

RiskReporter

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Technology and your ministry

- ▶ Technology to help with security
- ▶ What you should know about AEDs
- ▶ Best practices for engaging on digital media
- ▶ Water leaks, frozen pipes and an easy solution: CM Sensor

PROTECTING
THE GREATER
GOOD.

**Church
Mutual**
INSURANCE COMPANY

In this issue:

- >> TECHNOLOGY TO HELP WITH SECURITY
- >> WHAT YOU SHOULD KNOW ABOUT AEDs
- >> BEST PRACTICES FOR ENGAGING ON DIGITAL MEDIA
- >> WATER LEAKS, FROZEN PIPES AND AN EASY SOLUTION: CM SENSOR

Technology and your ministry

Technology seems to be advancing daily and can be intimidating if it's not fully understood.

This issue of *Risk Reporter* will help break down the technicality of some forms of technology, showing you ways it can help make your facility safer and more secure. We want to help you avoid disruptions to your ministry.



Technology to help with Security

Some of the most common investments Church Mutual policyholders make to protect their organizations are keyless entry and security systems.

What you should know about keyless entry

Keyless entry systems use key fobs or cards issued to trusted users to allow entry into a building or restricted area of a building. When the key fob is within close proximity to the access device reader, the system unlocks the door to allow entry.

Three main benefits of keyless entry systems include:

1. Increased security

Traditional keys are problematic whenever they go missing or unreturned. Keyless entry systems can immediately block or deactivate a fob if it has been lost or stolen. This avoids having to re-key the entire property and prevents unauthorized key copies from being made.

2. Records of access

Keyless access systems automatically record who enters the building, which door was used and the time of entry.

3. Selective entry

You can easily allow access to particular people, restrict entry during certain time periods or only allow entry to specific doors.

Considerations for security systems

New technology is making it easier than ever to protect and monitor your building. There are numerous options for security systems and cameras, all with varying price points and features. Common set-ups include:

- 1. Do it yourself:** Basic cameras often store video either on the “cloud” or on a local device. Although the mere presence of cameras can deter crime, simple cameras may lack alerts and are a more passive form of security.
- 2. Hybrid systems:** Many DIY security systems now offer mobile alerts and monitoring. Some systems can also incorporate additional technology such as door sensors or motion sensors to further protect the building.
- 3. Professional systems:** These systems are the ultimate choice when selecting a security system. Professionals install equipment, provide 24/7 monitoring, and alert local law enforcement when needed. Fire alarms are also often integrated into these systems.

Considerations when making security choices

Review the following when making a security system purchase.

- 1. Technology:** Which option best meets your needs and budget? Consider video quality, camera durability, data storage, monitoring and alerts.
- 2. Placement:** Decide where cameras and/or sensors will be placed. Make sure to cover high-traffic areas like entrances and hallways, but avoid sensitive areas, like bathrooms and changing areas in a nursery.
- 3. Management:** Determine who will oversee maintaining, monitoring, responding to and accessing video.

What you should know about AEDs

Everyone wants to be prepared for emergencies. Sudden cardiac arrest is one type of emergency that can happen anywhere and is something you should be prepared to handle.

The only treatment for sudden cardiac arrest is defibrillation. Many Church Mutual policyholders choose to purchase life-saving, easy-to-use devices called automatic external defibrillators (AEDs) to protect their people.

Who should have an AED?

Gathering places, such as houses of worship, schools, camps and senior living communities, commonly have AEDs on-site. Some organizations may even be required by state law to have an AED readily available.

Ask yourself the following questions to decide if an AED could benefit your organization:

1. Does your organization interact with a large group of people on a frequent basis?

2. Are the people you interact with at an increased risk of sudden cardiac arrest?

Consider:

- a. Elderly
- b. Those with compromised health
- c. Those engaging in physical activities

Keep in mind sudden cardiac arrest can happen to anyone at any time regardless of age, gender or physical fitness.

3. Are you able to commit the time and resources (approximately 5-10 minutes per month) to maintain the AED according to the manufacturer's recommendations?
4. Are you able to commit the time and resources to ensure key staff members are trained to use the AED and ensure your organization is in compliance with state law?

How do AEDs work?

AEDs are lightweight, battery-operated, portable and designed for easy use. Many AEDs provide clear, audible instructions to the user and may even deliver a shock automatically. AEDs are safe for both the patient and rescuer when instructions are followed.

Using an AED in an emergency

Organizations should be prepared to respond in an emergency:

- Become familiar with state laws regarding AED readiness and Good Samaritan protections.
- Have staff or volunteers who are CPR and AED trained available to assist in an emergency.
- Keep the AED in a visible and unobstructed place.
- Perform and document maintenance checks on the device to ensure it is in proper working condition.

Where to go from here

The importance of an AED cannot be understated. It saves lives. Fortunately, AEDs may be more affordable than you think.

Church Mutual has partnered with AED Superstore for discounted equipment, compliance assistance and training to help policyholders get started.

Visit www.churchmutual.com/aed for more information.



Why it
matters:

350,000 sudden cardiac
arrests occur outside of
hospitals every year. Only
1 in 10 survive.*

* Source: American Heart Association
and AED Superstore

Best practices for engaging on digital media

Whether it is a website or social media account, most organizations have some sort of online presence.

