

Diocese of Springfield Webinar Series

#4 Property



Office for Insurance & Benefits
Patrick Ketchum, Director

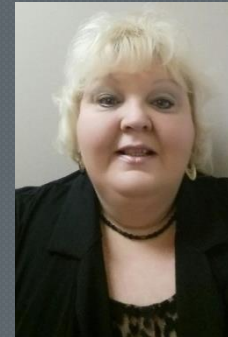
HOGAN
INSURANCE
GROUP, INC.

Presented by:

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Thank you for joining us!

- Welcome
- Please Mute Your Phone
 - *6 = mute *6 again to unmute
- Do not put the call on hold
 - If you need to take a call, hang-up and dial back in to re-join
- Web Platform “Adobe Acrobat”
 - Chat – send questions, comments
 - Or unmute and ask as we go!



Topic Agenda

- ◉ Quarterly Self-inspection Reports
- ◉ Obtaining loss control credits
- ◉ Completing the form(s) and what to look for
- ◉ Property maintenance tips—hauntings from the past, good reminders



Self-Insured:

The Diocese of Springfield is a Self-Insured Program

PROPERTY	GENERAL LIABILITY, AUTO, EMPLOYEE BENEFIT LIABILITY, ERRORS & OMISSIONS, EMPLOYMENT PRACTICES LIABILITY, DIRECTORS & OFFICERS LIABILITY	WORKERS COMPENSATION AND EMPLOYERS LIABILITY	CRIME
Diocese Self Insured Retention \$100,000	Diocese Self Insured Retention \$50,000	Diocese Self Insured Retention \$200,000	Diocese Self Insured Retention \$50,000
Parish Deductible \$1,500	Parish Deductible Only Applies to the Auto \$100 Comprehensive Deductible \$250 Collision Deductible	Parish Deductible \$0	Parish Deductible \$1,500



Quarterly Self-Inspection Reports

Self-Inspection reports help to do the following:

- * **Help prevent accidents and / or losses**
- * **Help reduce losses**
- * **Provide a safe environment for staff, volunteers parishioners, and our children**



Claim Statistics:



Claim Statistics for the past two complete years:

* **2014-2015**

A) Total Claims: 111

B) Total Property Related Claims: 68

C) Total Incurred: \$356,929 for all claim categories

D) Total Incurred: \$176,274 for all property related claims

* **2013-2014**

A) Total Claims: 123

B) Total Property Related Claims: 89

B) Total Incurred: \$753,614 for all claim categories

C) Total Incurred: \$676,419 for all property related claims

Self-Inspection Reports:

What are Self-Inspection Reports?

A report created as an overall reference to inspect areas of your property to make sure it is maintained properly

- * Protection from fires
- * Protection from water from sewer and drain back up
- * Safety from trip and falls
- * Safety from bodily injury resulting from lack of property maintenance
- * Safety from employee injury



Self-Inspection Reports:



NEW REVISED FORM!

WHEN DO INSPECTIONS NEED TO BE COMPLETE?

* Months:

- A) August
- B) November
- C) February
- **D) May due by May 15th to be credited the 5% property credit on the 7/01 insurance renewal for having completed all inspections**

* Reports should be sent to:

Dodie Hickman at dhickman@higstl.com or
Fax to: 314-892-8998

Informally, inspections should be complete more frequently.

Revised Self Inspection Form



SAFETY SELF-INSPECTION CHECKLIST DATE SUBMITTED: _____

Parish/Location	_____	Customer Number	_____
Address	_____		
Inspected By:	_____		
Phone #	_____	Email	_____
Pastor:	_____		
Phone #	_____	Email	_____
Business Manager:	_____		
Phone #	_____	Email	_____
DATE OF INSPECTION:	_____		

SPRINKLERS	Yes	No	N/A	COMMENT OR DATE CORRECTED
1. Sprinkler valves are accessible and locked open.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
2. There are no leaks, corrosion, or other defects noted with the Sprinkler Heads.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
3. All sprinkler heads are unobstructed. (Storage 18" below sprinkler head deflectors.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
4. Caps are in place on the fire department's Siamese (twin fire dept. hookup) connection.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
5. Alarm, valve, and pump tests are complete.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

