

Investment in safety can save on workers' compensation

There's a myriad of concerns in avoiding injuries at your church, while keeping rates low.

With workers' compensation, investing in better safety and better working conditions will more than pay for itself in the long run. And you'll get a double benefit. While some steps, like improved ergonomics, are exclusively for worker protection, most improvements that boost employee safety will make your church safer for parishioners too.

Required by state law, workers' compensation insurance covers the cost of medical care for workers injured on the job, compensates them for lost wages, and provides death benefits to dependents. Because your church carries workers' comp, normally you can't be sued for liability by an injured employee. It's the exclusive remedy under the law.

Rates depend on your record. By avoiding worker injuries, your church can develop a good track record and qualify for the best rates. Conversely, accidents and claims will drive up your rates and could create negative publicity and hurt morale.

Ounces of prevention

Driving is one of the biggest dangers of working life, especially for church employees who take youth and other groups on long trips where fatigue can kick in. Driving injuries can be quite severe. Order motor vehicle records (MVRs) — your broker can tell you how — for all new drivers to make sure that you don't put a bad driver behind the wheel. Make sure too that your vehicles are well maintained.

Trips, slips and falls are the most common causes of injury, and it takes constant vigilance — a safety culture — to prevent them. Make sure that electrical cords and hoses aren't strung where people can trip over them. Kneelers should be flipped up or pushed back when not in use; chairs and tables should not obstruct walkways. Mats for inclement weather and handrails along stairs and ramps prevent slips. Also critical is prompt removal of snow and ice.

Parking lots and sidewalks should be free of potholes and well lit and stairways should be properly illuminated. Whenever anyone is mopping a floor, make sure the warning triangle is posted.

Electric shock is a common workplace hazard. Having wiring too close to a baptismal pool is hazardous. Water conducts electricity and severe shock can result. Outdoor carnivals and flea markets can also create risk of shock because of power cords and

moisture. Power tools used outdoors should be double-insulated to prevent shock.

RISKY BUSINESS: INSURING THE HAPPIEST DAY IN ONE'S LIFE

Everyone knows there are no guarantees when it comes to getting married. But you can increase the odds, thanks to a new trend in the financial services industry — wedding insurance.

Desert Schools Financial Services, a subsidiary of Desert Schools Federal Credit Union in Phoenix, one such provider, offers a Wedding Protector Plan.

According to the Travelers Indemnity Company which underwrites the policy, today's weddings have an average price tag of \$27,000. Yet, it's all too common to lose a high-dollar deposit when a bridal dress shop suddenly closes or bad weather causes the wedding to be postponed. The Wedding Protector Plan offers a variety of coverage such as: cancellation or postponement; additional expenses; lost deposits; photos and video; gifts and special attire. It does not cover the bride or groom getting "cold feet."

Jason Meyers, public relations manager for the credit union said, "This is a product that makes a lot of sense. My wife and I recently attended an outdoor wedding that was completely ruined by a passing dust storm. Everything was torn to shreds just 30 minutes before the ceremony. It was heartbreaking because you just never know what can happen."

Meyers said that for couples looking to start their marriage off on the right foot, a Wedding Protector Plan can ensure peace of mind. "We only insure the wedding — not the marriage," he added. Desert Schools is Arizona's largest credit union. [www.desertschoolsfs.com]

Sextons vulnerable too

Sextons are typically jacks-of-all-trades, handling a wider variety of jobs than most workers, so it's important to make sure they receive appropriate training. For instance, it's often the sexton's job to polish the floors. Floor-finishing machines are potentially hazardous because they're heavy and cause vibration. The firm that supplies the waxing pads can provide training.

They should be used only on level surfaces and never be >>

By Peter Scala and Marjorie Young

carried down a flight of stairs — that's just asking for a back injury. (Anyone who lifts heavy objects should know proper lifting techniques and what items are too heavy or awkward to lift at all.)

