

Risk Management Services

T H E R I S K M A N A G E M E N T R E M I N D E R

Volume 10, Issue 1

EPA RENOVATION, REPAIR, AND PAINTING RULE (RRP)

The Environmental Protection Agency (EPA) has issued a rule requiring the use of lead-safe practices in projects that disturb lead-based paint in pre-1978 homes, child care facilities and schools. Under the rule, beginning in April 2010, contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination.

Lead-based Paint Renovation, Repair, and Painting (RRP) Program affects contractors, property managers, and maintenance personnel working in homes, *child care facilities and schools built before 1978*. Common renovation activities like sanding, cutting, and demolition can create hazardous lead dust and chips by disturbing lead-based paint, which can be harmful to adults and children.

To protect against this risk, on April 22, 2008, EPA issued a rule requiring the use of lead-safe practices and other actions aimed at preventing lead poisoning. Under the rule, beginning **April 22, 2010**, contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination.

Please visit the Risk Management Loss Prevention Info & Forms section of the Gateway for a link to the EPA handbook that provides further information, details, and forms.

NEW, PURCHASED, OR RENOVATED BUILDINGS

In order to be properly insured, MCC must be notified of all construction projects prior to commencement and ownership of buildings before acquisition. The prior notification will allow for an appraisal of the building and/or addition to ensure the coverage is adequate. Notification can be made online at www.micatholicconference.org under the Risk Management tab (no password is required). The following information is required:

Unit name and number	Square Footage
Contact name and phone number	Year built (for acquired buildings)
Address of new building (if different than unit address)	Value of project or purchase price
Commencement date of project or Purchase Date	Description of project/building
Estimated Completion Date	

If you have difficulty entering the information, please call the MCC at 1-800-395-5565.

SPECIAL EVENTS INSURANCE

As we enter the season of festivals and special events, both parish sponsored and non-parish sponsored, it is important to remember to arrange for Special Events Insurance as soon as the date of the event has been determined.

It is the policy of the Dioceses of the Province of Detroit (Michigan) that parishes, schools and institutions that allow outside organizations or individuals to rent or use its facilities for various one time “Special Events” require those organizations or individuals to purchase the “Special Events Insurance” protection offered through the MCC.

Special Events Insurance provides protection for both the user of the facility as well as the parish or institution. It is intended to provide primary insurance protection thereby limiting the financial exposure to the Protected Loss Fund Program and the user of your facility.

Special Events Insurance is administered through the MCC. Policy Application forms are available from MCC.

Below is a list of suggested guidelines to follow in determining the need for Special Events Insurance:

Non-Sponsored Events that require Special Events Insurance:

- Weddings/Bridal Showers
- Retirement, Birthday, Anniversary Parties
- Banquets
- Dances, Miscellaneous Parties

Sponsored Events where Special Events Insurance is not required:

- Parish Meetings
- Parish Festivals, Bazaars, Dinners
- Parish Plays, Open House, etc.
- Parish Affiliated Group (Ushers Club, etc.) activities

Endorsed but NOT sponsored by a parish or institution, may or may not require insurance, discretion should be used:

- Alcoholic Anonymous, Al-Anon, etc.
- Girl - Boy Scouts
- Any Non-Parish Affiliated Groups

If you are unsure of the need for insurance contact MCC for clarification, 1-800-395-5565.

FESTIVALS

When making plans for parish/school festivals please limit your potential liability by implementing the following safeguards:

- Choose a reputable carnival operator. Check references with other parishes.
- Make certain the contract does not shift any liability for the carnival operation to your parish/school. Check with your (Arch) Diocesan counsel.

- The contract should provide an indemnity clause which effectively holds us harmless if we are named in a suit involving the operation of carnival rides. Again, check with counsel.
- The contract should contain a provision that the carnival operator provides a certificate of insurance, acceptable to us, that names your (Arch) Bishop, (Arch) Diocese, and parish/school as additional insured. If you have questions about the certificate, you may contact the MCC for review.
- Should you identify any deficiency in the carnival operation, you should immediately inform them and demand corrective action.

Please be aware of the following exclusions to the MCC policy:

- Moon walk
- Dunk tank

9-15 PASSENGER VANS

Important Reminder: Nine to fifteen passenger vans are **no longer covered** by our excess insurance carrier. They have a propensity to roll in an abrupt maneuver because of their high center of gravity. As such, we too want to rid these vehicles (9-15 passenger vans, including driver) from our fleet.

We recommend disposing of these vans now, or as soon as practical, and replacing them with a vehicle with a manufacturer capacity of fewer than 9 passengers, such as a minivan or large crossover vehicle, or a mini-bus, with a capacity of more than 15-passengers, to reduce the safety and liability hazards.

In the mean time, the rearmost bench seat(s) should be removed from the van so that its capacity does not exceed eight passengers, including the driver.

VEHICLE RENTALS

Vehicle rentals will **no longer be covered** under Parish liability coverage. Liability and property damage coverage must be purchased from the rental company.

SCHOOL SAFETY AND SECURITY VULNERABILITY ASSESSMENTS

PRI (Prepared Response Inc.) has almost completed on-site reviews of the safety and security of all of our schools throughout the state. By the end of the current school year, all schools will have had an assessment completed. We have conducted “Wrap-up Sessions” for each completed (Arch) Diocese and distributed the reports to each school, respectively. During these Wrap-ups we discuss the format of the reports, how to utilize the tools that are included with them and explain the process of addressing and responding to the issues. If you were unable to attend one of these sessions for your respective (Arch) Diocese, or need assistance responding to the various observations, please contact John Greenburg at the MCC to set up a time to meet and go over your report. If your report is completed, please forward to the MCC via mail or email (jgreenburg@micatholicconference.org). As always, if you have any questions about your report, please contact us.

YOUR INPUT IS REQUESTED

In an effort to provide you with information and tools that will enhance safety, reduce risk, and provide assistance, MCC would appreciate your input regarding topics you would like to see addressed in this newsletter and useful links that could be added to the Gateway website (www.micatholicconference.org/portal/home/).

Please forward your ideas, comments, and suggestions to John Greenburg at: jgreenburg@micatholicconference.org.

LOSS PREVENTION REMINDERS

If you have any new additions, new buildings, major remodeling or any other construction projects going on currently or planned for the future that would affect coverage, you must let us know so we can make certain our files are appropriately updated.

As always, all injuries, losses, claims or damage require immediate reporting to our claims administrator, Gallagher Bassett Services, Inc. They will provide the initial direction to reduce the loss exposure, if possible. For the Archdiocese of Detroit, phone 248-352-1062, fax 248-350-1710. For the Diocese of Gaylord, Grand Rapids, Kalamazoo, Lansing, Marquette and Saginaw, phone 1-800-926-1819 or 517-351-3100, fax 517-351-5528.

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