FIRE ALARMS AND DETECTION DEVICES	Yes	No	N/A	COMMENT OR DATE CORRECTED
6. Fire alarm boxes are accessible.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
7. All alarm boxes are tested monthly.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
8. Alarm horns or bells are audible in all areas of the building.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
9. Alarms are connected to the fire department or answering service.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
10. Automatic heat or smoke detectors are properly placed and free of covers, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
11. Smoke detectors are tested regularly and the batteries are replaced twice a year and a record log kept with the dates of battery replacement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
12. Smoke detectors that are 10 years old are replaced.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
13. Carbon Monoxide detectors are placed within 15 ft. of sleeping areas and in proper locations within the school; Batteries replaced twice a year.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

Self-Inspection Reports:

Self-Inspection Report – Page 1

SAFETY SELF INSPECTION CHECKLIST

DATE SUBMITTED: _____

Parish		Parish Number	
Address			
Inspected By:		Phone #	Emai l
Pastor:		Phone #	Emai l
Business Manager:		Phone #	Emai l
DATE OF INSPECTION:			



Self-Inspection Reports:

SPRINKLERS

- * There are no leaks, corrosion, or other defects noted with the sprinkler heads
- * All sprinkler heads are unobstructed.
(Storage 18" below the sprinkler head deflectors)
- * Alarm, valve, and pump test are completed



Self-Inspection Reports:

FIRE ALARMS AND DETECTION DEVICES

- * **Fire alarm** boxes are accessible
- * All alarm boxes are tested monthly
- * **Smoke detectors** are tested regularly and the batteries are replaced twice a year with a record log kept
- * **Carbon monoxide detectors** within 15 feet of sleeping areas



Self-Inspection Reports:

FIRE EXTINGUISHERS

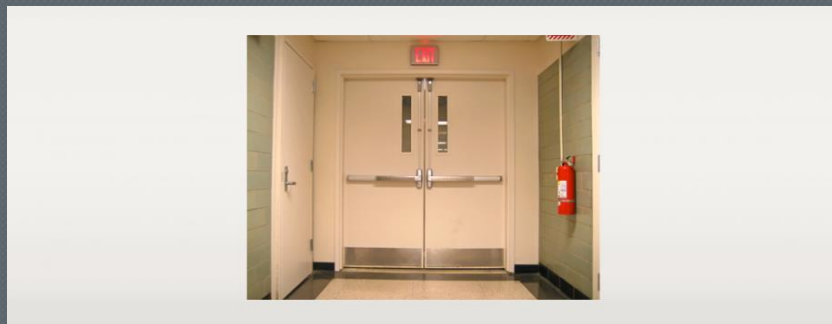
- * All employees are familiar with the location and operation of the fire extinguishers
- * All extinguishers are unobstructed
- * All unapproved or obsolete extinguishers are removed
- * Monthly inspections of extinguishers and annual servicing by a certified fire suppression contractor
- * There are an adequate number of fire extinguishers in the building (Maximum not to exceed 75 feet between each extinguisher)



Self-Inspection Reports

FIRE DOORS

- * Doors are in good operating condition
- * Electric door closures are operating properly and up to code
- * There is panic equipment (hardware on the door, i.e. push bar in the center of the door) where required and inspected on a monthly basis



Self-Inspection Reports

HEATING EQUIPMENT

- * Annual inspection and testing of equipment is completed by a “certified” repair person
- * All repairs are completed by a “certified” repair person
- * Combustible storage kept out of the boiler or furnace room



Self-Inspection Reports

Emergency and Catastrophic

- * Emergency and exit routes are checked at least once a month
- * Is there is a catastrophe and crisis plan in place?
- * Battery powered emergency lights are tested monthly with a written record log kept
- * Fire drill conducted monthly or as required by your local fire department – Springfield fire depart requires monthly drills
- * Are employees aware of management practices of blood borne pathogens?



