Yes	No
Have updated certificates of insurance been obtained from any outside groups utilizing the facility?	☐	☐	☐
Do you have outside groups complete a facility usage agreement which includes a hold harmless provision?	☐	☐	☐
Do you have written contracts with all contractors that include a hold harmless provision?	☐	☐	☐
Have updated certificates of insurance been obtained from any contractors performing work on or for the church?	☐	☐	☐

Playground Equipment	N/A	Yes	No
Is the playground built in a location that eliminates any obstacles or hazards children could encounter when traveling to and from the playground site?	☐	☐	☐
Does the playground have appropriate boundaries, such as fences or landscape hedges, so that children cannot leave, and others cannot enter the playground area unnoticed?	☐	☐	☐
Is the playground equipment commercial grade quality, installed, and maintained according to the manufacturers' recommendations and age appropriate?	☐	☐	☐
Is the playground free of any hazardous types of equipment; for example, merry-go-rounds, monkey bars, animal figure swings, and/or spring loaded equipment, etc.?	☐	☐	☐
Do surfaces around playground equipment have at least nine (9) to twelve (12) inches of wood chips, mulch, sand, or pea gravel (an alternative is mats or synthetic surfacing made of safety-tested rubber or rubber-like materials); and does the protective surfacing extend at least six feet in all directions from the play equipment?	☐	☐	☐
Is the playground equipment inspected according to the manufacturers' recommendations?	☐	☐	☐
Is there any dangerous hardware such as open S hooks on swings, protruding bolts, or sharp points/edges?	☐	☐	☐
Have any tripping hazards, such as exposed concrete footings, tree stumps, and rocks, been removed or protected?	☐	☐	☐

Slip and Fall Prevention	N/A	Yes	No
Do you not use Type III rated ladders having a weight rating of 200 pounds and a duty rating of "Light Duty Household?"	☐	☐	☐
Are ladders inspected daily before each use to ensure the ladder is safe?	☐	☐	☐
Has training for employees and volunteers on safe use, inspection, and maintenance of ladders been completed?	☐	☐	☐
Is manufactured scaffolding used and not "homemade"?	☐	☐	☐
Is scaffolding inspected daily before each use to ensure that the scaffold is safe?	☐	☐	☐

Slip and Fall Prevention – continued	N/A	Yes	No
Is training provided for employees and volunteers who perform work while on a scaffold to recognize the hazards associated with the type of scaffold being used and to understand the procedures to control or minimize those hazards?	☐	☐	☐
Are walking surfaces free of obstructions, cracks and potholes, and repaired if more than a ¼ inch variance is found in the surface?	☐	☐	☐
Are parking lots free of cracks and potholes, and repaired if more than a ¼ inch variance is found in the surface?	☐	☐	☐
Are curbs six inches high and painted a contrasting color?	☐	☐	☐
Are curbs leading to entrances or heavy traffic appropriately painted in a contrasting color?	☐	☐	☐
Are tire stops in good condition, not taller than 6 ½ inches, and painted a contrasting color, such as yellow?	☐	☐	☐
Are speed bumps in good condition, painted a contrasting color, and signs installed warning of their presence?	☐	☐	☐
Do entrance and exit doors open and shut smoothly?	☐	☐	☐
Are doorsills flush with the floor; or is there is no more than a ¾ inch variance?	☐	☐	☐
Are slip-resistant floor mats installed at entrances designed for removal of dust, dirt, and moisture, and in good condition with no signs of severe wear and tear?	☐	☐	☐
Are carpet remnants, scatter rugs, or cheap mats (vinyl backing or no backing) not used?	☐	☐	☐
Are floor mats long enough to take two full steps (six to eight feet) before stepping onto other surfaces?	☐	☐	☐
Do floor mats and runners receive proper cleaning and maintenance?	☐	☐	☐
Is carpeting throughout the building(s) in good shape and not loose, buckled, or showing signs of severe wear and tear?	☐	☐	☐
Are all hard-surfaced floors level and in good condition, and non-slip finishes applied to the floors according to the manufacturer's recommendations?	☐	☐	☐
Do areas prone to the presence of water (entrances, bathrooms, etc.) have high slip-resistance characteristics?	☐	☐	☐
Is the height of each step (riser) between seven and 7 ½ inches; and is the width (tread) between nine and 10 inches?	☐	☐	☐
Do all steps with a smooth surface have an anti-slip material applied to the tread?	☐	☐	☐
Are all stairs, aisles, and hallways free of obstructions?	☐	☐	☐
Is every flight of stairs that has four or more steps equipped with a handrail that is between 34 and 38 inches high?	☐	☐	☐
Are handrails in good condition without any physical damage and adequately secured in place?	☐	☐	☐
Do ramps have a slope no greater than one vertical by eight horizontal or seven degrees; and if the ramps are to be used by handicapped individuals is the slope no greater than one vertical by 12 horizontal?	☐	☐	☐
Are ramps clear of obstructions and handrails installed if the rise is six inches or greater?	☐	☐	☐

Slip and Fall Prevention – continued	N/A	Yes	No
Are all balconies equipped with guardrails on any open sides?	☐	☐	☐
Are electrical, telephone, and microphone cords routed around walkways and doorways; or where this is not possible, are they securely taped down or covered with cord protectors?	☐	☐	☐
Are all interior and exterior walking surfaces adequately illuminated and light fixtures in good repair? For example: walkways, parking lots, stairways, hallways, basements, etc..	☐	☐	☐
Is the baptistery provided with sturdy handrails, stairs have non-slip treads, and the tank is properly protected (drained, covered and guard rails) during non-use?	☐	☐	☐
Has a person been designated to monitor snow and ice conditions; and is this individual responsible for coordinating snow/ice removal operations?	☐	☐	☐
Is snow and ice removal equipment available, including shovels, ice melt, snow blowers, etc.?	☐	☐	☐
Is snow and ice being adequately removed from sidewalks and parking lots in a timely fashion?	☐	☐	☐
Are de-icing products applied to walkways in front of entrances during snow and ice storms?	☐	☐	☐
Are mats installed at entrances during snow and ice storms?	☐	☐	☐
If a log is used, does the church consistently document all aspects of snow and ice removal operations? (A log documenting the steps taken to remove snow and ice can be a good defense to claims that the church was negligent in snow/ice removal.)	☐	☐	☐
If a contractor is used for snow and ice removal, does the contractor provide a certificate of insurance naming the church as an additional insured under the contractor's insurance policy; and is a written contract used with a hold harmless/ indemnification clause included?	☐	☐	☐
Are employees and volunteers trained to identify wet conditions and clean up spills immediately?	☐	☐	☐
Are equipment and supplies available to deal with the wet conditions, including mops, buckets, and warning signs or cones?	☐	☐	☐
Are gutter downspouts positioned so that they do not drain onto walkways?	☐	☐	☐

Water Damage	N/A	Yes	No
Are water supply lines checked for leaks or damage (for example, sinks, toilets, water fountains, etc.)?	☐	☐	☐
Is the building checked for signs of current or past water damage, for example, rotten wood, damaged walls or floors, stained ceilings panels, dampness in lower levels or basement?	☐	☐	☐
Are water pipes that are exposed to freezing temperatures and cold drafts adequately insulated or precautions taken to keep them from freezing?	☐	☐	☐

Water Damage – continued	N/A	Yes	No
Are the building's sump pumps and their battery backups tested?	☐	☐	☐
Are gutters, downspouts, and eaves cleaned on a regular periodic basis to keep them clear of debris and functioning correctly?	☐	☐	☐
Are downspouts properly connected and extended to at least 6 feet away from the building?	☐	☐	☐
Is there any evidence of past water damage, including rotten fascia boards, siding or eaves?	☐	☐	☐
Is the roof inspected annually for loose or missing shingles, insufficient caulking around vents, chimneys or skylights, and flashing in valleys and eaves?	☐	☐	☐
Are mortar joints on masonry buildings free of any cracks or damage?	☐	☐	☐
Are there any visible structural hazards or damage to the building (for example, loose wood, cracks in walls and bricks, etc.)?	☐	☐	☐
Are any exterior portions of the building in need of painting?	☐	☐	☐
Are windows and door properly sealed to prevent water from entering?	☐	☐	☐
Does the earth adequately slope away from the building's foundation, with no low spots near the building?	☐	☐	☐
Are early signs of mold quickly cleaned with bleach and water?	☐	☐	☐
Has any excessive mold buildup been tested by a certified health professional?	☐	☐	☐
Is the baptistery properly monitored during the entire filling process?	☐	☐	☐

CORRECTIVE ACTIONS TAKEN

The items listed on these checklists are not meant to imply that other concerns could not be present. The items listed are those that cause the most damage and result in the more frequent and severe claims.

If you answered **"No"** to any of the questions, corrective action should be taken as soon as possible.

Name of inspector: _____
Date of Inspection: _____

"No" Item	Corrective Action Taken

"No" Item	Corrective Action Taken

VACANT BUILDINGS

Many churches today have to deal with a common commercial property issue – what to do with vacant buildings? With the depressed real estate market, many churches have had difficulty selling property that was previously used. By their very nature, vacant buildings present a unique set of risks.