Employees who use harsh chemicals like floor strippers, gardening chemicals and herbicides and so on should read the material-safety data sheet and know the characteristics of these chemicals (flammability, toxicity) and first aid procedures.

Your choices in workers' comp insurance are limited because the states mandate basic minimum standardized coverages.

Equipment like snow blowers, lawnmowers and chainsaws can be hazardous if used incorrectly. Employees who use them should get training as required. Equipment should be up to date and properly guarded to prevent fingers and toes from getting mangled. Power saws should have a spring-back guard that moves during cutting. If the worker gets nicked, a spring moves the whole blade away from the handle to prevent further injury.

Using high ladders to change light bulbs in high places is hazardous. A scissor lift with an enclosure is ideal. You could rent one occasionally and replace all burned-out bulbs at once.

Fire is a big exposure, particularly in old churches with concealed spaces. Overloaded extension cords are another major cause of fire. Your alarm system should be well maintained. Emergency lighting should be installed to prevent worker injuries during an evacuation, but relatively few churches have it because older buildings are grandfathered. Fire exits should never be blocked.

Church office workers can contract carpal tunnel syndrome from heavy keyboard use. Adjustable chairs and workstations reduce the risk of carpal tunnel, backaches and eyestrain.

Meanwhile, employees who prepare food can be exposed to burns and cuts. Most cuts come from using dull knives that take too much force; paradoxically, keeping knives sharp reduces injuries.

Churches collect large amounts of cash at weekly services. An employee going to the bank could be assaulted by a mugger, so make bank deposits at staggered hours. Count receipts in a secure area, with more than one person present.

If you have horses or other big animals used in holidays pageants, workers could be bitten.

When an accident happens, quickly determine if the employee needs first aid, CPR or an ambulance. Secure the scene so no one else can get hurt. Take photos, talk to witnesses and do a complete analysis to determine what caused the accident. (This documenta-

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tion will be invaluable to the claims adjuster.) For instance, if the employee tripped, was the cause an extension cord or a wet floor? Then, correct the problem to prevent reoccurrence.

If the employee has to miss work, stay in regular touch so that he or she knows that you care and haven't forgotten him or her. While most injured employees are eager to get back to work, some want to take advantage of the system. If you suspect malingering, talk to your broker or the claims adjuster.

Consider purchasing a safety program. You can even find church-specific programs on the Internet. Safety programs typically include fact sheets, report forms, posters and videos, but may be more oriented toward child and parishioner safety than worker safety.

Seek expert advice

Nothing, however, can replace hands-on advice from a safety expert. Knowledge is power. A loss control professional should visit and take a sharp-eyed look at your entire property at least once a year. An annual inspection is often adequate, but some churches need additional assistance in controlling hazards. Sometimes the representative will need to spend more time due to building configurations, exit access, grandfathering of local codes and so on.

The loss control pro will note any deficiencies in life safety, fire safety, maintenance, code compliance and ergonomics, and recommend priorities and corrective steps.

Your insurance company or insurance broker should provide this service as part of the premium. If loss control isn't built into

your program, consider changing your provider.

Your choices in workers' comp insurance are limited because the states mandate basic minimum standardized coverages. Most states require all insurers to charge the same rates. (If you are in a competitive state, you can shop for the best price.) Your premium depends on the number of employees you have, their duties and your past accident record.

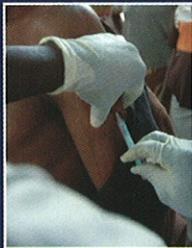
There is one major option to be aware of. Volunteers are normally eligible to collect workers' compensation for their medical expenses if they're injured while volunteering for the church. Make sure your policy has a volunteers' endorsement. If your volunteers or employees travel to other states — for instance, to help build housing for hurricane victims — you'll need an "other state" endorsement to cover them. If they travel abroad, you'll need an "other countries" endorsement.

By describing accurately what your volunteers and employees do, you can get appropriate, full workers' comp coverage. And by maintaining a clean record, you'll keep it affordable. CE

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