Self-Inspection Reports

COOKING EQUIPMENT

- * Annual inspections of equipment, controls, and ventilation are completed
- * Fixed extinguishing (Ansul Systems) are services by a “certified” fire suppression company
- * Ducts over cooking equipment are cleaned annually
- * Filters over cooking equipment are cleaned weekly or as needed



Self-Inspection Reports

SMOKING

- * Smoking regulations enforced
- * **“No Smoking”** signs are posted where necessary



Self-Inspection Reports

FLAMMABLES, LIQUIDS, GAS, OIL, & FUEL WITH PROPER STORAGE

- * Flammable liquids in “UL” listed safety cans and are properly stored
- * Proper disposal of solvent soaked rags is completed
- * Paints and Chemicals are properly stored in flammable material cabinets
- * Gas and oil stored in properly vented areas



Self-Inspection Reports

INTERIOR OF THE BUILDING

- * Treads (plastic, rubber, or sandy strip cover on stairs or ramps) in good repair and of nonskid materials
- * Handrails provided on both sides of stairs and are secured and in good repair
- * Hallways are free of storage
- * Hallways mopped $\frac{1}{2}$ at a time, using wet floor signs
- * All electrical cords arranged to avoid tripping hazards
- * Kitchen and lunch room floors are checked for debris
- * Chemicals and Materials (cleaning materials) are kept in a safe place with the proper safety labels on them



Self-Inspection Reports

ENTRANCES, EXITS, STAIRS, FLOORS, AND HALLWAYS

- * Lighting is adequate with no glare or shadows
- * Inclement weather protection is provided (i.e. mats, safety strips, ice melt, etc.)
- * Tripping hazards are eliminated
- * Exit lights are working
- * Emergency exit doors are clear and safe



Self-Inspection Reports

FIRE HARZARDS

- * All wiring completed by **licensed electrician**
- * Extension cords are prohibited for extended use
- * Annual inspection of all cords, outlets, and switches
- * Lint cleaned from laundry dryer before each use
- * Inspections are completed for small appliances (i.e. refrigerators, coffee pots, fans, space heaters, etc.)



Self-Inspection Reports

EXTERIOR BUILDING

- * Parking blocks (if any) are in good condition
- * Ample drains are present and free from debris for water removal
- * Parking and walkway markings are visible and easily identifiable
- * All curbs and sidewalks are in good condition
- * Trip and fall hazards have been removed
- * Parking lot and sidewalks are cleared and maintained during the snow season
- * Parking lots are inspected with the snow removal contractor prior to inclement weather to view the layout of the parking lot and after the snow removal for proper clearance



Self-Inspection Reports

EXTERIOR BUILDING



Self-Inspection Reports

PLAYGROUNDS

- * **There are no visible cracks, bending, warping, rusting, or breakage of any component**
- * **There are no deformation of open hooks, rings, links, etc.**
- * **Swing hangers and chains are in good repair**
- * **There are no missing, damaged, or loose swing seats; sharp edges or corners**
- * **There are no broken supports or anchors**
- * **There are no footings exposed, cracked, or loose in the ground**
- * **There are no splintered, cracked, or otherwise deteriorated wood**
- * **There are no broken or missing rails, steps, rungs, or seats**
- * **Hard surfaces under equipment have adequate ground protection**
- * **Vandalism / trash / broken glass / insects**



Self-Inspection Reports



Property Maintenance Tips

Self-Inspection forms will help you be more focused to look for things that could cause accidents or injuries

- ◉ Cold weather is coming! Have a plan in place for snow removal and applying ice melt
- ◉ Maintain temperature in buildings to prevent pipes from freezing
- ◉ Clearing gutters and drains – Now is the time



Drains/Gutters



Property Maintenance Tips

- Roof Inspection
- Sump Pump Maintenance
 - Battery Back-ups
- Window Maintenance
 - Window Replacement Plan
- Tuck Pointing Log
- Back-filling



Past Claims

A vertical strip of colorful stained glass artwork is positioned on the right edge of the slide, featuring various geometric patterns and colors including blue, red, yellow, and green.