If your organization owns a vacant building, your first step is to contact your insurance agent. They will assist you in assuring that the proper insurance coverage is in place.

STEPS TO REDUCE VACANT BUILDING RISKS

Before You Vacate the Building – Most vacant buildings have a higher risk of fire, water damage, vandalism and theft. The following are steps that can be taken to protect your vacant property from these exposures:

- One of the first steps to take in preparing your building for vacancy is to turn off all unneeded utilities. All water service should be disconnected and drained from the building to prevent frozen or broken pipes. Electric service should be disconnected except for the portion that is needed to operate the heating, fire alarm and premises burglar alarm systems. If the building is equipped with a wet pipe automatic fire sprinkler system, the building heating system should be maintained at a minimum of 40 degrees Fahrenheit.

- All flammable and combustible liquids should be removed from the building. Also any waste, trash or combustible materials should be removed. All equipment, such as kitchen appliances, should be disconnected from gas and/or electric service.

- All automatic fire sprinkler and fire alarm systems should be maintained and in proper working condition. Fire and smoke doors should be shut to reduce the spread of fire and smoke, should a fire occur.

- The building should be secured and access be limited to authorized persons only. Make sure that all doors, windows and skylights are adequately secured and locked.

- Outside the building, all trash, debris and storage should be removed. Also, vegetation and trees should be trimmed.

Ongoing Maintenance – The exterior and interior of the building should be maintained as you would with any building you own. The grass should be mowed, vegetation trimmed and snow removed. Fire alarm and automatic fire sprinkler systems should be tested and serviced as normally scheduled. It is best to give no one the indication that the property is vacant.

Weekly Inspections – A thorough inspection of the exterior and interior of the building should be conducted at least weekly. The inspection should focus on exterior conditions, such as the condition of sidewalks and parking lots and identifying any signs of vandalism or attempted entry into the building. The interior inspection should identify any issues with the heating, fire alarm or fire sprinkler systems. Additionally, if property damage is noted, immediate repairs or other corrective actions should be taken. If there is any sign of break-in, theft or squatting, the local police department should be contacted immediately. Consider documenting these weekly inspections.

By following these recommended tips, any vacant buildings on your premises will be less vulnerable to risks, thus protecting the overall safety of your church.

Most vacant buildings have a higher risk of fire, water damage, vandalism and theft.


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SECURITY CHECKLIST

Locks/Doors	Yes	No	N/A	Notes
Are all exterior doors equipped with proper locking devices?	☐	☐	☐	
Are exterior doors of solid core construction?	☐	☐	☐	
Are hinges, which are exposed on a door's exterior, equipped with non-removable hinge pins?	☐	☐	☐	
Are doors to adjoining buildings locked at night?	☐	☐	☐	
Are all exterior doors kept locked when building is unoccupied?	☐	☐	☐	
Is there a routine check each night to make sure all doors are locked?	☐	☐	☐	

Windows	Yes	No	N/A	Notes
Note: All windows should be secured no matter how small or inaccessible they may seem.				
Are basement windows clear of shrubbery and other obstructions?	☐	☐	☐	
Are basement windows protected by:				
a. Bars?	☐	☐	☐	
b. Wire mesh?	☐	☐	☐	
c. Window locks?	☐	☐	☐	
Are stained glass windows protected by:				
a. Wire mesh?	☐	☐	☐	
b. Plexiglas?	☐	☐	☐	
c. Lexan?	☐	☐	☐	
d. Other? (Explain)	☐	☐	☐	
Are all windows, including those above ground level:				
a. Properly fitted with a locking device?	☐	☐	☐	
b. Checked each night to make sure each window is closed and securely locked?	☐	☐	☐	

Lights	Yes	No	N/A	Notes
Are exterior lights installed to illuminate the exterior of buildings and their alley ways?	☐	☐	☐	
Are interior lights left on at night?	☐	☐	☐	
Are entrance lights left on at night so intruders will be clearly visible when forcibly attempting to enter the premises?	☐	☐	☐	
Are lights left pm in strategic locations to allow people passing by and/or police to see easily into the premises from foot or vehicle?	☐	☐	☐	
Are timing devices used to turn lights on and off at preset times to give the impression the premises are occupied?	☐	☐	☐	

Intrusion Devices	Yes	No	N/A	Notes
Do you have a security alarm system?	☐	☐	☐	
If you have a system, is it listed by Underwriters' Laboratories, Inc?	☐	☐	☐	
Was it properly installed by licensed workers?	☐	☐	☐	
Is your security alarm system checked regularly?	☐	☐	☐	
Does your system have contacts or motion sensors at all exterior points of entry?	☐	☐	☐	
Connected to a central alarm system?	☐	☐	☐	
Connected to an automatic dialing attachment?	☐	☐	☐	
Local alarms?	☐	☐	☐	

Security Measures	Yes	No	N/A	Notes
Do you maintain a written or photographic inventory of all valuables and records on the premises?	☐	☐	☐	
Do you keep a copy of this inventory off site?	☐	☐	☐	
Are personnel assigned to check exits, entrances, and windows to make sure they are secure before leaving each night?	☐	☐	☐	
Are sacred objects, vessels, and other valuables kept in a safe, vault or locked cabinet when not being used?	☐	☐	☐	
When employees with access to keys or safe combinations terminate their employment, are locks and/or combinations changed?	☐	☐	☐	
Do you have a security guard?	☐	☐	☐	
Did you investigate this guard before hiring him/her?	☐	☐	☐	
Are ladders, boxes and other equipment put away after use so that they are not left for use by anyone intent on criminal behavior?	☐	☐	☐	

Security Measures – continued	Yes	No	N/A	Notes
Are premises used in the evening for meetings and other activities? (Evening activities generally reduce the possibility of burglary/theft)	☐	☐	☐	
Have you arranged for a regular police patrol or a security force check at night?	☐	☐	☐	
Are the premises available for use 24 hours a day?	☐	☐	☐	
a. Entire building?	☐	☐	☐	
b. Section of building? (Explain):	☐	☐	☐	
c. If a section of the building is open for use 24 hours a day, is movement from this section to other sections of the building restricted?	☐	☐	☐	

Describe security measures taken if the answer to 39c is yes:

Completed by: _____

Date: _____

Church crimes rose by 44% in 2010.


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STARTING A "CHURCH WATCH PROGRAM"

Though many people assume that vandals and thieves would not want to focus on crimes against churches, sometimes the opposite is true. In fact, the word is getting out that it can be easy to break into church buildings to steal or cause damage because of their lack of security efforts.

In some cases, churches alm ost invite problems because they have not taken the steps necessary to protect the church facilities. Beyond the standard steps of providing adequate lighting, locking doors and windows, and trimming bushes around entrances and windows, a congregation may also help protect its property by forming a "Church Watch Program."

The process to set up such a program is fairly straightforward and won't damper your church budget. By adhering to the following guidelines, you are taking steps that may end up protecting the resources and facilities God has entrusted to your care:

- Educate members that the protection of church resources and facility is an act of good stewardship.
- Invite members to make an effort to drive around the church property whenever they are out and about in the neighborhood.
- Ask them to look for suspicious activity, cars, or people.
- Encourage them to observe unusual activities, and call the police if they believe something looks out of the ordinary.
- Ask them not to confront individuals or take any unnecessary risks.
- Invite church neighbors to also report anything suspicious to the appropriate authorities.
- Use the church newsletter or bulletins to remind members of the watch program and to thank them for their participation in making your church community a safer place to worship.

The added traffic through your parking lots and around your facility will be a significant deterrent to potential vandals and thieves. By taking the time to ask for the assistance of all church attendees and members, your property and resources can stay better protected and ministry can continue uninterrupted. Further, members may take a more active role in the overall safety and security of all areas of ministry.

In 2010, there were two arsons, seven thefts and 19 burglaries at U.S. churches every week.


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ARSON AND FIRE PREVENTION

According to the U.S. Fire Administration (USFA), arson is the leading cause of fires in the United States, resulting in more than $1 billion in property loss each year. In one recent year, the USFA reported that approximately 30,500 intentional structural fires occurred.

At GuideOne Insurance, arson is one of the leading causes of fires along with open flames, electrical and lightning. The mental and emotional loss of a church building due to arson can be as great as the physical damage itself. For churches insured by GuideOne, the average damage incurred in arson incidents exceeded $450,000 in a recent year.

Your facility can decrease the chances that an arsonist will strike by undertaking an arson and crime prevention program. This fact sheet provides information on why churches and religious organizations are vulnerable to arson and what they can do to protect themselves from this crime.

WHY CHURCHES AND RELIGIOUS ORGANIZATIONS ARE VULNERABLE

- Buildings are often unoccupied.
- Activity schedules are predictable.
- Security systems are often lacking.
- Arsonists, vandals and other criminals may target churches because of their beliefs.