A poorly controlled media account can inadvertently violate privacy, infringe upon copyright laws, enable digital sexual misconduct and leave your organization's reputation vulnerable to those with access to your digital media channels.

It is important for organizations using digital media to have a policy in place that establishes the terms and parameters of use.

What should a digital media policy include?

Those involved in policy creation should consider including:

- A clear definition of website and social media platforms your organization is to use and who has authority to represent your organization on these channels.
- How staff are expected to interact with others.
- A tone consistent with the organization's values, reputation and other policies.
- An obligation to report any breach of the policy by others and disciplinary procedures for a breach of the policy.

Because technology and digital media platforms change quickly, it is important that the policy is reviewed regularly and staff are trained frequently.

Hazards of organizational digital media use

1. Privacy violations

Do not post photographs or videos of anyone

without their written permission. Always obtain photograph release agreements before you use their image. Below are examples of photo release agreements:

Photo Release: Adult

I hereby authorize and consent to the use of images or videos of me, with or without my name, by [Organization Name] of [City, State] for purposes including but not limited to: promotional materials, printed publications, internet posts including social media, television and other media sources.

I do this with full knowledge and consent and waive all claims for compensation for use or for damages. I release [Organization Name], its officers, trustees, employees and agents from liability for any claims by me or any third party in connection with the use of my image.

Signature: _____

Printed Name: _____ Date: _____

Photo Release: Youth

I, the legal parent/guardian of [Child's Name], hereby authorize and consent to the use of images or videos of my child/children listed above, with or without their name(s), by [Organization Name] of [City, State] for purposes including but not limited to: promotional materials, printed publications, internet posts including social media, television and other media sources.

I do this with full knowledge and consent and waive all claims for compensation for use or for damages. I release [Organization Name], its officers, trustees, employees and agents from liability for any claims by me or any third party in connection with the use of the image of my child/children listed above.

Signature: _____

Printed Name: _____ Date: _____

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2. Copyright/fair use violations

Organizations can unintentionally violate copyright laws by posting poems or music or even streaming services online. Content creators value their intellectual property and are on the lookout for infractions. Ask permission from the creator or secure a blanket license before sharing intellectual property of others online.

3. Sexual misconduct online

Social media is an avenue some offenders use for sexual misconduct. To protect youth from danger and staff from accusations of inappropriate behavior, set clear guidelines for youth interactions, such as:

- a. Converse in a public format and not through private messages.
- b. Avoid "friending" or emailing minors; only communicate transparently in a group format.

4. Reputation management

Communications on digital media reach many people very quickly. Posting or sharing ill-advised content can easily offend others and damage your organization's reputation. Choose your words carefully and keep close control of the messages your organization shares online.

While going online is a convenient method to communicate information and interact with the community, establishing a digital footprint also comes with some hidden risks. Be sure to protect your organization by thinking before you post.

Consider this:

Everything shared online should be considered permanent. Even when deleted, digital information is nearly impossible to remove completely.

Water leaks, frozen pipes, and an easy solution:

What if you could stop accidents before they happen?

With a new program from Church Mutual, you can take advantage of some amazing technology to prevent damage to your facility before it even occurs.

Winter is here. And with it comes worry about frozen pipes, especially in the case of bitter cold temperatures or rapid temperature fluctuations. Water damage can also occur from overflowing toilets, leaking appliances, burst water heaters and more.

The CM Sensor 24/7 temperature and water alert system can help you protect your organization from water damage or minimize the impact when freezing temperatures or a water leak are detected. If water damage does occur, immediate action can mean the difference between a quick clean-up and total devastation.

How does the CM Sensor program work?

At no cost to eligible policyholders for the first three years, our award-winning technology will notify your organization 24/7, whether you are on-site or sleeping at home, when temperatures in your building fall or when water is detected.

CM Sensor technology may give you time to assess the problem, allowing you to take the corrective action

Why it matters:

Every year, more than 3,500 Church Mutual customers experience damage and disruption from water-related incidents.

CM SENSOR

24/7 temperature and water alert system

before disaster strikes. This prevents administrative headaches, such as facility closures, cancelled services or events, the coordination of clean-up efforts and expensive repairs for water damage.

How can I take advantage of the CM Sensor program?

Church Mutual is offering the CM Sensor program to eligible policyholders. If you qualify, at your renewal date you will receive a sensor kit as a part of our commitment to help protect the greater good.

Want to start now? To request a sensor kit prior to your renewal date, go to www.churchmutual.com/sensors/registration.cfm.

This is not a mandatory program, and if you choose not to participate, you can return your complementary sensor kit directly to Church Mutual.

Do not wait until it is too late

Join the thousands of Church Mutual customers who have already registered and are receiving the protection of this new, innovative sensor technology.



Visit www.churchmutual.com/sensors to learn more and enroll for the program.

Did you know?

Since the sensor program started in 2016, it has prevented more than \$10 million dollars in damage and lost income to religious institutions, schools and other organizations.



Church Mutual Insurance Company
3000 Schuster Lane
P.O. Box 357
Merrill, WI 54452-0357

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Do you have a safety or risk management question?

Our new safety resource, Ask Risk Control Central, puts you directly in touch with our Risk Control experts who are happy to help protect your people, property and organization. Fill out the form at www.churchmutual.com/AskRCC and click "Submit."

