

Risk Management Services

THE RISK MANAGEMENT REMINDER

Fall/Winter 2007

NEW BOILER LAWS

Now that “Boiler Season” is upon us, it is crucial to understand the new boiler laws that have recently been adopted by the State of Michigan. In accordance with the State of Michigan Boiler Division, the State of Michigan has adopted ASME code CSD-1 to insure that assembly, maintenance, operation and testing of controls and safety devices is in accordance with manufacturer’s instructions. According to the code, an individual with a valid mechanical contractors license must conduct these tests. At the time of the inspection, the boiler owner must provide the inspector evidence of what tests have been completed annually and monthly, as required. The annual evidence must be a dated and signed service report or checklist, listing each control and safety device tested with the manufacturer’s name, model number, set point, and actual operational test point. This is a requirement since the boiler certificate or certificates will not be issued until full compliance is met.

ROUTING:

- Pastor
- Associate Pastor
- Administrator
- Bookkeeper
- Principal
- Director of Religious Education
- Director of Youth Ministry
- Athletic Director
- Maintenance Staff

Rule 27 requires that CSD-1 testing be completed on all boilers of less than 12,500,000 btu/hr input that are providing power, process steam, steam heat or hot water heat. Documentation of the annual testing may be either posted in the boiler room, or kept in a binder in the boiler room, but must be accessible to the inspector at the time of the inspection. It is advised that annual requirements be completed within 30 days of the previous testing expiration.

Another requirement of the code is that daily, weekly, and monthly log sheets should be completed either as recommended by your owner’s manuals for the boiler and associated equipment or as recommended in Appendix D of the ASME CSD-1 Code and kept with the annual testing records.

Remember: boiler logs and appropriate checklists must be completed and documented before certificates are issued.

Another important safety measure to keep in mind during the heating season is while your boiler or forced air units are in operation, it is crucial to monitor the presence of Carbon Monoxide given off by the equipment. We recommend you install Carbon Monoxide detectors in the boiler and mechanical rooms and check them periodically.

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SAFETY REMINDERS

Fifteen-Passenger Vans

The Claims Risk Management Committee (CRMC), a sub-committee of the Board of Directors of the Michigan Catholic Conference, has recommended that use of fifteen-passenger vans ceases as soon as logistically possible. CRMC further recommends replacing the vans with either minivans or minibuses, which are both much safer than fifteen-passenger vans. Federal law prohibits any dealer to sell or lease a fifteen-passenger van for the use of transporting students to and from school or related events. The reason the committee takes this position is the inherent danger involved while operating this type of vehicle.

Fifteen-passenger vans are more likely to be involved in a single-vehicle rollover crash than any other type of vehicle. In response, the National Highway Traffic Safety Administration (NHTSA) has issued an updated safety advisory on these vehicles. In fact, the most recent 2005 advisory marks the 4th time in just 5 years that NHTSA has issued a safety warning on these vehicles. Due to the vehicle's high center of gravity, it is much more likely for a rollover accident especially when fully loaded. If you are unable to completely replace your fifteen-passenger vans right away, you must follow the NHTSA precautions until you do so.

These NHTSA recommended 15-passenger van safety precautions include the following:

- **Keep your passenger load light.** NHTSA research has shown that 15-passenger vans have a rollover risk that increases dramatically as the number of occupants increases from fewer than five to more than ten. In fact, 15-passenger vans (with 10 or more occupants) had a rollover rate in single vehicle crashes that is nearly three times the rate of those that were lightly loaded.
- **Check your van's tire pressure frequently — at least once a week.** A just-released NHTSA study found that 74 percent of all 15-passenger vans had improperly inflated tires. By contrast, 39 percent of passenger cars had improperly inflated tires. Improperly inflated tires can change handling characteristics, increasing the prospect of a rollover crash in 15-passenger vans.
- **Require all occupants to use their seat belts or the appropriate child restraint.** Nearly 80% of those who have died nationwide in 15-passenger vans were not buckled up. Wearing seat belts dramatically increases the chances of survival during a rollover crash.
- **If at all possible, seat passengers & place cargo forward of the rear axle — and avoid placing any loads on the roof.** By following these guidelines, you'll lower the vehicle's center of gravity and lower the chance of a rollover crash.
- **Be mindful of speed and road conditions.** The analysis of 15-passenger van crashes also shows that the risk of rollover increases significantly at speeds over 50 miles per hour and on curved roads.
- **Only qualified drivers should be behind the wheel.** Special training and experience are required to properly operate a 15-passenger van. Make sure your driver or drivers have both — and only operate these vehicles when well rested and fully alert.

For more information, including free copies of 15-passenger van safety hangtags, as well as the latest NHTSA research and analysis, please visit the agency's web site at: www.nhtsa.gov. Hangtags can also be ordered at no cost by contacting NHTSA's Vehicle Safety Hotline directly at **888-327-4236**.