REDUCING THE RISK OF ARSON

To help reduce the risk of arson, consider the following precautionary measures:

Building Exterior

- Illuminate exterior buildings, doors and parking lots from sunset to sunrise.
- Consider the installation of motion-activated lighting near doors and windows.
- Keep doors and windows locked when the building is unoccupied.
- Trim shrubs and tree limbs around windows and doors to eliminate potential hiding places for arsonists and criminals.
- Ladders should not be stored outside the building at the end of the day. Instead, secure ladders and tools in a locked shed/outbuilding or inside the building. If this is not possible, secure ladders outside with a high quality chain and lock.
- Keep track of and limit the disbursement of building keys. Consider installation of a keyless electronic entry system.
- Make sure that exterior doors are of solid core (not hollow) construction and are outfitted with quality deadbolt locks and, if hinged on the outside, tamper-proof hinges.
- Use wire-mesh glass in windows for additional protection from break-ins.
- Keep the property free from boxes, leaves, trash, wood and other potentially combustible debris.
- Consider installing video security cameras at entrances and other key areas.
- Park church vehicles in differing locations on the property throughout the week to vary routine.
- Trash containers should be kept as far away as possible from the building.

The photo to the right demonstrates how to properly store a ladder outside the building using a good quality lock and chain that is securely attached to the buildings concrete foundation.

The photo to the left shows a trash dumpster that is overflowing and too close to the building. If vandals were to intentionally set fire to the dumpster, there is a high likelihood that it would spread to the building.

Building Interior

- Consider using timers for lights and/or radios during evening hours. Timed use of interior entry lights overnight should be considered.
- Make sure that flammable liquids are stored in a U.L. listed fire cabinet away from any heat sources, such as heating equipment.
- If possible, install a central station monitored security/fire detection system. Also consider a fire sprinkler suppression system.
- Make sure that smoke and heat detectors are operational and that fire extinguishers are in place and have been regularly serviced.
- Restrict access to areas containing valuable or combustible materials by locking interior doors.

General Precautions

- Ask neighbors to alert police if anything suspicious is seen on church property.
- Develop positive relationships with local law enforcement and invite them to patrol the property during the overnight hours.
- Establish a "Church Watch" program in which members volunteer to drive through the property at various times throughout the week.

ARSON PREVENTION CHECKLIST

Checklists can be an effective tool to provide a safer environment. Answer the following questions relating to external, internal, and awareness measures you can take to determine how well your facility is safeguarded to discourage unauthorized entry and encourage early fire detection. A "NO" answer indicates an area that may warrant further examination.

External Measures	Yes	No
Does lighting sufficiently illuminate all sides of buildings and parking areas?	☐	☐
Do all exterior doors have deadbolt locks and non-removable hinge pins?	☐	☐
Is a process in place to make sure that building doors and windows are locked when it is unoccupied?	☐	☐
Is access to roofs, fire escapes and outside stairways limited to authorized persons?	☐	☐
Is shrubbery trimmed to prevent it from being used for hiding?	☐	☐
Are loose materials and trash removed from the grounds daily?	☐	☐
Are windows and glass entries protected with wire mesh or bars? (Note that for emergency purposes, window bars must be able to be opened from the inside)	☐	☐
Is there fencing or controlled access to the property?	☐	☐
Is access to crawl spaces and basement entry points secured?	☐	☐

Internal Measures	Yes	No
Are foyer and hall lights left on at night?	☐	☐
Are windows and doors equipped with proper locks, jams and/or deadbolts?	☐	☐
Is there a central station alarm system for notification of fire, smoke or breach of security?	☐	☐
Are personnel assigned to secure the building daily (for example, locking doors and windows and activating security systems)?	☐	☐
Are personnel assigned to check for unauthorized occupants?	☐	☐
Are building keys controlled by a strict sign-out policy and marked "do not duplicate?"	☐	☐
Are locks changed or re-keyed when keys cannot be retrieved?	☐	☐
Are valuable objects and combustible materials securely locked away from sight?	☐	☐

Awareness measures build teamwork and ownership attitudes among members	Yes	No
Do the police routinely check the premises?	☐	☐
Is a "Church Watch" program in place?	☐	☐
Are staff and members made aware of building use, security and fire prevention measures?	☐	☐
Have neighbors been asked to report any suspicious activity on church property to the police?	☐	☐

Arson results in more than $1 billion in property loss each year.


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PREVENTING COPPER THEFTS

If someone were to say the words "theft at church," you might think of a stolen purse, collection, or audio-visual equipment. What you probably wouldn't imagine is a group of thieves coming to the property at night, cutting away the air conditioning units and hauling them off. However, an increasing number of both ground- and roof-mounted heating and air conditioning (HVAC) units have been stolen or destroyed at churches across the country for the copper components they contain. Worldwide demand for copper has brought its price to an all-time high. One result has been that copper theft crimes are on the rise across the nation.

Consider the following examples:

- Thieves destroyed nine air conditioning units at a church in the South to obtain their copper. The system had just been installed six months earlier at a cost of $100,000.
- At a church in the West, seven rooftop air conditioning units were targeted by copper thieves. The damage was in excess of $47,000.
- Thieves stole copper gutters and downspouts, coping and wall caps from a church in the South. The value of the loss exceeded $40,000.

In addition to heating and air conditioning units, other items being targeted by thieves include copper wiring, copper gutters, copper pipe, and other electrical appliances and products containing copper.

COPPER THEFTS IN GENERAL

- Copper is 100 percent recyclable and recyclers pay, on average, 90 percent of the new copper price for scrap copper. Thus, it is an attractive target for thieves.
- Copper theft is a crime of opportunity. This implies the following:
  - Access is quite easy – in most cases, a vehicle can be driven to the site of the theft.
  - The item of interest is not well protected; for example, no alarms, cameras or barriers.
  - The perpetrators can operate in an area without being observed.
  - The potential for detection is limited; for example, no guards or patrols.
  - The target area is remote or not well traveled; that is, the site or building is unoccupied for periods of time, or is off the main path.
  - The target is considered to be easy.
- Copper theft requires a limited number of tools.
- Copper thieves do not have to be highly trained technicians.

COMMON FACT PATTERN

- Churches of all sizes are being targeted by copper thieves.
- Churches in all communities, rural and urban, are being victimized. The majority of thefts have occurred in what police would describe as low crime areas.
- The thieves often target large HVAC units because of the large amount of copper, but small units are usually easier targets. It takes less than five minutes for a thief to steal $20 worth of copper from a small AC unit.
- While ground-mounted HVAC units are the most common target, roof-mounted units have also been stolen.
- HVAC units have been the primary target in 80% of church copper thefts, but any copper product is vulnerable.
- Most thefts of copper components occur at night.
- Thieves will return to the same target, which they call a "target of opportunity," time and again.

PREVENTING COPPER THEFT

To protect against copper thefts at your church, consider taking the following steps:

- Develop a security plan for your church, which identifies your vulnerabilities. Ask your local law enforcement professionals to assist you with this process.
- Deny access to your church property during off times of the day by adding fences and gates. Post appropriate "No Trespassing" signs on your church property. Ask your local law enforcement to assist in enforcing the law on private property.
- Add security lighting to areas where thieves and other criminals may hide.
- Deny access to your roof-mounted HVAC units by removing fixed ladders (do not remove fire escapes) and other step-ups including tree branches that may assist thieves. Portable ladders should be kept inside a locked building.
- Consider the use of steel cages to enclose your AC units. The heavier the gauge of steel the longer it will take to cut. For example, 10-12 gauge steel can take one to two hours to cut. Do not use standard chain link fencing as it can be cut quickly.

Example: This photograph illustrates AC units located at the back of the building creating an easy target for theft.

Example: This photograph illustrates AC units protected by a steel cage and security lighting.

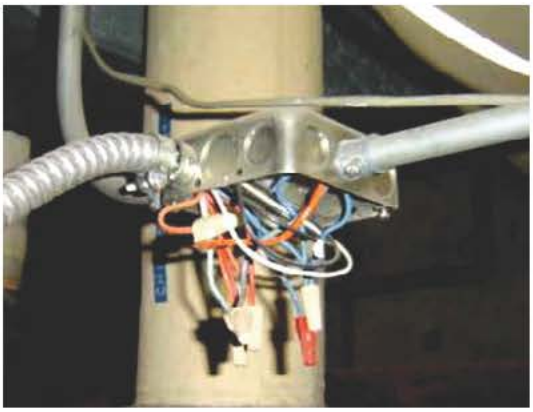
- Develop a "Church Watch" program, and work with your neighbors to assist in keeping an eye on your church property.
- Use security cameras, as they are a valuable tool for protecting your property. But make note that in order for them to be fully effective, they must be properly protected, installed, and monitored.
- Use alarms that are mounted to your HVAC units. If the unit is tampered with, including cutting of refrigerant and power lines, an alarm will sound. This security measure may be a valuable tool in protecting the units, particularly if your building is currently protected by a security alarm. Contact your local security company or HVAC contractor for details.

ELECTRICAL SAFETY – COMMON HAZARDS

Some of the most common electrical hazards are often the easiest to identify and control, and are not cost prohibitive to correct. However, if left unchecked, they can lead to a major fire event for your church and congregation. The following will show the most common electrical hazards found in churches today and how to control them.