DIOCESE PAST CLAIMS

- ◉ Walking in the parking lot slipped and fell on the ice
- ◉ Slip and fall on ice in the parking lot, fractured hip
- ◉ Slipped on water on the restroom floor, laceration to forehead
- ◉ Slipped and fell off a wet step, injury to head
- ◉ Volunteer slipped and fell on wet floor, injuring head and elbow
- ◉ Claimant walking down wooden steps when it was raining, slip/fall
- ◉ Slipped on damp floor in dining room, injured right knee
- ◉ Due to cold weather, pipe in kitchen froze and broke causing water damage
- ◉ Water damage in basement of the rectory due to hole in copper pipe

Past Claims

DIOCESE PAST CLAIMS

- Stepped out of car into a dip in the parking lot, twisted ankle
- Foot caught on uneven edge in the parking lot, injury to face
- Volunteer tripped on uneven pavement and sprained knee
- Fall from bleachers while in the gym, fractured arm
- Tripped over a stage tripod, resulting in injury
- Carrying a box to the gym, tripped over box on the floor, injured left leg
- Student walking out the door of the school , when the magnetic bar from the door fell and struck the student's wrist
- Church fire – total loss



Past Findings



Past Findings



Past Findings



Past Findings



Past Findings



Past Findings



Past Findings



Windows and Tuckpointing



Diocese of Springfield WINDOW MAINTENANCE PLANNING AND COMPLETION LOG

Parish/Location:							
Address:							

	PLANNED DATE	PAINT/ SCRAPE REPLACE	NORTH WALL	SOUTH WALL	EAST WALL	WEST WALL	DATE OF COMPLETION
Church							
Rectory							
Convent							
Pre-School							
School							
High School							
Hall(s)							
Garage Maintenance Shop							

Diocese of Springfield TUCKPOINTING PLANNING AND COMPLETION LOG

Parish/Location:							
Address:							

	PLANNED DATE	NORTH WALL	SOUTH WALL	EAST WALL	WEST WALL	DATE OF COMPLETION
Church						
Rectory						
Convent						
Pre-School						
School						
High School						
Hall(s)						
Garage Maintenance Shop						

If you have a property claim...

- Report immediately – do not wait
- Witnesses and Photos
 - Get details from witnesses – contact information
 - Take picture of area regardless of condition
- Document – Forms to help are on the Diocese website <http://insurance.dio.org/>
- Report all claims to **1-800-780-9561**



Insurance Review

- ◉ Quarterly Self-inspection Reports
- ◉ Obtaining loss control credits
- ◉ Completing the form(s) and what to look for
- ◉ Property maintenance tips—hauntings from the past, good reminders

Any questions?



Upcoming Webinars

All webinars will be held at 9:30 AM, except where noted below.

#	Date	Topics
1	October 7, 2015 Complete!	School Safety: Use of step ladders in classrooms for accessing bulletin boards and hanging items, proper lifting, safe use of heaters and appliances.
2	October 14, 2015 Complete!	Maintenance/Custodial: Use of personal protective equipment, proper lifting, lawn maintenance, Hazard Communication/chemicals (storing gas/paint), roofs, ladders, and the importance of hiring certified contractors.
3	October 21, 2015 Complete!	Insurance: Certificates of Insurance—how these documents protect the parish and diocese and when you must have them. Definition of bonds and their benefits—what they are, who they protect, and why they are needed. Claims reporting and procedures.
4	November 4, 2015 Complete!	Property: Quarterly Self-inspection Reports, obtaining loss control credits, completing the form(s) and what to look for. Property maintenance tips—hauntings from the past, good reminders.
5	November 11, 2015 *1:30 PM	Catastrophic Planning: Developing and maintaining an Active Shooter Plan. Items you need to know for All-hazards planning.
6	November 18, 2015	Trips and Falls: How do we address this most frequently reported incident? Exposures in churches and schools will be discussed. Holiday safety tips.



Diocese of Springfield Webinar Series

Thank you for taking the time to participate in the webinar today. Join us for others in the series!

Please enjoy your day and stay safe!



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Patrick Ketchum, Director

HOGAN
INSURANCE
GROUP, INC.