Property and Building Obligations

The Protected Loss Fund Program of the Michigan Catholic Conference includes Property Coverage for over 4,400 buildings throughout the State of Michigan. This includes all buildings that are owned by the parish/(arch) diocese. Even if the building is no longer being used for parish or school business, i.e. it is being leased to a charter school, local business or something similar, it is still owned by the parish/(arch) diocese and the owner usually assumes

all risks of liability. It is imperative that your respective (arch) diocesan representative reviews all lease contracts in order to ensure proper language and clarify any ambiguities that may exist. Depending on the contract, the owner of the building could also be responsible for maintenance of the interior, exterior or entire building so it is strongly recommended to have the contracts reviewed before accepting the lease.

If your parish or school is neither using nor leasing any buildings that are still owned you are still required to maintain it. As a cost-saving measure, many places either turn the heat down or off in an unoccupied building. **THIS IS NOT ADVISED!** If sufficient heat does not exist inside the building, pipes have the tendency to freeze, expand and break causing extensive water damage to the building that could be irreparable. A minimum of 58 degrees Fahrenheit should be kept inside the buildings at all times. Once the building is sold, razed or ownership is transferred, Michigan Catholic Conference must be notified in order to update our information. Similarly, if a new building is acquired by purchase, donation, construction or the like, MCC must be notified as well to add the building to the program.

Driving in Winter Conditions

Make sure you can see: Before starting the vehicle, clear **ALL** windows. Don't be a "peephole" driver – remember danger can come from any direction. Brush all snow off before you start, and don't forget to clear the intake in the front of the windshield and free frozen wiper blades. Check radiator shutter for free movement.

Road spatter from slush and salted wet roads can substantially reduce visibility. To maintain clear vision, use windshield washers often. If the interior of the vehicle is cold, turn on the defroster for a few minutes after the engine is warmed up, to avoid freezing or smearing of windshield washer fluid. Stop occasionally to clean headlights and taillights to improve their efficiency.

Since 95% of your actions in driving a vehicle depend upon what you see, it is best not to drive at all in fog, sleet, or heavy snow. However, if you **MUST** drive, keep your headlights on and use low beams – high beams give less illumination and more glare. Certain special makes of headlights, such as the Quartz Halogen variety, may give more glare than ordinary makes. They will give more light under normal circumstances, however.

Know how to go in the snow:

- Use a very light touch on the accelerator. Heavy acceleration will only spin your wheels, and prolonged spinning can cause overheating and clutch or transmission damage.
- Keep your wheels straight ahead and ease forward gently.
- If the above steps meet with no success get out your tow chain and ask for help.

Note: If you try "rocking" a vehicle with an automatic transmission, make sure you follow the manufacturer's recommendations.

Know how to steer: Excessive speed and hard braking cause most skids, but steering errors are close behind. Remember to make no sudden movements on slippery surfaces, change directions gradually, anticipate turns and slow down well ahead of time, then make them smoothly. Be sure to signal your intentions well in advance to avoid collisions with the vehicle behind. Watch for warming temperatures. Wet ice is **MORE** slippery than at cold temperatures. If you happen to run into an unexpected ice patch on the road, hold the wheel and the accelerator steady and roll over it.

Know how to stop in winter: Allow extra stopping distance in winter driving, you will need it to stop safely. Anticipate stops, flash brake lights to warn the driver behind, and slow down gradually, especially when approaching intersections. Intersections are doubly hazardous because of the polishing effect stopping and starting traffic has on snow and ice. Read your owners' manuals for using anti-lock brakes in winter conditions. Normally, you want to

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depress the brake pedal firmly while holding constant pressure and allow the anti-lock brakes to do what they are designed to do.

Additional Tips on Winter Driving:

- Frozen locks on doors can be freed by heating the key with a match.
- Before turning on the defroster, remove any ice and snow from the intake vents.
- Avoid overloading to the rear. This may reduce steering efficiency or traction on slippery surfaces.
- Always dress for winter conditions, and carry extra clothing for emergencies.
- Avoid over-exertion and over-exposure. Work slowly, and take frequent rests in a sheltered area. Exertion from attempting to push a vehicle manually or shovel heavy drifts during critical winter weather such as strong biting winds, blinding snow, and bitter cold temperatures may lead to a heart attack.
- If you plan to drive outside a city, or town, phone ahead and give someone your route, destination and expected time of arrival. Then, if you fail to arrive on time the dispatcher or your friends will know where to look for you.
- Listen to the weather forecast before you leave town, or phone your local police station for information. If travel seems hazardous, postpone your trip.
- Don't be a victim of summer judgment. **BE PREPARED!**

LOSS PREVENTION REMINDERS

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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