MISSING COVERS

Missing covers on junction boxes, switches and outlets expose energized circuits, creating arc flash, shock, and electrocution hazards. In addition, missing covers provide a path of entry into the interior of the enclosure, allowing dust, dirt, and debris to accumulate. Missing covers could allow metallic objects to fall into the circuits that could arc or lodge in a way that presents a hazard when the enclosure is opened. Covers should be provided for all these items.



BROKEN/UNSUPPORTED LIGHT FIXTURES

Light fixtures should be permanently mounted to the base and show no signs of damage. Light fixtures that are hanging unsupported by wiring, puts undue stress on the electrical connections. These two conditions present the potential for an electrical short, which can produce sparks that can ignite combustibles.

This image shows a broken light fixture. This exposes the wiring to physical damage, dust, dirt and moisture accumulation.

This image shows a light fixture that is unsupported, which puts undue stress on the electrical connections.

CIRCUIT BREAKERS

A circuit breaker is a protective device designed to protect the circuit and equipment when it becomes overloaded as a result of too many appliances or equipment on the circuit, as well as when a short develops in a wire. The following safety precautions should be taken to prevent an electrical fire or damage associated with circuit breakers:

- All electrical breaker panels should be equipped with an appropriate cover and remain closed. Missing covers expose the circuits to dust and physical damage. If an arc or short circuit would occur, the cover will contain the sparks from igniting surrounding combustibles.
- There should not be any missing breakers or other openings between breakers. These openings allow for the potential for electrocution, physical damage, and dust and dirt to accumulate in the circuits. Spare clips should be installed in any openings in the breaker panel.
- Breakers must never be taped or physically secured in the "ON" position. If the breaker is not allowed to trip, or cannot be manually tripped, the wiring could overheat, increasing the chances of a fire.
- The electrical panel should be indexed, identifying each individual circuit breaker. The directory must identify the various receptacles, general area, or equipment serviced by each circuit breaker. This will allow for quick de-energizing of a circuit under emergency situations.

Image above shows breakers taped in the ON position. This practice should never be done.

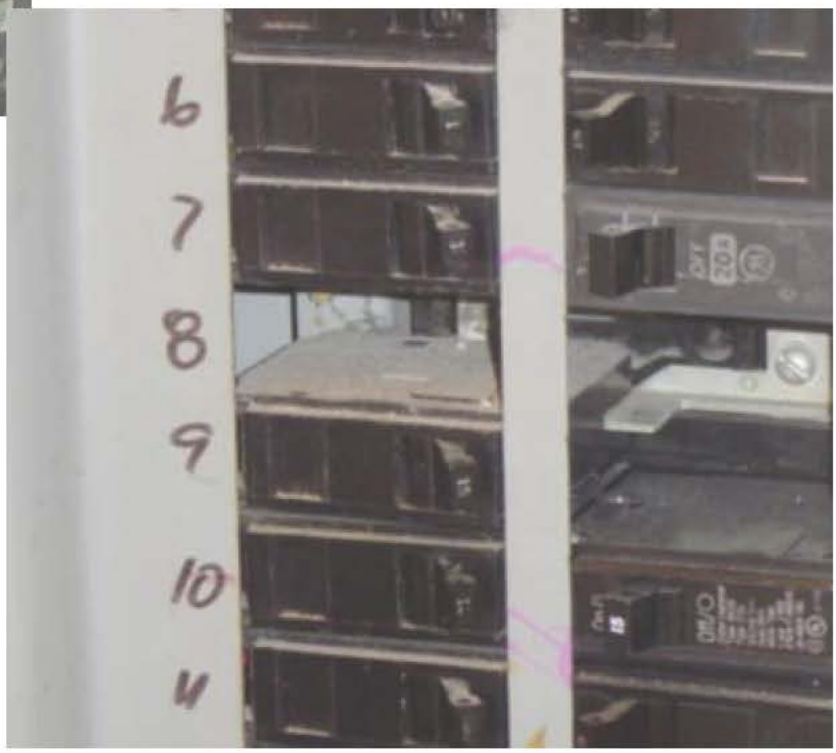


Image above shows open spaces in the electrical panel. Spare clips should be installed in these spaces.

Storage and housekeeping practices next to this electrical panel greatly increase the chances for a severe electrical fire. Note the heavy fire load associated with all of the combustible materials present.

HOUSEKEEPING

Electrical equipment can and does fail, often catastrophically, with arcing that produces large amounts of heat. Any combustible material in the vicinity of the arc flash can be ignited. The following housekeeping rules should be followed in electrical equipment areas:

- Access to electrical rooms should be limited to authorized maintenance or operations personnel that understand the importance of maintaining a clean, well-ventilated electrical area.
- Electrical equipment areas should be kept dry and equipment needs to be protected from moisture. When evidence of moisture contamination is noted, equipment should be examined for damage and necessary repairs made. The source of the moisture needs to be identified and eliminated.
- Electrical equipment areas should be clean and protected from dust and dirt. When evidence of dust and dirt is noted, equipment should be examined for damage, cleaned and any necessary repairs made.
- Placing storage items too close to electrical panels or near electrical equipment will restrict air circulation and impede proper cooling. Excessive heat buildup will result in premature failure and shortened service life. Storage must be no closer than 36 inches to the electrical panels, electrical equipment, ventilation vents and openings. A concerted effort should be made to reduce the number of unused items and to store items in a neat and orderly fashion.

As you can see, some of the most common electrical hazards found require only a small amount of time and effort to control. By following the safety precautions outlined above, your chances of having a fire resulting from an electrical issue are greatly reduced.

Never plug multiple extension cords or power strips into each other, or you run the risk of short circuit, overloading, fire and electrocution.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ELECTRICAL SAFETY – TEMPORARY WIRING

The use of temporary wiring can most l kely be found in every religious organization due to increased electrical demands and lack of available electrical outlets, especially in older buildings. Temporary wiring for definition purposes will include extension cords, power strips, multiple outlet adapters and inadequate wiring. Temporary wiring is an easier and less expensive solution than having additional electrical services installed however; "temporary" usually becomes the permanent solution, and can lead to electrocution, short circuit, overloading and fire. Take this recent loss for example:

> During a funeral service, the church's electronic carillon system was not tolling properly. The pastor returned to the church later that afternoon only to find the driveway blocked by fire trucks and a fire burning in the sanctuary. Investigation found that a lightweight extension cord was run under the carpet of a doorway and was supplying power to the carillon control box for the past 20 years. Years of foot traffic slowly broke down the insulation on the cord, allowing the wires to come in contact with each other. This caused a short circuit and arc, which started the carpet on fire and spread quickly to the sanctuary. Estimated dollar loss was $1.4 million.

Fires of this nature can be devastating to the church and its congregation. If temporary wiring is necessary, the following safety precautions should be followed:

EXTENSION CORDS

- Never cut off the ground pin to connect a three-prong appliance cord to a two-wire extension cord or receptacle. Use only three-wire extension cords for appliances with three-prong plugs.
- If an extension cord's insulation has been damaged, remove the cord from service. Never try to repair a damaged extension cord with electrical tape.
- Never plug multiple extension cords into each other.
- If the cord feels hot or if there is a softening of the plastic, the cord is drawing too much power and the plug wires or connections are failing, which could present a fire or shock hazard. The extension cord should be discarded and replaced.
- Extension cords should never be nailed down, stapled, run through walls, under rugs or across doorways.
- Avoid placing cords where someone could accidentally trip over them.
- Never use an extension cord while it is coiled, looped or tied in a knot.
- Never place an extension cord where it is likely to be damaged by heavy furniture or foot traffic.
- Use special, heavy-duty extension cords that are designed for high wattage appliances, such as air conditioners and freezers.
- Purchase extension cords from reputable distributors and retailers, and check the product to ensure that a nationally recognized testing laboratory, such as Underwriters Laboratories (UL) or Canadian Standards Association (CSA) has certified the product.
- Outside, use extension cords rated for outdoor use.

This image shows two power strips that have been plugged into each other, also called daisy chaining. This practice should not be permitted.

POWER STRIPS

Power strips are really an extension cord with multiple receptacles. These are most commonly used where multiple outlets are needed such as for office and audio/visual equipment. The safety precautions outlined for extension cords also should apply for power strips. Additional precautions for power strips include:

- Only use power strips that have a built-in circuit breaker that will trip if overloaded or shorted.
- Do not plug high power demand appliances, such as refrigerators, microwave ovens or wall air conditioning units, into power strips. These types of appliances should each have a separate electrical outlet.
- If the power strip feels hot, it should be discarded and replaced. This is a good indication that the electrical load is too high and should be evaluated.
- Do not locate a power strip in any area where the unit would be covered with a rug, furniture, or any other item that would inhibit air circulation.
- Under no circumstances should one power strip be plugged into another power strip, also known as daisy chaining. If the electrical demand gets to that point, it is definitely time to call an electrician.

MULTIPLE ADAPTERS

Multiple adapters also allow for plugging in several appliances at once and more often than not are not protected with a built in breaker. This can cause overloading and overheating of the circuit. Multiple adapters are not recommended for use.

