

# 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 2

## **BE PREPARED**

The beautiful colors of fall in Michigan remind us that winter is not far off. Now is the best time to begin preparing for the potential hazards ahead.

**EMERGENCY KIT:** In the event of an emergency are you prepared? Do you have an emergency kit in the office, car, and at home? The three steps recommended by ReadyAmerica are to get a kit, make a plan, and be informed. Free guides, plans and tips are available at <http://www.michigan.gov/beprepared>. You can also visit [www.youtube.com/MichEMHS](http://www.youtube.com/MichEMHS) for tips on developing a supply kit.

**DRIVER SAFETY:** Develop and review policies prohibiting employees and volunteer drivers from the use of cell phones and texting while driving parish vehicles or for parish/school activities. It is important that policies are in place requiring that all drivers follow State regulations prohibiting texting while driving; this will minimize the risk of accidents and injuries.

Policies should also include a requirement to use seatbelts appropriately. The following information provides seatbelt guidance from the Michigan State Police:

*“To provide optimal protection for any rider, and to be in compliance with Michigan law, the lap portion of a lap/shoulder belt must be worn low and snug across the hips, and the shoulder portion must be snug across the chest, away from the neck and face. The shoulder portion should NEVER be worn behind the back or under the arm. In older vehicles with separate lap and shoulder restraints, both systems must be used. Improperly wearing a safety belt carries the same penalty as failing to wear a safety belt, and can cause more injury in some crashes than if the belt was not used. Consult your vehicle’s owner’s manual to determine proper use.”*

**FLU SEASON:** The Flu season is upon us once again and it is important to follow these preventive actions to stop the spread of germs:

Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.

Wash your hands often with soap and warm water. If soap and water are not available, use an alcohol-based hand rub.

Avoid touching your eyes, nose and mouth. Germs spread this way.

Try to avoid close contact with sick people.

If you are sick with flu-like illness, CDC recommends that you stay home for at least 24 hours after your fever is gone except to get medical care or for other necessities. (Your fever should be gone without the use of a fever-reducing medicine.)

While sick, limit contact with others as much as possible to avoid infecting them.

## **IDENTITY THEFT**

Recently, a new source of identity theft has been uncovered. Printers, copiers, scanners, facsimile machines and computers that contain hard drives have been discarded, sold, or returned after leasing without consideration of the sensitive data stored on those hard drives (social security numbers, payroll data, student/parishioner information, etc.). During normal use the image is scanned to the hard drive and the information remains stored there. If this information has not been encrypted or removed it can be easily retrieved; the hard drives are rarely erased prior to re-sale. If your parish or school is replacing any equipment that contains a hard drive please be sure to have the current data removed or encrypted and consider adding encryption software to new equipment purchased or leased.

## **PRIEST PERSONAL PROPERTY COVERAGE**

This program is provided by the Michigan Catholic Conference for all (Arch)diocesan active, senior or retired priests of the Ecclesiastical Province of Detroit. The coverage provides two broad parts, Personal Property and Personal Liability. Questions should be directed to Marlene Somervill at the Michigan Catholic Conference, 1-800-395-5565.

### **Property:**

Up to the stated limits of the policy.

\$500 deductible.

Replacement cost coverage.

Excess over applicable coverage

(i.e. Specific policy covering a cottage or condominium would respond first).

Provides coverage for member-owned personal property in and away from premises including while in an auto.

Real Property (buildings, land, etc.) is not covered.

World wide basis.

Property would include chalices, books, jewelry, artwork and ceremonial articles, as well as clothing and furniture.

Coverage written on an "all risk" basis, which includes theft (subject to certain exclusions and limitations).

### **Liability:**

\$500,000 Personal Liability Limit.

\$10,000 Medical Expense Limit per person/per occurrence.

World wide basis.

Personal Injury (libel and slander).

### **Claims:**

Gallagher Bassett Services, Inc.

P.O. Box 1448

East Lansing, MI 48826-1448

Phone: 1-800-926-1819 or 1-517-351-3100 x 225

Fax: 1-517-351-5528

### **SCHOOL SAFETY AND SECURITY VULNERABILITY ASSESSMENTS**

The on-site reviews of the safety and security of all of our schools throughout the state have been completed. MCC staff have conducted “Wrap-up Sessions” for each (Arch)diocese and distributed the reports to each school, respectively. During these Wrap-ups we discussed the format of the reports, how to utilize the tools that are included with them and explained the process of addressing and responding to the issues. As you and your team are working to complete your responses and find you need assistance responding to the various observations, please contact John Greenburg at the MCC. When your report is completed, please forward to the MCC via mail or email (jgreenburg@micatholicconference.org).

### **EMERGENCY ACTION PLANS**

Parishes, as well as schools and Religious Education programs, should have emergency plans in place to address actions that should be taken to address natural and unnatural events such as severe weather, violence, bomb threat, or any other occurrence that could put parishioners, staff, visitors, or students at risk. During a crisis, actions may need to be taken quickly with little time available for discussion. The time for discussion and debate is before the event, when actions can be thought through and the best course and alternatives can be reviewed, tested, and practiced with everyone involved.

Weather-related emergencies, as well as threat of violence, can also present risks that must be addressed. Plans should include safe locations for sheltering in place, routes for smooth and efficient evacuation, responsibilities of staff, and alerting emergency personnel, if necessary. Staff should also have documented procedures to follow if a bomb threat is received or a suspicious item/package is found.

#### **Plans should include:**

- Evacuation routes
- Shelter in place locations
- Bomb threat procedures
- Suspicious mail procedures
- Methods for training staff and evaluating the plan
- Measures to be taken to protect special or high profile speakers/guests

Sample emergency plans can be found at [http://www.michigan.gov/msp/0,1607,7-123-1645\\_4607-14743--,00.htm](http://www.michigan.gov/msp/0,1607,7-123-1645_4607-14743--,00.htm) and <http://www2.ed.gov/admins/lead/safety/crisisplanning.html>.

The Michigan State Police have been working on and promoting a Bomb Threat Assessment Tool for schools. The assessment tool is sponsored by the Michigan State Police, Michigan Department of Education, the State Fire Marshals, the Sheriffs Association, the Michigan Association of Chiefs of Police, and the Michigan Emergency Management Association. The Michigan State Police are coordinating training sessions for First Responders who will then provide the school administration and staff with the training and toolkit that has been developed.

The toolkit includes a CD that illustrates appropriate responses to the receipt and handling of a bomb threat and a brochure that is a valuable tool for compiling and documenting information when a bomb threat is received by telephone, in writing, face-to-face, or through suspicious mail.

**SNOW REMOVAL CONTRACTS**

As the season of snow falls upon us, it is time to take a long, hard and scrutinizing look at the contracts you have with your snow removal vendors. MCC recommends the company providing the service needs to have \$1M per occurrence in liability coverage (\$2M in Archdiocese of Detroit) and statutory Workers' Compensation coverage. While many companies are unable to provide this much coverage, it is your duty to find one with as much coverage as you can. Also, a snow/ice log must be maintained either by the vendor or by the parish or school noting the date, time, location and activity. A log should also be kept at each entrance so individuals removing snow and applying salt or sand can fill it out as well. Logs are available on the MCC Gateway. Be especially mindful of areas where black ice can easily form. These areas need special attention to avoid injury from possible slip and falls as black ice is not visible. If you are unable to prevent black ice from occurring, be sure to rope off or deter people from walking on it. It is, ultimately, your responsibility to keep your parking lots and sidewalks as safe as possible.

**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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