This image shows several wiring hazards; a "homemade" extension cord on the floor that is run under a doorway, which has an outlet installed at the end, that has a power strip plugged into it that is supplying power to a window air conditioning unit. This is a fire just waiting to occur.

INADEQUATE WIRING

Do it yourself temporary wiring is never recommended. Consider these reasons:

- Wiring extension cords directly into electrical panels is in violation of national and local electrical codes.
- Making your own extension cords or power strips has no testing conducted by nationally recognized testing laboratories and may not be properly sized for the voltage and current.
- Improperly installed electrical equipment or spliced wiring also should be identified as temporary.
- Any condition that will involve creating your own temporary wiring solutions should be immediately removed from use.

Temporary wiring should be just that, temporary. The use of extension cords, power strips, multiple adapters and homemade variations of such, indicate that additional electrical services are needed. They are not designed to be installed in a permanent manner, and if this becomes the case, a licensed electrical contractor should be hired to install additional electrical services.

ELECTRICAL SAFETY – FUSES

A fuse is a device designed to stop the flow of current in order to protect the circuit and equipment when it is overloaded as a result of too many appliances and/or equipment on the circuit. It also provides protection when a short circuit develops in a wire or a ground fault.

Fuses are common in church buildings primarily due to the fact that they are older and were originally built with electrical services protected with fuses. Even if the main electrical service has been updated to circuit breakers, the use of fuse-protected sub-panels is fairly common.

Fuses can be safe, however, it is recommended that fuses be replaced and updated to circuit breakers. If this is not feasible, the following safety precautions should be followed:

ELECTRICAL INSPECTION

The presence of fuses indicates that the electrical service was installed prior to 1970 and is over 30 years old. This wiring was installed to meet the electrical needs at that point in time. With the added power demands in today's world, such as appliances, and office and audio visual equipment, this older wiring may not be adequate. A certified electrician or licensed electrical contractor should be hired to inspect the electrical system. This inspection will identify the electrical demands needed and any corrections that are necessary. This should be completed, at a minimum, once every three years.

TAMPER PROOF FUSES

More often than not, a blown fuse is the result of an overloaded circuit. This means that there is too much electrical demand on the circuit. If the fuse is continually blowing, there is a much more serious problem, and a certified electrician or licensed electrical contractor should be hired to correct the problem.

However, an all too common practice to stop a fuse from continually blowing is to install a higher-rated fuse in the circuit. For example, replacing a 15-amp fuse with a 20-amp fuse. This is a recipe for disaster, as this allows for more current into the circuit than it was designed for, which can lead to overheating of the wire and probable fire.

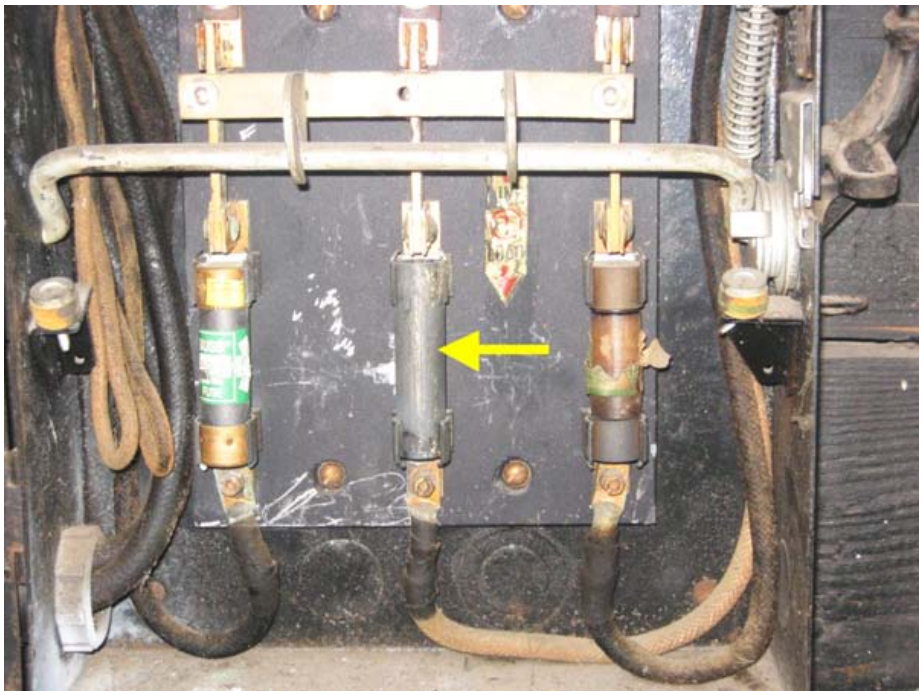
To prevent mismatching or over fusing of the circuit, Fustat® fuses – also called type "S" tamper-proof fuses – should be installed for all screw-in fuse panels. These come in different amperage sizes, and each tamper-proof fuse will only screw into the correct tamper-proof base. This will prevent installing a higher-rated amp fuse into a lower amp-rated circuit.

Fustat® fuses, (also called type S) as shown in the image above, are not interchangeable, meaning you cannot install a 20-amp fuse into a 15-amp base. The base adapter on the right screws into any fuse socket

Fustat® fuses, (also called type S) as shown in the image above, are not interchangeable, meaning you cannot install a 20-amp fuse into a 15-amp base. The base adapter on the right screws into any fuse socket

FAKE FUSES

The ability to insert copper/metal tubes (fake fuses) with cartridge-style fuses is an extremely dangerous situation, since this does not provide over current protection. If the circuit is not protected, you are increasing the potential for a fire to occur, arcing and electrical shock. If a fuse has to be replaced, always install properly matched fuses. If the fuse is continually blowing, as earlier discussed, this is an indication of a more serious problem and should be corrected by a certified electrician or licensed electrical contractor.



This image shows a piece of metal tube that was inserted in the middle circuit. This is being used as a conductor and was most likely installed because the existing fuse kept blowing. This practice should never be done.

RENEWABLE FUSES

A renewable fuse is a cartridge-style fuse. If the fuse is blown, the cap is unscrewed, and the link can be replaced, allowing the fuse to be reused. Once the link has been replaced, the mechanical connection between the link and the fuse cap can become loose, dirty, corroded or otherwise faulty, resulting in a connection that can generate heat in the hundreds of degrees and cause the insulation on the conductor to deteriorate. Once the conductor makes contact with the metal of the panel or the conduit, a short circuit occurs, which can result in arcing and fire. Renewable fuses should not be used and should be replaced with one-time use standard fuses.

A renewable fuse is a cartridge style fuse that can be identified by labeling (image on left) and/or by the end caps that can be unscrewed (image on right)

This image shows a renewable fuse and its components. The element is inserted into slots on the top and bottom of the fuse, and the threaded caps screw on and apply pressure to the element. (Photo courtesy of Hartford Steam Boiler)

FUSE CLIP CLAMPS

Fuse clip clamps – also known as torpedo or depth charge clamps – were originally used on submarines and some warships in World War II. Their purpose was to prevent fuses from coming out of the clips during depth charges or other explosions. Today, these are used in some older buildings in an attempt to compress the clip to the fuse blade. This is an indication that the clamp does not have enough compression to make solid contact with the fuse cartridge blade, which can lead to resistance to current flow. This makes the clamp and blade elevate in temperature, and can lead to fire. These clip clamps should not be used and a certified electrician or licensed electrical contractor should be hired to replace the clips.

This image shows a clip clamp being used to eliminate the heating that was actually being caused by high resistance connections inside the fuse. The real problem is the clips do not have enough compression and should be replaced (Photo courtesy of Hartford Steam Boiler).

The presence of fuses in the electrical system indicates older wiring, and every attempt should be made to replace fuses with circuit breakers. If this is not financially feasible, and the above mentioned guidelines are followed, your chances of an electrical loss from fuses will be reduced.

ELECTRICAL SAFETY – SELF-ASSESSMENT SURVEY

Electrical systems and equipment need to be evaluated and inspected to ensure proper working condition. By completing an electrical self-assessment survey on each building, you will be able to identify any electrical concerns and take corrective action, thus reducing your chances of an electrical fire.

The items listed below will describe the categories that the SafeChurch Electrical Assessment Survey, attached at the end of this document, was developed from and the concerns associated with each one of them. These categories should be referred to when answering the questions in the assessment survey.

ELECTRICAL SYSTEM AGE

All electrical equipment has a limited service life. Behind outlets and switches is a system of wires, panels, circuit breakers, bus bars and transformers. Repeated surges, power outages, load changes, moisture and dirt all impact the service life. As a result, any electrical systems that are greater than 30 years old have a much greater occurrence of failure. Identifying and evaluating these facilities can determine what steps should be taken to reduce the potential for electrical system failure and/or fire.

ELECTRICAL PREVENTIVE MAINTENANCE (EPM) PROGRAM

As electrical equipment ages, an increase in failures occur. More than two-thirds of electrical system failures can be prevented by a routine preventive maintenance program. Studies show that the failure rate of electrical equipment is three times higher for components that are not part of a scheduled preventive maintenance program as compared with those that are. This program translates to: is the electrical system clean, cool, and dry and are the connections tight? In general, it is recommended that once every three years, preventive maintenance is conducted on electrical equipment by a qualified electrician or licensed electrical contractor.

RECURRING ELECTRICAL PROBLEMS

Recurring electrical problems, such as blown fuses, tripped breakers, flickering lights or overheated appliance cords can be symptoms of overloaded circuits, improper grounding, non-code wiring, loose connections and a host of other serious adverse conditions. These events also can indicate potential problems with connected equipment, such as motors and transformers, as a result of insulation breakdown, causing abnormal current draw. This increases the load on the system. A qualified electrician should be tasked with identifying the cause and implementing the required corrective action.

MISSING COVERS

Missing covers on junction boxes, panels, switches and receptacles expose energized circuits, creating arc flash, shock, and electrocution hazards. In addition, missing covers provide a path of entry into the interior of the enclosure, allowing dust, dirt, and debris to accumulate. Missing knockouts or covers could allow metallic objects to fall into the circuits that could arc or lodge in a way that presents a hazard when the enclosure is opened.

MAINTENANCE

Only a qualified electrician or licensed electrical contractor should be maintaining the electrical system within your facility. It is important to determine if equipment is actually being inspected and maintained and the skill level and qualifications of those performing the work. The risk of failures and fires increase significantly when work is performed by unqualified personnel.

TEMPORARY WIRING

Temporary wiring is not compliant with the National Electrical Code (NEC) and increases the risk of electrical equipment failure and fire. Wiring extension cords or electrical conductors that are not properly routed through conduit directly into electrical panels are in violation of local and national electrical codes. In addition, temporary wiring may not be properly sized for the voltage and current. Improperly installed electrical equipment or spliced wiring also should be identified as temporary and immediately removed from service by a qualified electrician or licensed electrical contractor.

ELECTRICAL ROOM

Electrical equipment can and does fail, often catastrophically, with arcing that produces large amounts of heat. Any combustible material in the vicinity of the arc flash can be ignited. Access to electrical rooms should be limited to authorized maintenance or operations personnel that understand the importance of maintaining a clean, well ventilated electrical area. Placing storage items too close to electrical panels or near electrical equipment will restrict air circulation and impede proper cooling. Excessive heat buildup will result in premature failure and shortened service life. All ventilation vents and openings in equipment rooms should be kept clean and free from obstructions. A concerted effort should be made to reduce the number of unused items and to store items in a neat and orderly fashion. Storage must be no closer than 36 inches to the electrical panels, electrical equipment, ventilation vents and openings.

PRESENCE OF MOISTURE

Long-term exposure of metallic electrical components to moisture causes corrosion, and the build up of corrosion by-products can lead to premature failure. Water entering electrical enclosures can cause failures due to ground faults and arcing. Electrical equipment areas should be kept dry and equipment should be protected from moisture. When evidence of moisture contamination is noted, equipment should be examined for damage and necessary repairs made. The source of the moisture needs to be identified and eliminated. All electrical work should be completed by a qualified electrician or licensed electrical contractor.

The attached Electrical Self Assessment Survey should be completed for each building. This assessment will produce a score of Low, Moderate or High based on the following:

- **Low Exposure – 22-26 pts.:** Electrical exposures were found to be acceptable. Exposure to an electrical loss is low.
- **Moderate Exposure – 16-21 pts.:** Electrical exposures were found to be acceptable, however; further electrical risk assessments are recommended.
- **High Exposure – 0-15 pts.:** Scores falling into this category have a high probability of suffering an electrical loss, and a comprehensive visual inspection of the entire electrical distribution system should be completed by a qualified licensed electrical contractor.

Electrical Assessment Question	*Score
Is any part of your electrical system greater than 30 years old? **(YES: 0 points, NO: 5 points)**	
Do you have an Electrical Preventive Maintenance (EPM) Program in place that is conducted at least once every three years by a qualified electrician or licensed electrical contractor? **(YES: 5 points, NO: 0 points)**	
Has your facility noted any recurring problems, such as blown fuses, tripped breakers, flickering lights or overheated appliance cords? **(YES: 0 points, NO: 4 points)**	
Are there any missing covers on junction boxes, panels, switches or receptacles? **(YES: 0 points, NO: 2 points)**	
Who is responsible for maintaining the electrical equipment and system? (select one) ☐ Electrical Contractor **(3 points)** ☐ Maintenance Staff **(2 points)** ☐ Other **(0 points)**	
Do you have any temporary wiring within the facility? **(YES: 0 points, NO: 2 points)**	
Are combustible materials stored in the electrical room? **(YES: 0 points, NO: 2 points)**	
Have you noticed evidence of moisture or excessive dirt or dust on the electrical equipment or panels? **(YES: 0 points, NO: 3 points)**	
TOTAL SCORE	

* If a score of **0** is entered for any question, corrective actions should be taken.

Low Exposure: 22-26 pts.

Moderate Exposure: 16-21 pts.

High Exposure: 0-15 pts.

Name of person completing survey:_____ Date of survey:_____

A fire extinguisher should be located no more than 30 feet from the cooking area.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RISK MANAGEMENT CONSIDERATIONS FOR CHURCH FITNESS CENTERS, CLASSES AND GYMNASIUM USE

With all the health initiatives in today's world, it is becoming more common for churches to provide in-house fitness centers or offer fitness classes and gym use. While providing these options to members is great, churches must consider the related risks. It is important to take the necessary steps and precautions to keep members safe and reduce liabilities.

FITNESS CENTERS

If your church provides a fitness center for church members, it is important to have a statement urging all participants to be evaluated by a physician before beginning any exercise program. Also, follow these recommendations:

- **"Membership" Covenant** – Create an agreement that includes a waiver or release, a statement regarding health insurance and a consent to emergency medial treatment. Check out this sample provision.
- **Check-In System** – Use a system to log or record facility usage, as well as limit use to church members only.
- **Rules of Conduct** – Establish procedures of conduct, signed by members, and keep them posted at the facility. Considerations include attire, conduct, sanitation, hygiene, food and drink, valuables and reporting of problems.
- **Staffing and Supervision** – Provide adequate staffing of the fitness center.
- **Equipment Instructions** – Provide instructional placards and/or a staff-provided orientation for each piece of equipment.
- **Equipment Inspection and Maintenance** – Develop a program to perform regular inspection on equipment, as well as an established procedure on removing malfunctioning equipment from service.
- **No Free Weights** – Avoid free-standing weights, as they can be dangerous to use.
- **Emergency Procedures** – Identify emergency procedures for members, and provide related training for staff. This would include training on responding to emergencies and reporting of injuries.
- **Facility Procedures** – Establish procedures for facility opening and shut-down/lock-up.
- **Allowing Minors** – Establish a minimum age limit, if minors are allowed to use the fitness center. Also, require a parental consent/release form, parental consent to treatment and adult supervision.

FITNESS CLASSES

If your church offers fitness classes to members, again it is important to have a statement urging all participants to be evaluated by a physician before beginning any exercise program. For more risk management, follow these tips:

- **Instructors** – Hire certified instructors only. If using an outside instructor, have a written facility usage agreement with hold harmless language. Also require a certificate of insurance, with the church added as an additional insured.
- **Regular Inspection** – Perform regular inspection of class space and any equipment used.
- **No Full-Contact Classes** – Do not offer gymnastics, martial arts, Taebo, or any other class of this nature.
- **Equipment Storage** – Properly store class equipment, at the conclusion of each session.
- **Train Instructors** – Provide training for instructors in responding to emergency situations, reporting of injuries and facility shut-down and lock-up.
- **Allowing Minors** – Establish a minimum age limit, if minors are allowed to attend classes. Also, require a parental consent/release form, parental consent to treatment and adult supervision.

GYMNASIUM USE

Once again, if your church offers gymnasium use to members, have a statement urging all participants to be evaluated by a physician before beginning any exercise program. You may want to limit use to organized church activities only, eliminating public pick-up games. Also, consider these risk management tips:

- **Rules of Conduct** – Establish rules of conduct and/or play. Considerations include footwear, attire and conduct. Distribute these to players, as well as post them at the facility.
- **Church Representative** – Designate a church member to be present at each activity. This representative is responsible for ensuring rules of conduct and/or play are followed, deterring injury- or damage-producing incidents, responding to emergency situations, and facility shut-down and lock-up.
- **Train Church Representatives** – Train church members to respond to and report injuries.
- **Usage Agreement for Outside Groups** – If you allow outside groups to use the gym, develop a facility usage agreement with hold harmless language. Also, require a certificate of insurance with the church added as additional insured.
- **Allowing Minors** – Establish a minimum age limit, if minors are allowed to use the gymnasium. Also, require a parental consent/release form, parental consent to treatment and adult supervision.

ORGANIZED SPORTS

Basketball and volleyball are popular sports to play in a gymnasium and even outdoors. It is important to provide safe locations and equipment, as well as take proper precautions, to prevent injuries. Use the following recommendations when playing both basketball and volleyball:

- **Physical Exams** – Participants must consult a doctor for a physical exam, before they are allowed to play competitively. The doctor can help assess if the participant has any special injury risks.
- **Warm-Up and Stretch** – Participants should conduct warm-up drills and stretches before playing.
- **No Jewelry** – Participants should not be allowed to wear any jewelry, including: necklaces, rings and bracelets.
- **Good Equipment** – All equipment should be in good condition and properly fit participants.
- **First Aid** – Make sure First Aid is available at all games and practices.
- **Hydration** – Water should be provided to keep participants adequately hydrated.

- **Referees** – Hire certified referees to officiate all games.
- **Supervision** – Appropriate supervision consists of two adults for every 10 participants.
- **Required Safety Gear** – Participants should wear all required safety gear for games and practices. Knee and elbow pads protect against scrapes, bruises and dives on the floor. Mouth guards prevent serious dental damage. Appropriate footwear will provide strong ankle support and good shock absorption.
- **Eye Protection** – If participant wears glasses, the participant should talk to an eye doctor about sports eyewear.
- **Towels** – Towels should be available to wipe up any wet spots on the floor. This helps prevent slip and fall hazards.

A basketball court should have, at minimum, a 10-foot perimeter between sidelines/baselines and the wall. If the distance is less than 10 feet, appropriate padding should cover the wall. Also, if the support behind the backboard is a height of nine feet or less above the court floor, a pad should be placed on the bottom surface of the support, at a distance of two feet from the face of the backboard. All portable basketball goals should be padded from the base to a height of seven feet above the court floor and equipped with signs stating "Danger – Do Not Get on the Rim or Backboard."

If the volleyball net is supported by wires, the wires should be covered with soft material. If you're playing outdoors, check the ground for any sharp objects and glass. Also, be sure to wear sunscreen if the court is in the sun.

PREVENTING SLIPS AND FALLS

The Consumer Product Safety Commission estimates that accidental falls account for the most hospital visits each year. If your church provides a fitness center, offers fitness classes or gymnasium use, you'll want to make sure walking surfaces, stairs and floor surfaces stay properly maintained.

Interior

Providing a fitness center to members will increase the activity inside your church facility. This makes it important to keep the interior floor surfaces clean, dry and clear. Use the following tips to maintain safe walking surfaces in your facility:

- **Flooring Surfaces** – Flooring should be level and in good condition because any variances greater than ¼ of an inch can lead to a trip and fall. Padded flooring, if used around exercise equipment, should be adequately secured, and free from rips and tears.
- **Wet Surfaces** – During workouts, practices or games, floors can become covered in sweat, and sometimes water or other liquids are accidentally spilled. Provide access to towels for users to clean up any spills they may have caused. Train employees and volunteers to identify wet conditions and to clean up spills immediately. Keep spill clean-up equipment and supplies, such as mops and buckets, available for use. To further alert others of wet, slippery surfaces, warning cones or signs should be placed next to any wet surface conditions.
- **Entrances and Exits** – Due to heavy foot traffic, exits and entrances should receive special attention and should be designed to minimize the slip and fall potential. The best design to effectively remove water, dirt and debris is with a grate system that is recessed in the floor. If this is not possible, floor mats or runners should be used. Carpet remnants should not be used.
- **Stairways** – Stairs and landings should be kept clear and not used for storage. Handrails must be installed, and the stairs should be free from defects and adequately lighted.

Exterior

Offering services such as fitness classes or gym use increases the traffic to and from your church facility. Therefore, it is just as important to keep outside walking surfaces and stairs properly maintained. Use these few quick tips to begin caring for these areas:

- **Parking Lots and Sidewalks** – Surfaces should be in good condition and free of cracks, potholes, debris and slippery material such as rocks, mud and sand. Roof gutter downspouts should not drain onto walking surfaces.

- **Curbing** – Curbs should be six inches high, and curbs leading to entrances and sidewalks should be painted a contrasting color.
- **Stairways** – Stairs should be equipped with proper handrails. Regularly check stairs for potential damage such as cracks, decay or uneven points.
- **Lighting** – Lighting should be provided for walkways, parking lots and stairways. Inspect lighting daily and replace fixtures or bulbs that do not work.
- **Snow and Ice** – Begin snow removal procedures when one inch or more of snow has fallen, or if ice conditions are present. Apply de-icing products to walkways and stairs. Re-route sidewalk traffic if dangerous conditions are creating potential hazards. Make sure to post visible warning signs.

MORE INFORMATION AND RECOMMENDATIONS ON SAFELY MAINTAINING YOUR WALKING SURFACES CAN BE FOUND IN THE FOLLOWING FACT SHEETS:

Slip and Fall Prevention: Snow and Ice Removal
https://www.safechurch.com/Resources/sc/FacilitySafety/slipfall_snow.pdf

Slip and Fall Prevention: Stair Safety
https://www.safechurch.com/Resources/sc/FacilitySafety/slipfall_stairs.pdf

Slip and Fall Prevention: Walking Surfaces
https://www.safechurch.com/Resources/sc/FacilitySafety/slipfall_walk.pdf

Slip and Fall Prevention: Wet Surfaces
https://www.safechurch.com/Resources/sc/FacilitySafety/slipfall_wet.pdf

SAMPLE FITNESS CENTER PROVISIONS

To include in a fitness center membership covenant or agreement for adults:

ASSUMPTION OF RISK. I understand that participation in an exercise program involves the risk of injury, illness, or death. I acknowledge these risks and affirm that I am willing to assume responsibility should injury, illness, or death result. I further understand that before participating in an exercise program I should consult a physician for advice.

RELEASE. In consideration for my permissive use of the Church's facilities, I agree on behalf of myself, my heirs, executors, and assigns to fully and forever release and discharge the Church, its officers, directors, volunteers, and employees from any and all liability, claims, demands, damages, actions or causes of action arising or of or in any way related to my use of the Church's facilities to the fullest extent permitted by law.

HOLD HARMLESS. I hereby agree to indemnify and save and hold harmless the Church, its officers, directors, volunteers and employees from any loss, liability, damage or cost they may incur due to my participation in, or use of, Church facilities to the fullest extent permitted by law.

MEDICAL COSTS/INSURANCE. I understand that the Church does not provide medical insurance coverage for me for any injury or illness arising from my use of the facilities. I certify that I have or will obtain health insurance coverage for myself and agree that I will submit any costs for treatment for any injury or illness to arising from my use of the facilities through my own health insurance.

EMERGENCY MEDICAL TREATMENT. I hereby give my consent for the Church to secure emergency medical treatment for myself in the event I am unable to give such consent due to injury or illness. It is understood that the Church will provide no medical insurance for such treatment, and that the cost thereof will be at my expense.

COMMERCIAL KITCHEN FIRE SAFETY

Commercial grade kitchens are a common feature found in many churches today, as religious institutions are providing meals for daycares, soup kitchens, meals on wheels and other similar operations. When a church chooses to add the responsibility of operating a commercial grade kitchen, many safety considerations should be addressed, including food safety, employee and volunteer safety, and fire safety. This fact sheet addresses the specific issues associated with providing adequate fire safety for your church kitchen.

COMMERCIAL KITCHENS

Commercial cooking operations are defined as kitchens that have cooking equipment that produce grease and grease laden vapors. This includes flat grills, char broilers and deep fat fryers. The typical residential range (electric or gas) would not be considered a grease producing appliance. Other equipment, such as ovens, microwaves and steam kettles also fall into the non-grease producing appliance category. The following is information regarding two of the most common types of equipment that produce grease and/or grease laden vapors.

Deep Fat Fryers

- Deep fat fryers are a major cause of kitchen fires. Oil can splash and easily come into contact with an open flame from an adjacent piece of cooking equipment, such as a gas-fired range top. A 16-inch clearance must be maintained between the deep fat fryer and the open flame cooking equipment. If a 16-inch clearance is not possible, a vertical steel barrier extending 12 inches above the top of the deep fat fryer or open flame appliance(s) can be used as an alternative means of protection.
- The normal temperature range for food service frying is 325 to 375 degrees Fahrenheit. As the oil temperature increases, so does the risk of an accidental grease fire. All deep fat fryers should be equipped with a high temperature limiting device, which will shut off the fuel or energy in the event the cooking oil exceeds a temperature of 475 degrees Fahrenheit.

This photo illustrates the correct installation of a metal baffle plate between the open flames from the range and the deep fat fryer. Metal baffles should be used only when there is not sufficient space available to provide a 16-inch clearance between the deep fat fryer and any source of open flames.

Flat Grills/Griddles

- Flat grills and griddles are typically used for frying hamburgers and bacon. When used for this type of cooking, grease and grease laden vapors will be produced. To adequately control the fire hazard associated with these types of cooking operations, two fire protection components must be installed: a hood and ventilation system and an automatic extinguishing system.

HOOD AND VENTILATION SYSTEM

A kitchen hood and ventilation system will include an exhaust hood or canopy, ductwork, fan system, and a means of providing adequate make-up air. This system will effectively remove the heat, grease and grease laden vapors from the cooking area.

Installation

- The hood and ventilation system should be professionally installed according to National Fire Protection Association Standard 96. (NFPA 96 Standard for Ventilation Control and Fire Protection of Commercial Cooking Operations.)
- Local fire officials also should be consulted, as additional requirements under county and/or municipal codes could apply.
- The hood must be equipped with the appropriate grease removal filters. Only baffle style filters comply with NFPA 96 and should be used in cooking operations that produce a moderate to heavy amount of grease. Mesh filters are not appropriate for commercial cooking operations and do not comply with NFPA 96. Filters should be cleaned regularly to prevent the build-up of grease.
- Lighting units should be equipped with tight fitting protective globe lights with steel enclosures that are mounted on the outer surface of the hood. All electrical equipment should be installed in accordance with NFPA 70 National Electric Code by a licensed electrician.

The photo to the left is an example of kitchen appliances that are properly equipped with an appropriate hood and ventilation system.

Maintenance

- Hoods, grease-removal devices, fans, ducts and other equipment should be serviced by a qualified contractor at intervals necessary to prevent the accumulation of grease. Frequency of cleaning will depend upon the amount of grease observed during an inspection. A six month interval is standard, but unusually heavy grease accumulation may require more frequent cleaning.
- A written cleaning schedule should be established indicating the methods of cleaning and the time intervals.
- Following the inspection or cleaning, a label indicating the date cleaned and the name of the servicing company should be prominently displayed. It is recommended that this label be attached to the exterior of the hood in a visible location.

This photo shows ductwork from a cooking area that has a heavy accumulation of grease. Maintaining and cleaning the hood and ventilation system is crucial, as the buildup of grease can become a serious fire hazard. The hood and ventilation system should be inspected and cleaned by a certified contractor every six months.

AUTOMATIC EXTINGUISHING SYSTEM

- All cooking equipment that produces grease or grease-laden vapors should be equipped with an approved automatic extinguishing system.
- The automatic extinguishing system should meet the Underwriters Laboratory (UL) 300 standard. UL 300 went into effect in 1994 as the result of the high temperature oils used in cooking today. Dry-chemical systems do not adequately extinguish grease fires associated with using these high temperature cooking oils.
- The automatic extinguishing system should be inspected and serviced every six months only a qualified contractor.
- A minimum of one manual activator should be installed. The activator is to be used if a fire occurs and the automatic extinguishing system fails to activate.
- The manual activator must be accessible in the event of a fire and located along a route of egress from the kitchen area.
- Kitchen staff must be properly trained on the proper operation of the manual activator.
- The automatic extinguishing system must be inter-connected to an automatic fuel/power shut off that cuts all fuel/power from the cooking equipment immediately after the automatic extinguishing system is activated.
- Prohibit the operation of cooking equipment when the extinguishing system or exhaust system is non-operational or otherwise impaired.

These photos are examples of two different brands of automatic extinguishing systems that contain a liquid extinguishing agent. Ansul and Range Guard are two well known manufacturers. Also, note the inspection tag on the unit to the left. This is the inspection tag that the servicing company will leave after they service the system every six months.

These photos are examples of manual activators that should be used if the automatic extinguishing system fails to activate. This device should be installed away from the cooking surface, next to an entrance/exit for the kitchen. Kitchen staff should be aware of this manual activator and trained on its use. Also note the inspection tag. Many fire service companies will place these tags on the manual activator to indicate current servicing.

FIRE EXTINGUISHERS

- Wet chemical fire extinguishers are the best portable extinguisher available for kitchen operations. K-rated extinguishers are recommended for commercial kitchens. They operate in the same manner as a UL300 pre-engineered restaurant fire extinguishing system. The agent discharges as a fine mist, which helps prevent grease splash and fire re-flash, while cooling the appliance.
- The fire extinguisher should be located no more than 30 feet from the cooking area.
- Fire extinguishers should be maintained at regular intervals; at a minimum of once per year, or when specifically indicated by a manufacturers recommendations. Maintenance should be conducted only by an approved/licensed contractor. Servicing is intended to give maximum assurance that an extinguisher will operate effectively and safely.

GENERAL HOUSEKEEPING

- The kitchen's floors and walls around cooking appliances need to be periodically cleaned to prevent the accumulation of grease. Frequency of cleaning will depend upon the frequency and type of cooking being conducted; however a minimum of once a week is recommended.
- Floor and wall coverings surrounding the cooking equipment need to be of an appropriate material that will prevent grease saturation and be easy to clean and maintain. Examples of appropriate material include ceramic tile on floors or stainless steel on walls.

These pictures are of a portable K-rated fire extinguisher. A class K fire extinguisher is designed to better control grease and other kitchen related fires. If a kitchen contains any grease producing appliances, a portable Class K-rated fire extinguisher should be installed in the kitchen in a visible and easily accessible location.

BAPTISTERY SAFETY

Baptisms take place every week in churches across the country. While, thankfully, the overwhelming majority of baptisms go off without a hitch, churches should be aware of the dangers that accompany the mix of water, people and electricity that baptisms – especially baptisms by immersion – entail. This fact sheet addresses the main risks surrounding baptisteries, including electrocution, slips and falls, and water damage to church property.

ELECTRICAL SAFETY

A pastor in Texas was electrocuted while holding a corded microphone during a baptism in the church's baptistery. The cause of the incident was found to be a faulty baptismal water heater, coupled with improper grounding of the sound system.

According to the United States Department of Labor, approximately five percent of workplace deaths involve electricity. Since human skin acts as a conductor when wet or moist, anyone working with or around electricity in a damp environment should always exercise extreme caution. For that reason, only cordless, battery-powered microphones should be used around baptisteries. If cordless microphones are not an alternative for your church, consider these safeguards:

- Suspend the microphone from the ceiling above the baptistery.
- All electrical equipment surrounding a baptistery should be plugged into a GFCI outlet. A GFCI outlet is an electrical device designed to detect ground faults, an unintentional path from an electrical source to the ground. It will sense when an electrical current is "leaking" and turn off the power flowing into that path. Be sure to have a certified electrician install the GFCI and check that it is working properly.
- Baptismal water heaters should be installed by a licensed electrician and must be property grounded. Periodic inspection of the water heater and its grounding by a licensed electrician is recommended.

This photo illustrates a corded microphone installed in the baptistery. The risk of electrocution is present for anyone in the baptistery who could contact the microphone. The microphone in this photo should be relocated and suspended from the ceiling or replaced with a cordless microphone.

SLIPS AND FALLS

A 68-year-old church member in Indiana slipped and fell down the stairs of the church's baptistery, fracturing his hip and tearing the rotator cuff in his shoulder. Surgery was required to implant a plate and seven screws to stabilize the member's hip.

The area surrounding a baptistery will more than likely be wet, especially after a baptism, which could result in someone slipping and falling. Individuals being baptized also can slip and fall when entering and exiting the tank or from slipping on the floor of the tank itself. In addition, falls into the baptistery even when it is not in use happen with some regularity. Choir members, actors, or others involved in stage or choir productions can be at risk for falling into uncovered baptisteries, especially those located toward the rear of the stage.

Several safeguards should be taken to prevent a slip or fall, including the following:

- Adding no-slip adhesive on the stairs leading into the baptistery;
- Using handrails that extend just beyond the stairs so people can enter and exit the baptistery safely;
- Having carpet or other no-slip floor covering installed around the baptistery;
- Using signs or cones to warn people that the area is wet;
- Keeping the area around the baptistery well-lit; and
- Making sure to cover the baptistery when it is not in use.

The above baptistery is a good example of providing a carpeted surface around the tank to reduce slips and falls as individuals enter and exit the tank. However, this tank still poses a slip and fall hazard as there are no handrails for the steps leading into the baptistery. The lack of handrails will significantly increase the likelihood of a fall.

The above baptistery is raised above the floor and would pose some of the same hazards as when entering and exiting a household bath tub. Balance will be an issue as individuals would periodically have to place their weight on one leg when entering or exiting the tank. Slips and falls could be reduced by applying a non-slip surface to the bottom of the tank, as well as placing carpet or a non-slip floor mat outside the tank. An additional measure that could be taken is to provide grab bars to assist with getting out of the tank.

WATER DAMAGE

The person responsible for filling the baptistery started to fill the tank for a baptism being performed the following morning. He thought it would take approximately three to three and one-half hours for the tank to fill, so he left the church leaving the tank unattended. Approximately five hours later he remembered and returned to the church. Unfortunately, by this time the water had overflowed entering the basement, two restrooms, and the pastors' office, damaging the carpet and sub floor of the church.

When filled, baptistery tanks can contain several hundred gallons of water. If overfilling or leaking of the baptistery tank occurs, water damage can result. Prevent water damage from occurring by:

- Always having someone monitor the baptistery when it is being filled.
- Inspect all water lines and connections for possible leaks, including fill lines and drain lines.
- Once the tank is filled, monitor the water level closely. If you notice a drop in the water level, this is a good indicator that the tank is leaking and the water is going somewhere.
- Having an overfill prevention pipe installed. Make sure the pipe remains clear.

SAFEGUARD YOUR MINISTRY

Taking preventive measures with your baptistery will mean avoiding a situation, such as what happened in Texas. It's easy to safeguard your ministry by following the tips given here on electrical safety, slips and falls, and water damage. These tips will not only protect your congregation, but the foundation of your church.

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